

(PLEASE FIND THE AGENDA/TABLE OF CONTENTS ON PAGE 3.)

# **ANNUAL MEETING OF THE BOARD OF DIRECTORS**



**July 20 & 21, 2023  
9:30/9:00 AM**

**Day 2**

**Angel Fire Resort  
10 Miller Lane  
Angel Fire, NM 87710**

**Online: <https://meet.goto.com/NMRHCA/boardmeeting>  
Telephone: 1-224-501-3412 / Access Code: 724-176-285**

New Mexico Retiree Health Care Authority  
Regular Meeting

BOARD OF DIRECTORS

**ROLL CALL**

**July 21, 2023**

	Member in Attendance		
Mr. Crandall			
Ms. Saunders			
Ms. Larranaga-Ruffy			
Mr. Scroggins			
Mr. Salazar			
Ms. Montoya			
Mr. Washburn			
Mr. Bhakta			
Mr. Pyle			
Ms. Alirez			

ANNUAL MEETING OF THE  
NEW MEXICO RETIREE HEALTH CARE AUTHORITY  
BOARD OF DIRECTORS

July 20 & 21, 2023  
9:30 AM / 9:00 AM

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AGENDA – July 21<sup>st</sup> (Day 2)

1. Call to Order	President	Page
2. Roll Call to Ascertain Quorum	Ms. Beatty, Recorder	
3. Approval of Agenda	President	3
4. Executive Director's Update	Mr. Kueffer, Executive Director	
a. Human Resources		
b. Internal Audit Assessment – IT & Finance		
c. Legislative		5
d. Standard Life		
e. GAS 75 – Employer Allocations		6
f. May 31 & June 30, 2023, SIC Report		7
g. Investment Performance Report – March 2023		9
5. Provider Presentations Continued		
a. UnitedHealthcare MAPD	Ms. Vollrath, Senior Vice President	14
b. Humana MAPD	Ms. Bodenski, Sr. Acct. Executive	26
c. Presbyterian MAPD	Mr. Brown, VP, Sales & Marketing Ms. Herrera, Senior Marketing Account Executive	38
d. Delta	Ms. Piña, Account Manager	39
e. Davis	Mr. Garcia, VP Regional Marketing Ms. Fenner, Sr. Account Manager	52
f. Standard	Ms. Oswald, National Acct. Consultant	67
6. NMRHCA Web Portal Update	Mr. Long, Chief Information Officer	79
7. Medical, Dental, Vision RFP (Action Item)	Mr. Witt, Deputy Director	87
8. CY2024 Plan Year Recommendations (Action Items)	Mr. Kueffer, Executive Director	88
9. Other Business	President	

10. Date & Location of Next Board Meeting  
Tentative -- August 29, 2023, 9:00 AM  
CNM Workforce Training Center  
5600 Eagle Rock Ave NE  
Albuquerque, NM 87113

President

11. Adjourn

President

**TENTATIVE AGENDA  
for the  
SECOND MEETING  
of the  
INVESTMENTS AND PENSIONS OVERSIGHT COMMITTEE**

**July 26, 2023  
State Capitol, Room 322  
Santa Fe**

**Wednesday, July 26**

- 10:00 a.m.           **Call to Order and Introductions**  
                          —Senator Roberto "Bobby" J. Gonzales, Chair  
                          —Representative Patricia Roybal Caballero, Vice Chair
- 10:15 a.m.       (1)    [\*\*Retiree Health Care Authority \(RHCA\): Sustainability and Solvency\*\*](#)  
                          —Neil Kueffer, Executive Director, RHCA
- 11:15 a.m.       (2)    [\*\*Educational Retirement Board \(ERB\): Sustainability and Solvency\*\*](#)  
                          —David Archuleta, Executive Director, ERB
- 12:15 p.m.           **Lunch**
- 1:15 p.m.        (3)    [\*\*Public Employees Retirement Association \(PERA\): Sustainability and Solvency\*\*](#)  
                          —Greg Trujillo, Executive Director, PERA
- 2:15 p.m.        (4)    [\*\*Update from the State Investment Council \(SIC\)\*\*](#)  
                          —Robert "Vince" Smith, Chief Investment Officer, SIC  
                          —Steve Moise, State Investment Officer, SIC  
                          —Dawn Iglesias, Investment Strategist, SIC  
                          —Charles Wollmann, Director of Communications, Legislative and Client  
                              Matters, SIC
- 3:00 p.m.        (5)    [\*\*Overview of Funds Managed by the SIC\*\*](#)  
                          —Robert "Vince" Smith, Chief Investment Officer, SIC  
                          —Steve Moise, State Investment Officer, SIC  
                          —Dawn Iglesias, Investment Strategist, SIC  
                          —Charles Wollmann, Director of Communications, Legislative and Client  
                              Matters, SIC
- 4:00 p.m.           **Public Comment**
- 4:15 p.m.           **Adjourn**



## State of New Mexico Office of the State Auditor

Via Email

June 29, 2023

SAO Ref. No. 343-A

NM Retiree Health Care Authority of Employer Allocations  
& Pension Amounts

Sheri.ayanniyi1@state.nm.us

Re: Authorization to Release FY2022 NM Retiree Health Care Authority of Employer Allocations & Pension Amounts Audit Report

The Office of the State Auditor (OSA) received the audit report for your agency on 6/15/2023. The OSA has completed the review of the audit report required by Section 12-6-14(B) NMSA 1978 and 2.2.2.13 NMAC. This letter is your authorization to make the final payment to the Independent Public Accountant (IPA) who contracted with your agency to perform the financial and compliance audit. In accordance with the audit contract, the IPA is required to deliver to the agency the number of copies of the report specified in the contract.

Pursuant to Section 12-6-5 NMSA 1978, the audit report does not become a public record until five days after the date of this release letter, unless your agency has already submitted a written waiver to the OSA. Once the five-day period has expired, or upon the OSA's receipt of a written waiver:

- the OSA will send the report to the Department of Finance and Administration, the Legislative Finance Committee and other relevant oversight agencies;
- the OSA will post the report on its public website; and
- the agency and the IPA shall arrange for the IPA to present the report to the governing authority of the agency, per 2.2.2.10.M(4) NMAC, at a meeting held in accordance with the Open Meetings Act, if applicable.

Although no findings were reported in your report, please remember it is ultimately the responsibility of the governing authority of the agency to maintain adequate internal controls over financial reporting and compliance.

Sincerely,

Joseph M. Maestas, P.E.  
State Auditor

cc: Moss Adams, LLP

# New Mexico Retiree Health Care Authority (CP)

## Change in Market Value

For the Month of May 2023

(Report as of June 15, 2023)

Investment Name	Prior Ending Market Value	Contributions	Distributions	Fees	Income	Gains - Realized	Gains - Unrealized	Gains - Realized & Unrealized	Market Value
Core Bonds Pool	196,472,899.19	-	-	(40,452.71)	541,077.05	(349,989.44)	(2,380,050.82)	(2,730,040.26)	194,243,483.27
Credit & Structured Finance	176,938,926.29	-	-	-	301,972.42	206,595.04	89,953.03	296,548.07	177,537,446.78
NM Retiree Health Care Authority Cash Account	-	-	-	-	-	-	-	-	-
Non-US Developed Markets Index Pool	158,022,501.12	-	-	(16,798.11)	727,568.84	1,900,428.76	(8,934,441.84)	(7,034,013.08)	151,699,258.77
Non-US Emerging Markets Active Pool	90,791,193.12	-	-	(126,229.38)	177,002.73	(1,309,040.98)	(580,027.26)	(1,889,068.24)	88,952,898.23
Private Equity Pool	178,565,048.38	-	-	-	38,137.57	327,150.44	(1,017,805.24)	(690,654.80)	177,912,531.15
Real Estate Pool	134,631,611.58	-	-	-	117,959.94	(5,562.99)	(324,259.17)	(329,822.16)	134,419,749.36
Real Return Pool	60,048,572.22	-	-	(9,405.29)	219,132.32	109,652.51	(535,896.08)	(426,243.57)	59,832,055.68
US Large Cap Index Pool	189,407,339.38	-	-	(4,228.11)	344,322.15	3,365,993.87	(2,751,093.19)	614,900.68	190,362,334.10
US SMID Cap Alternative Weighted Index Pool	23,863,287.31	-	-	(2,498.94)	46,998.65	145.32	(467,067.53)	(466,922.21)	23,440,864.81
Sub - Total New Mexico Retiree Health Care	1,208,741,378.59	-	-	(199,612.54)	2,514,171.67	4,245,372.53	(16,900,688.10)	(12,655,315.57)	1,198,400,622.15
<b>Total New Mexico Retiree Health Care A</b>	<b>1,208,741,378.59</b>	<b>-</b>	<b>-</b>	<b>(199,612.54)</b>	<b>2,514,171.67</b>	<b>4,245,372.53</b>	<b>(16,900,688.10)</b>	<b>(12,655,315.57)</b>	<b>1,198,400,622.15</b>

**New Mexico Retiree Health Care Authority (CP)**  
**Change in Market Value**  
**For the Month of Jun 2023**  
(Report as of July 14, 2023)

Investment Name	Prior Ending Market Value	Contributions	Distributions	Fees	Income	Gains - Realized	Gains - Unrealized	Gains - Realized & Unrealized	Market Value
Core Bonds Pool	194,243,483.27	6,000,000.00	-	(34,127.58)	728,979.83	(434,988.96)	(874,972.44)	(1,309,961.40)	199,628,374.12
Credit & Structured Finance	177,537,446.78	4,500,000.00	-	-	243,435.29	(27,542.40)	1,841,459.01	1,813,916.61	184,094,798.68
NM Retiree Health Care Authority Cash Account	-	-	-	-	-	-	-	-	-
Non-US Developed Markets Index Pool	151,699,258.77	4,200,000.00	-	(19,725.35)	354,689.49	(82,215.79)	6,225,097.89	6,142,882.10	162,377,105.01
Non-US Emerging Markets Active Pool	88,952,898.23	3,000,000.00	-	(130,143.03)	453,674.49	(195,809.09)	3,896,875.26	3,701,066.17	95,977,495.86
Private Equity Pool	177,912,531.15	3,000,000.00	-	-	111,085.22	589,339.98	3,437,201.00	4,026,540.98	185,050,157.35
Real Estate Pool	134,419,749.36	3,000,000.00	-	-	405,462.60	144,982.38	(4,449,975.43)	(4,304,993.05)	133,520,218.91
Real Return Pool	59,832,055.68	1,500,000.00	-	(9,463.66)	249,902.82	260,654.29	82,538.40	343,192.69	61,915,687.53
US Large Cap Index Pool	190,362,334.10	4,200,000.00	-	(4,653.00)	261,852.35	164,071.37	12,709,297.25	12,873,368.62	207,692,902.07
US SMID Cap Alternative Weighted Index Pool	23,440,864.81	600,000.00	-	(2,548.53)	47,717.39	(219,020.26)	2,149,313.52	1,930,293.26	26,016,326.93
Sub - Total New Mexico Retiree Health Care	1,198,400,622.15	30,000,000.00	-	(200,661.15)	2,856,799.48	199,471.52	25,016,834.46	25,216,305.98	1,256,273,066.46
<b>Total New Mexico Retiree Health Care</b>	<b>1,198,400,622.15</b>	<b>30,000,000.00</b>	<b>-</b>	<b>(200,661.15)</b>	<b>2,856,799.48</b>	<b>199,471.52</b>	<b>25,016,834.46</b>	<b>25,216,305.98</b>	<b>1,256,273,066.46</b>





# New Mexico State Investment Council

## Third Party Investors Report

Period Ended: March 31, 2023



# 2022 Greenwich Quality Leader Award

RVK is 1 of 3 firms in the Overall U.S. Investment Consulting “large consultants” category to receive a 2022 *Coalition Greenwich Quality Leader* award. We are proud to be the only firm in this category to receive recognition for a 6th consecutive year. Coalition Greenwich issued the award on April 25, 2023, based on their February through November 2022 study. No direct or indirect compensation has been paid by RVK in connection with obtaining or using this award.



***We are deeply grateful for your continued confidence and support.  
From all of us here at RVK, thank you for the opportunity to serve you!***

## Award Criteria

- Understanding of Client Goals and Objectives
- Advice on Long-Term Asset Allocation and Liability Issues
- Advice on DC Plan Structure and Design
- Communication of Philosophy and Investment Beliefs
- Proactive Advice and Innovative Ideas
- Client Satisfaction with Manager Recommendations
- Usefulness of Written Investment Performance Reviews
- Sufficient Professional Resources
- Credibility with Investment Committee or Trustees
- Capability of Consultants Assigned to Clients
- Responsiveness and Prompt Follow-up on Client Requests
- Timeliness in Providing Written Reports
- Usefulness of Personal Meetings
- Reasonable Fees Relative to Value Delivered

Please refer to the following URL to learn more:

<https://www.greenwich.com/asset-management/investment-consultants-support-us-asset-owners-volatile-markets>



# Retiree Health Care Authority



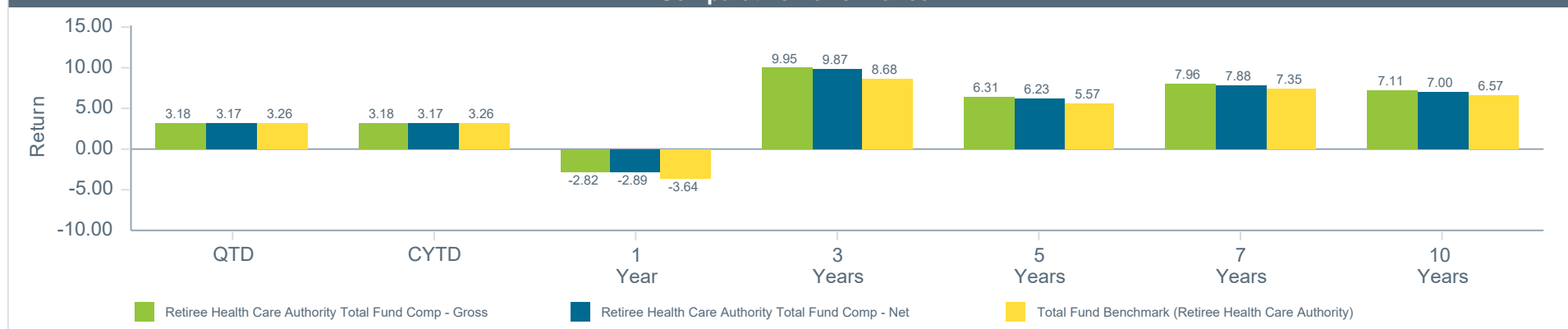
RVK

**New Mexico State Investment Council**  
**Retiree Health Care Authority Total Fund Comp**

As of March 31, 2023

Overview	Asset Allocation vs. Target Allocation				
The New Mexico Retiree Health Care Authority (NMRHCA) was established in 1990 to provide health care coverage to retirees of state agencies and eligible participating public entities. Approximately 300 public entities including cities, counties, universities and charter schools participate in NMRHCA. The agency provides medical plans for both non Medicare and Medicare eligible retirees and their dependents as well as dental, vision and life insurance. The Authority currently provides coverage to approximately 58,000 retirees and their dependents.		Market Value (\$)	Allocation (%)	Target (%)	Difference (%)
	US Large Cap Index	187,085,320	15.54	14.00	1.54
	US Small/Mid Cap Alt Wtd Index	24,541,986	2.04	2.00	0.04
	Non-US Developed Markets Index	154,366,523	12.82	14.00	-1.18
	Non-US Emerging Markets Active	93,166,135	7.74	10.00	-2.26
	US Core Bonds	195,187,189	16.21	20.00	-3.79
	Credit & Structured Finance	176,968,468	14.70	15.00	-0.30
	Real Return	59,916,964	4.98	5.00	-0.02
	Real Estate	134,508,753	11.17	10.00	1.17
	Private Equity	178,229,398	14.80	10.00	4.80
	Total Fund	1,203,970,736	100.00	100.00	0.00

**Comparative Performance**



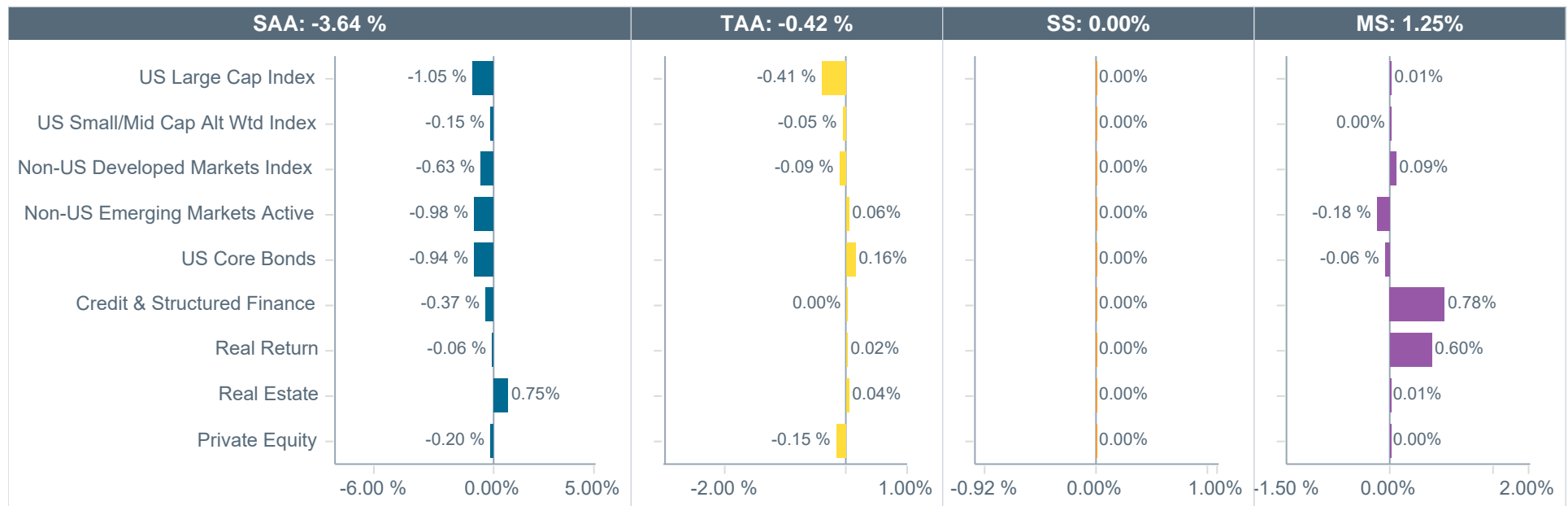
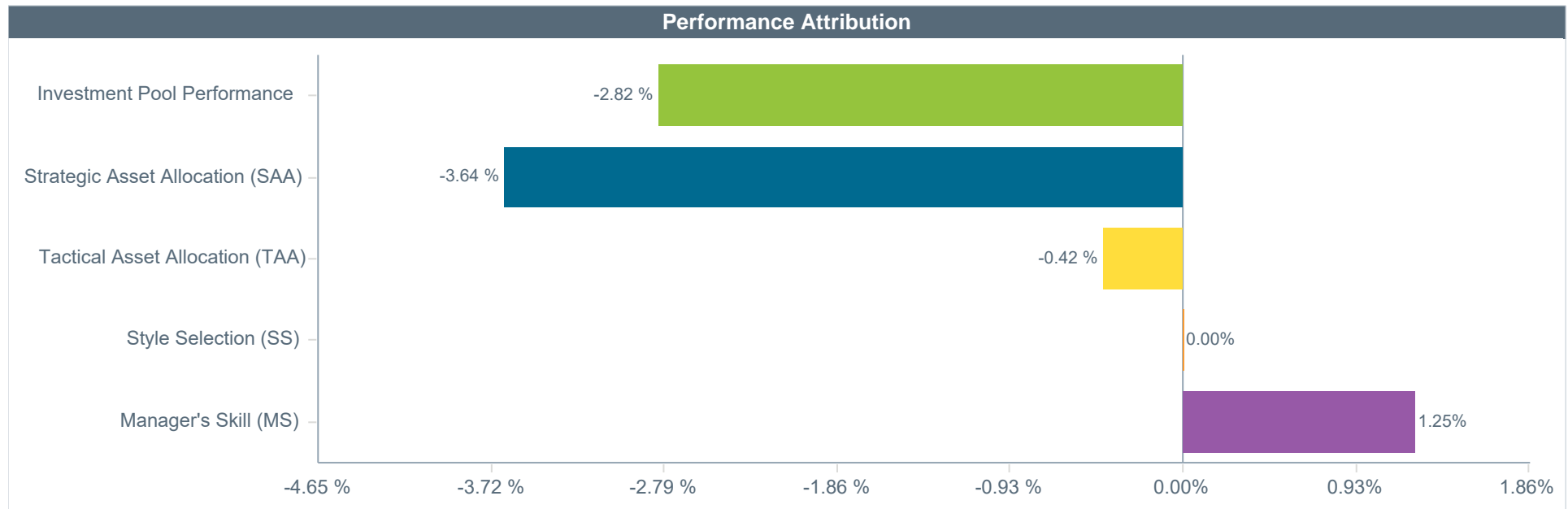
**Comparative Performance**

	QTD	CYTD	1 Year	3 Years	5 Years	7 Years	10 Years	2022	2021	2020
<b>Retiree Health Care Authority Total Fund Comp - Gross</b>	3.18	3.18	-2.82	9.95	6.31	7.96	7.11	-6.98	15.61	9.88
<i>Total Fund Benchmark (Retiree Health Care Authority)</i>	3.26	3.26	-3.64	8.68	5.57	7.35	6.57	-8.56	12.78	10.21
Difference	-0.08	-0.08	0.82	1.27	0.74	0.61	0.54	1.58	2.83	-0.33
<b>Retiree Health Care Authority Total Fund Comp - Net</b>	3.17	3.17	-2.89	9.87	6.23	7.88	7.00	-7.05	15.51	9.83
<i>Total Fund Benchmark (Retiree Health Care Authority)</i>	3.26	3.26	-3.64	8.68	5.57	7.35	6.57	-8.56	12.78	10.21
Difference	-0.09	-0.09	0.75	1.19	0.66	0.53	0.43	1.51	2.73	-0.38

**Schedule of Investable Assets**

Periods Ending	Beginning Market Value (\$)	Net Cash Flow (\$)	Gain/Loss (\$)	Ending Market Value (\$)	% Return
CYTD	1,127,761,495	40,000,000	36,209,241	1,203,970,736	3.17

Allocations shown may not sum up to 100% exactly due to rounding. Performance shown is net of fees, except where noted otherwise. Performance includes receipt of additional units of the US Large Cap Index Pool effective July 1, 2020.



Performance shown is gross of fees. Calculation is based on monthly periodicity. See Glossary for additional information regarding the Total Fund Attribution - IDP calculation.



# **New Mexico Retiree Health Care Authority (NMRHCA) 2023 Annual Board Meeting**

UnitedHealthcare Group Medicare Advantage (PPO) Plans

July 21<sup>st</sup>, 2023

United  
Healthcare

# Introductions – UnitedHealthcare Retiree Solutions



**Michelle Vollrath, CEBS**  
Senior Vice President



**Joleen McBride**  
Client Service Manager



**Geoff Rensi**  
Vice President, Client Management



# Background – UnitedHealthcare Retiree Solutions

*Dedicated and built for Group Medicare Advantage*

<div>1.8M+</div> <div>Total Group Medicare Advantage members</div>	<div>700+</div> <div>Group Medicare Advantage clients</div>	<div>20</div> <div>Group Medicare Advantage state clients</div>
<div>92</div> <div>2022 Group Medicare Advantage Client Net Promoter Score (NPS)</div>	<div>13M+</div> <div>Gaps in care closed since 2014</div>	<div>94%</div> <div>2022 Group Medicare Advantage member satisfaction</div>
<div>99.9%</div> <div>UHC Group Medicare Advantage retirees seeing their chosen providers</div>	<div>1,100,000</div> <div>Accepting Providers (4 out of 5 Medicare Providers)</div>	<div>2M</div> <div>UnitedHealthcare Group Medicare Advantage HouseCalls since 2012</div>





# Background—UnitedHealthcare Group Medicare Advantage National PPO

Name	Deductible / Out-of-Pocket Max	Non-Medicare Benefits	Enrollment as of July 11, 2023
Plan I (13651)	\$0 / \$2,500	Acupuncture, Chiro, Podiatry, Hearing and Vision Exams/Allowances, SilverSneakers, Healthy at Home	3,105
Plan II (13650)	\$0 / \$2,800		2,409

- Customized medical and prescription benefits
- Nationwide access and eligibility
- Non-differential plan design
- No referrals needed to see a specialist



# Serving NMRHCA Retirees – 2022 Advocate4Me™

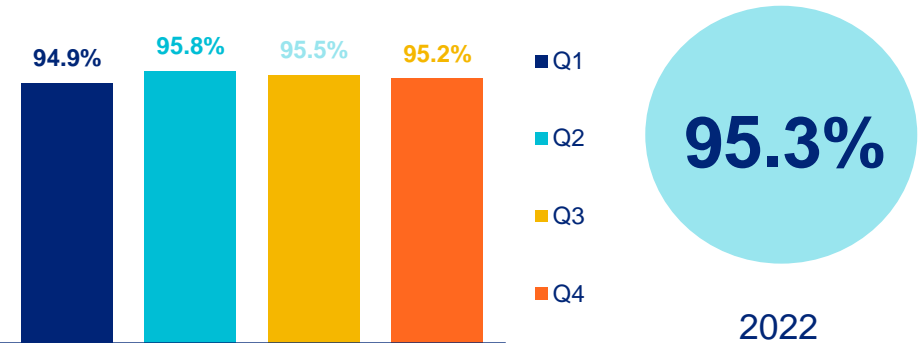
## Call Volume

6,198

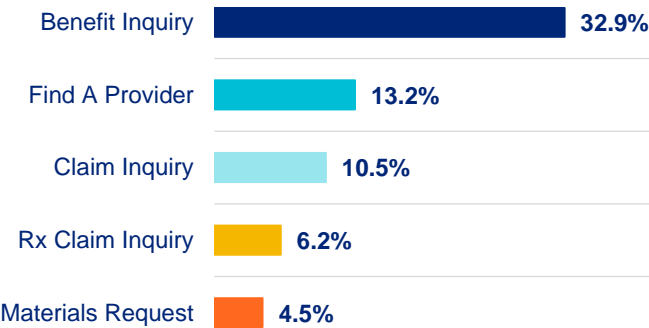
Volume of calls handled

*Calls answered by a UnitedHealthcare representative*

## United Experience Survey (UES) Member Satisfaction



## Call Drivers



## Average Speed to Answer

94.3%

Answered in 30 seconds  
Goal: 80% of calls in 30s



# Serving NMRHCA Retirees – HouseCalls story

An 89-year-old male NMRHCA retiree living in Santa Fe County, New Mexico has been completing HouseCalls visits every year since 2020. We recently saw him this past January 2023 for his annual HouseCalls visit.

During his most recent visit, our HouseCalls clinician completed various screenings with him in his own home including our Social Determinants of Health (SDOH) questionnaire and Fall Risk Assessment (FRA). The HouseCalls clinician found that he was ‘unable to pay for prescriptions’ and considered a ‘high fall risk.’

At the time of the visit, the HouseCalls clinician referred the NMRHCA retiree to our dedicated social work team who continued to work telephonically with him after the HouseCalls visit to ensure his needs were met.

We subsequently received a call from the NMRHCA retiree where he reported the HouseCalls practitioner was “amazing and did an amazing job during the visit!”



# Serving NMRHCA Retirees – HouseCalls

## Completed Visits

	Q1	Q2	Q3	Q4	Total
2022	301	235	223	367	1,126
2021	295	188	224	338	1,045

## Key findings

2,171

Total HouseCalls visits

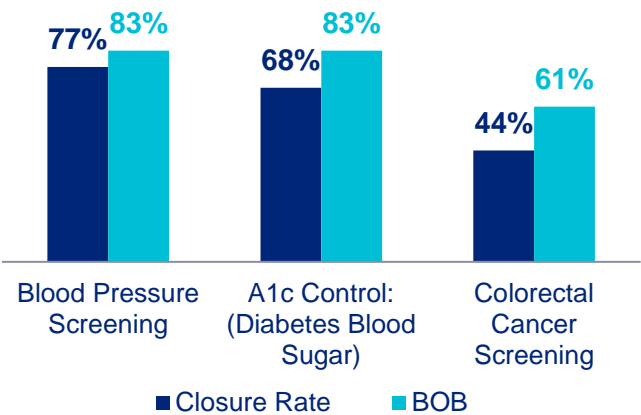
512

Total referrals

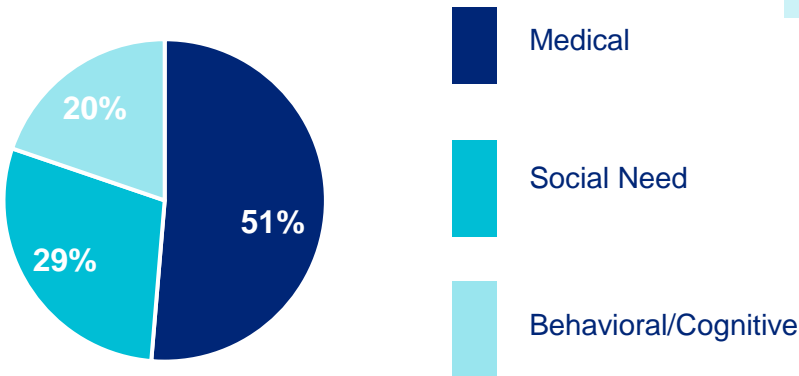
632

Eligible star gaps closed

## HouseCalls Star Gap Closure Rate

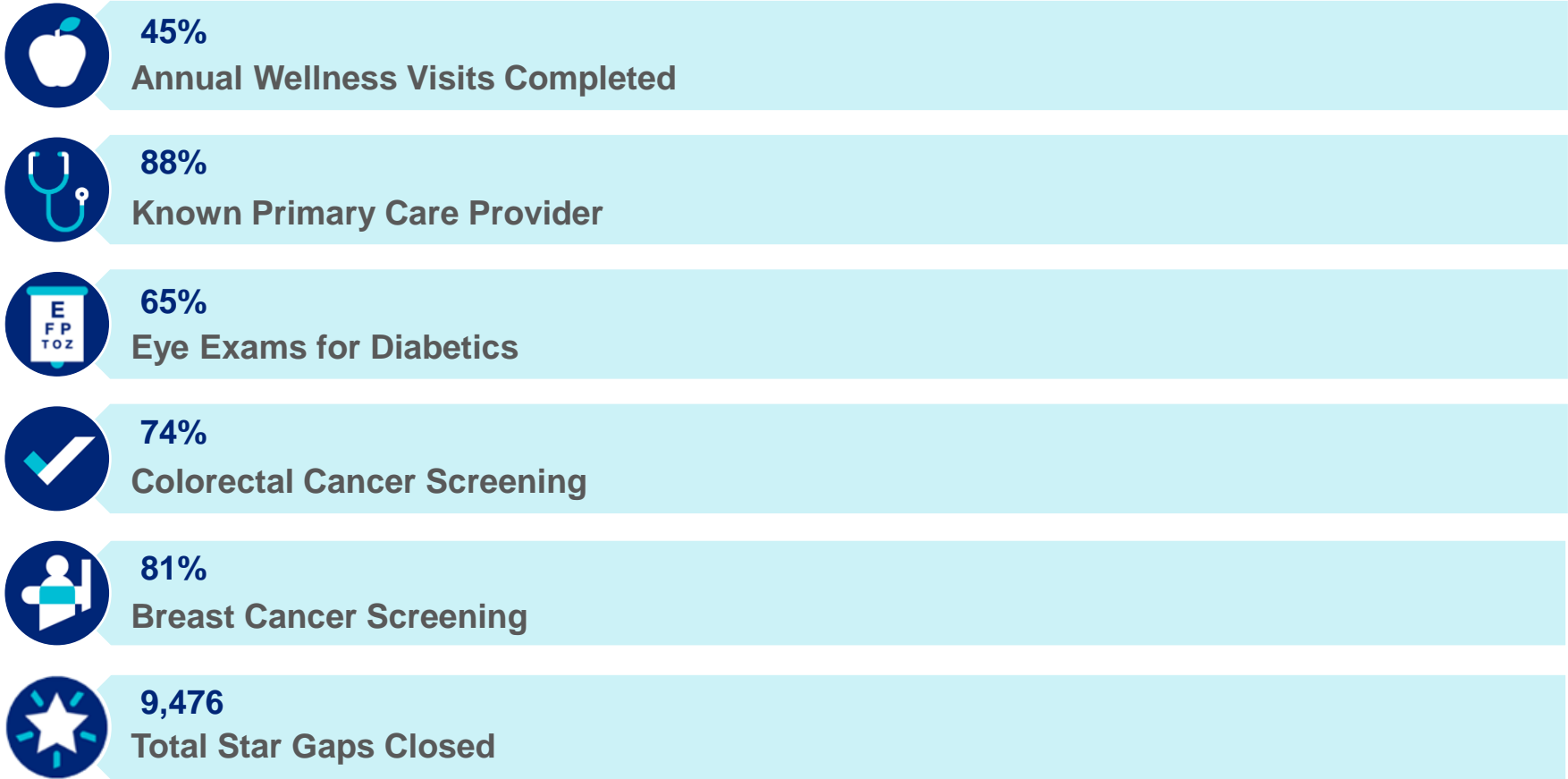


## Referrals by Category



# Serving NMRHCA Retirees

## 2022 Population Health Scorecard



**Working together to maintain a highly rated plan:** clinical engagement • provider collaboration • retiree empowerment



# Program Innovation – Let's Move

At no additional cost to you, Let's Move by UnitedHealthcare is here to help keep your mind, body and social life active with simple resources, tools, fun events and personalized support.



## **Let's eat well**

Treat yourself to tasty recipes, fun cooking events and more.



## **Let's get fit**

Get free access to at-home workouts, participating gyms and local fitness events through your fitness benefit.



## **Let's beat the blues**

Take time to care for your mental health with online tools and resources.



## **Let's make friends**

Find ways to connect through local and online events, classes, volunteering and more.



## **Caregiver Well-being**

Telephonic sessions designed to support anyone who is a caregiver through resources and helpful information on a variety of topics.



## **Financial Wellness**

Resources to help you with your financial wellness in terms of how finances can impact your physical, mental and social health — maintaining your day-to-day lifestyle and having reserves for the unexpected.



# Program Innovation – Personal Emergency Response System

**Gives peace of mind to family members, caregivers and circles of friends**

## Key Features

- Provides quick access to a response center 24 hours a day
- Devices are wireless or landline compatible and work anywhere in the US, where there is cellular network or personal landline
- AutoAlert fall detection feature can automatically provide access to help when a fall is detected—even when disoriented, immobilized or unconscious and unable to push a button for help
- On the Go Mobile GPS pendant allows for monitoring in and out of the home
- Lightweight, waterproof help button can be worn on the wrist or as a pendant





# Industry Updates

- Centers for Medicare & Medicaid Services (CMS) 2024 Final Notice
- The Inflation Reduction Act (IRA) of 2022







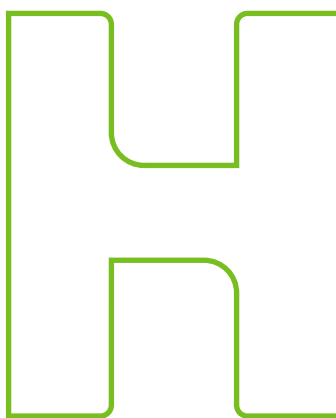
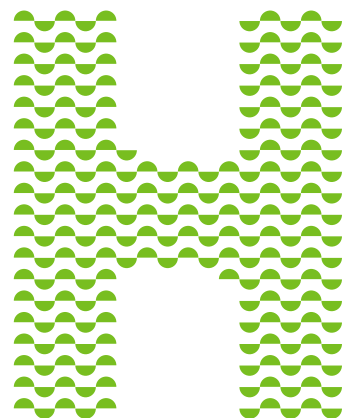
**Thank you!**



# New Mexico Retiree Health Care Authority

Board Meeting  
July 20 - 21, 2023

Presented by Julie Bodenski, Account Executive



# Humana is one of the nation's most experienced senior care organizations, and one of the most trusted Group Medicare Advantage carriers

## Nationally (The Advantage) <sup>1, 2</sup>



**31.2 million** retirees covered



**Representing about 50%** of the Medicare eligible population



**Overwhelming satisfaction (94%)**



Delivers significantly **better quality of care, better health outcomes and lower costs** compared with Traditional Medicare<sup>1</sup>

## Humana Group Medicare Advantage<sup>2</sup>

**604**

Group clients

**566,000+**

Group members with 96% membership retention

**30+ Years**

Dedicated to communities around the country

**Over 8.5M members**

Across all 50 states accessing our nationwide network of providers

**Since 1987**

Providing Medicare plans to beneficiaries

1. Source: <https://www.ajmc.com/view/quality-health-and-spending-in-medicare-advantage-and-traditional-medicare>

2. [Medicare Advantage membership grows 7% for 2023 - STAT \(statnews.com\)](https://www.statnews.com/2023/01/10/medicare-advantage-membership-grows-7-for-2023/)

3. Internal Humana data source

# Your Humana account and implementation team

Senior Account  
Executive

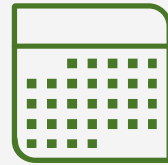
**Julie Bodenski**



Supports the plan sponsor through a **seamless implementation** and provides **ongoing client management activities** including reporting and renewal support.

Installation  
Administration  
Professional

**Shannon Jackson**



Responsible for **setting up the account and implementation process**, as well as managing the day-to-day **operational details and internal operational teams**.

Communications  
Professional

**Sylvester Greenwell**



Responsible for creating a **customized communication plan** for pre and post enrollment print materials. Also manages the process of **printing and distribution** to eligible members.

Account  
Concierge

**Sahara Priddy**



“One-stop-shop” responsible for **resolving escalated member issues** on behalf of the client and **supports annual enrollment meetings** as needed.

Group Medicare  
Customer Service

**Interdisciplinary  
Teamwork**



Orchestrated by the **Custom Connect Advocate**, taking ownership of each transactional experience as the member's central point of contact

**Group Medicare Employer NPS for 2022**  
Expert Account Management team trained on plan specifics  
and how to support your members

**Custom Landing Page:** [our.humana.com/nmrhca/](https://our.humana.com/nmrhca/)



*Human care* is our whole-person approach to supporting our members through all aspects of their health journey

Deliver **a more human experience** so members get more than they expect



Start with a focus on the unmet needs that **matter the most** to our members

Align our actions and behaviors to **go above and beyond** to solve members' needs

# We believe it's important to develop care support for retirees across every stage of health



## Healthy

We engage and work with your healthiest members to maintain healthy lifestyles as they age and transition into new life phases

**50% of members**  
**15% of costs**

### Resources:

- Go365
- Health Coaching
- In-home health and well-being assessment
- SilverSneakers ←
- Neighborhood Centers ←
- Bold Goal Communities
- Value-based care providers ←



## Manageable Conditions

Many members have manageable health conditions; we work with them to drive medication adherence and reinforce healthy lifestyles

**25% of members**  
**15% of costs**

### Resources:

- Telehealth
- Tobacco Cessation
- Humana Health Alerts ←
- Post-Discharge support
- Well-dine food program
- MyDiabetes Path
- Social determinants of Health advancements ←



## Early-Stage Disease & High-Risk

Members with early stage disease or at risk for negative health events have access to multiple hands-on programs to slow disease progression

**20% of members**  
**35% of costs**

### Resources:

- Disease-Specific Best Practices
- Nutritionist
- Behavioral Health Services
- Radiology Review (UM)
- Radiation Therapy Mgmt (UM)
- Therapeutic Musculoskeletal and pain mgmt. review (UM)



## Complex & Chronic Conditions

Your highest utilization members have access to the country's biggest network of home care professionals to provide the best possible care

**5% of members**  
**35% of costs**

### Resources:

- Humana's Care Management programs including UM & CM
- My Directives
- Late-stage chronic kidney disease & ESRD
- Transplant Management
- Oncology Quality Mgmt (UM)

Where payers typically invest in programs

Supported by Humana's ongoing commitment to promote whole health for all retirees

A total health and physical activity program included in your plan at no extra cost.

**\*\*Average Participation % by Month:**

PPO I:	% Participation in SilverSneakers*	2022	2021	Change	Peer	2022	2021
		10.4%	7.7%	2.7%	11.7%	4.8%	3.1%
PPO II:	% Participation in SilverSneakers*	2022	2021	Change	Peer	2022	2021
		14.5%	12.8%	1.7%	11.7%	7.4%	5.8%

\* Represents the number of members enrolled in Silver Sneakers.

\*\* Represents the number of members enrolled who are actively participating.

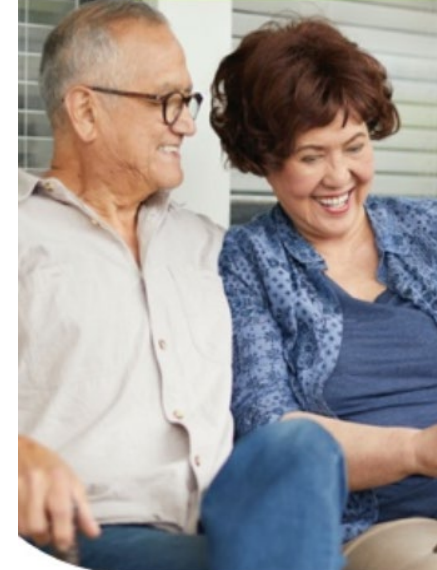
### Top 3 Utilized Fitness Facilities by Participants (PPO I & PPO II)

Defined Fitness – Juan Tabo (Albuquerque)	712 visits / 18 Participants
Defined Fitness – Riverside Plaza (Albuquerque)	472 visits / 10 Participants
Defined Fitness – Farmington (Farmington)	410 visits / 9 Participants
<b>Notable mention (#11)</b> Gentle Stretch – (Express virtual class)	193 virtual visits / 9 Participants



## Welcome to the Humana Neighborhood Center.

Our Neighborhood Centers are a great place to join up with friends, take a class and more online, [in-person](#) or both. You don't need to be a Humana member to participate! Start by watching online classes like cooking demos, crafts, meditation, etc. Then, check out our calendar to RSVP for upcoming events, browse our video library to see previous classes, and create an account to get a personalized experience of each one.



Featured Event

### Strategies to help control high blood pressure

Wednesday, July 12 at 12:00 PM

Hypertension – often called a silent killer – may be harmful to your health. Find out how high blood pressure affects the body and how to manage it.

[RSVP →](#)

#### Health Conditions

Learn simple ways to help manage even the most challenging conditions.

#### Nutrition & Cooking Demos

Taste your way through healthier foods and recipes

#### Lifestyle

Help improve your mental, emotional and physical health at home

HNC Virtual Activities – NMRHCA	2023 – (as of May 31 <sup>st</sup> )	2022
Total Visits	54	75
Unique Members	10	13





**70%** of our Medicare Advantage membership is attributed to value-based care physicians

### Better patient outcomes

#### Compared to Original Medicare

Hospital admissions



**22%**  
fewer

Emergency room visits



**4%**  
drop

#### Compared to Humana MA non-value based care

Hospital admissions



**7%**  
fewer

Emergency room visits



**12%**  
drop

### Reduced costs & increased savings

**13.4%** **Medical cost saved**

for our members affiliated with physicians in MA value-based agreements

**\$3.1B** **In estimated savings**

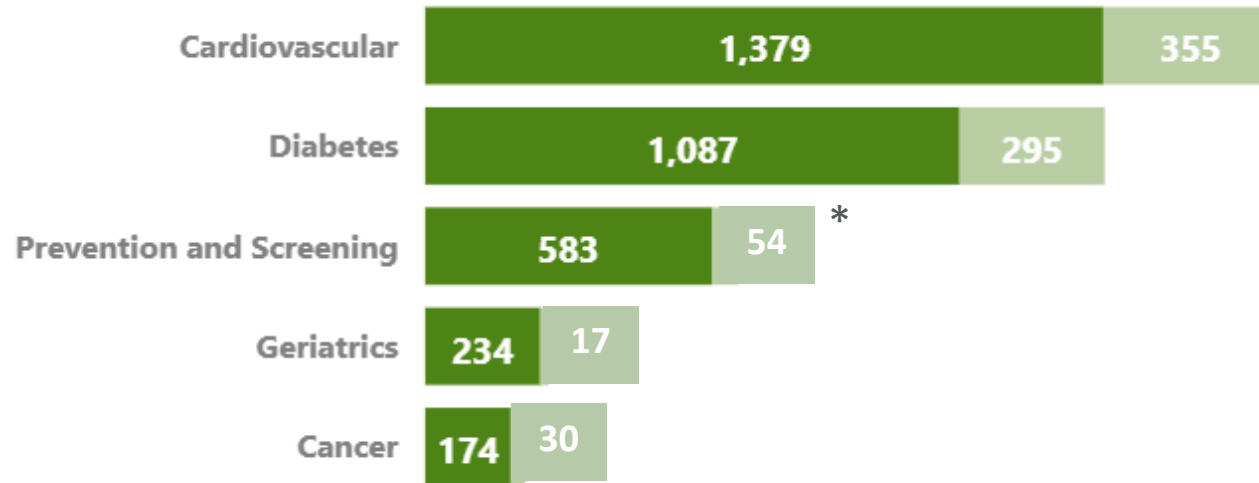
for plan-covered medical costs that would have been incurred by value-based members during 2020, if enrolled in original Medicare

**245,000** **Fewer inpatient hospital days**

for Humana MA members seeking care from physicians in value-based arrangements



### Top 5 Health Alerts 2022



### Prevention and Screening Health Alert 2021



### Members receiving at least one Preventive Service

	2022	2021
Total Membership	63.3%	59.9%

Humana Health Alerts promote better health through evidence-based medicine and preventive care. Each message is tailored to the action needed to close each gap in care and to address the member's situation.

The messages encourage members to obtain the care needed for better outcomes, lower costs, and healthier lives.

**Alert compliance** represents the number of alerts in which members followed recommended care (includes the compliant alerts and those alerts which changed from non-compliant to compliant), therefore requiring no further action by the member.

● # Compliant Alerts ● # Noncompliant Alerts

# 2023 Group Medicare Stars Outreach Calendar

2023 Group Medicare Campaign Calendar	January	February	March	April	May	June	July	August	September	October	November	December
Breast Cancer Screening (BCS)		BCS Wave 1		BCS Wave 2		BCS Wave 3			BCS Wave 4			
Annual Checkup + Preventive Screenings (ACU)		ACU Wave 1			ACU Wave 2			ACU Wave 3				
Urinary Incontinence		Urinary Incontinence										
Nymbi Fall Prevention		Fall Prevention										
MyHealth Journey (MHJ)			MHJ Wave 1		MHJ Wave 2		MHJ Wave 3		MHJ Wave 4			
Live Agent Call Campaign - Onshore ONLY					Onshore Live Agent Outreach							
Colorectal Cancer Screening (COL)			COL Wave 1		COL Wave 2		COL Wave 3					
Diabetes Screenings (Eye, A1c, Kidney)			Diabetes Waves 1	Diabetes Waves 2				Diabetes Wave 3		Diabetes Wave 4		
COL Test Kit Repeater				COL Test Kit Repeater (runs every 2 weeks)								
Follow-up After ER Visit with Persons with Multiple Chronic Conditions (FMC)						FMC (event-driven campaign - post discharge)						
Care of Older Adults Outreach							Care of Older Adults (event-driven campaign)					
COL Direct Ship & Offer							COL Direct Ship (runs every 2 weeks)					
Homestretch										Homestretch		
HEDIS Call Campaign - Offshore Groups ONLY	HEDIS Call Campaign - Offshore Groups											
Osteoporosis (Preventive & Post-Fracture)	Osteoporosis (event-driven - post-fracture)											
Medication Reconciliation	Medication Reconciliation (event-driven campaign - post discharge)											

## Addressing the needs of our members and communities

Humana is focused on finding solutions to address social determinants of health (SDOH) and the health-related social needs of our members and communities. We're taking action by helping retirees improve their health outcomes which may lower health costs for members and plan sponsors.

Percent of NMRHCA members considered at risk with one (1) or more SDOH:

SDOH	2022	2021
Loneliness	8.5%	8.7%
Financial Stress	8.0%	7.6%
Food Insecurity	1.4%	1.4%
Transportation	0.1%	0.1%
Housing Insecurity	0.1%	---
	<b>13.2%</b>	<b>12.9%</b>

## Achieving positive outcomes and whole-person health for our members

At Humana, we are working nationally with organizations that address health-related social needs and improve health equity at scale.



### Expanded screening for social needs

We've expanded screenings of our members for a comprehensive set of social needs that impact health and quality of life.



### 1.1 million meals delivered

Humana's Basic Needs Program bridged the gap in access to food due to the pandemic by providing more than 1.1 million meals to at-risk members.



### Identified and met social needs


Truly solving social needs requires long-term, repeated outreach to connect members to the resources they need. Through this continued work, we are learning the type and number of interventions needed.

# Humana Community Navigator™

Providing access to more than **500,000** social service programs across the United States

Humana Community Navigator, powered by findhelp, **offers an online directory of community resources addressing health-related social needs.**

Support the whole health of your retirees, leading to better health outcomes, by sharing resources in their community. Find food assistance, loneliness resources and other free or reduced cost programs.

  
FOOD

HOUSING

GOODS

TRANSIT

HEALTH

MONEY

CARE

EDUCATION

WORK

LEGAL

Emergency Food

Food Delivery

Food Pantry

Help Pay For Food >

Meals

Nutrition Education

Food Pantry - All (43)

↑

1,984 programs

in the albuquerque, nm 87109 area

Choose from the categories above and browse local programs

To unlock resources in the community, simply enter one's zip code at [Humana.findhelp.com](https://www.humana.com/findhelp)



## How the Inflation Reduction Act will impact costs for certain medications

The Inflation Reduction Act aims, in part, to reduce prescription medication costs for some popular drugs. Here are some of the notable changes:

### 2023

- Most covered Part D vaccines for adults have a \$0 cost-share cap and covered Part D insulin has a \$35 month cost-share cap (up to 30-day supply) (effective Jan. 1, 2023).
- Inflation rebates (aka Part B rebatable drugs) provide reduced coinsurance when Part B drugs increase faster than inflation (effective Apr. 1, 2023).
- Part B insulin, which is most commonly utilized in an insulin pump, is capped at a \$35 cost share (up to 30-day supply) (effective Jul. 1, 2023).

**These changes will potentially lower or eliminate the cost share of insulin and vaccines.**

### 2024

- Part D Catastrophic phase cost share will be reduced to \$0 for beneficiaries.
- More people will be eligible for financial assistance, as Medicare beneficiaries with annual incomes of up to 150% of the federal poverty limit can qualify for full benefits.

**Starting in 2024, retirees who have reached the catastrophic phase of Medicare drug coverage will no longer have to pay cost sharing toward their prescription drugs.**

### 2025

- Annual out-of-pocket Part D spending will be capped at \$2,000, and beneficiaries will have the option to smooth their cost-sharing payments over the year with a maximum monthly cap on cost-sharing.

**Retirees will have a \$2,000 maximum out-of-pocket (MOOP) cost in 2025 which can be spread over the remainder of the plan year in monthly installments.**

### 2026–2029

- Continued legislation will be geared towards inflation reduction and limiting beneficiary prescription medication costs. This information will be shared as received.



Source:

1. Juliette Cubanski, Meredith Freed, and Tricia Neuman, "What Are the Prescription Drug Provisions in the Inflation Reduction Act?," Kaiser Family Foundation, last accessed Dec. 14, 2022, [www.kff.org/slideshow/what-are-the-prescription-drug-provisions-in-the-inflation-reduction-act/](https://www.kff.org/slideshow/what-are-the-prescription-drug-provisions-in-the-inflation-reduction-act/).



# NMRHCA Annual Retreat Meeting

## Medicare Advantage

**Brian Brown**

VP Sales & Marketing

**Barbara Herrera**

Senior Marketing Account Executive

**JULY 21, 2023**

A smiling man with grey hair, wearing a blue and white plaid shirt, is shown from the chest up. He is looking slightly to the right. The background is a lush green forest with sunlight filtering through the trees, creating a bokeh effect. A solid green horizontal bar is overlaid on the lower part of the image, containing the New Mexico state symbol and the text 'New Mexico Retiree Health Care Authority'.

# New Mexico Retiree Health Care Authority

Delta Dental of New Mexico – Serving New Mexico Since 1971



# Your **LOCAL** Delta Dental of New Mexico Team



**Lou Volk**  
President & CEO



**Michele Toon**  
Director of Sales  
& Business Development



**C. Quinn Lopez**  
General Counsel  
Government Relations



**Dolores Piña**  
Account Manager



**Jeremy Aslaksen**  
Manager, Marketing  
Communications & Community  
Engagement



# Who is Delta Dental of New Mexico?



## We are YOUR New Mexico Dental Plan

- **Incorporated May 6, 1971**
- New Mexico Non-Profit, Stand-Alone Dental Plan
- 43 New Mexico Employees
- Proudly serving NMRHCA for over 15 years
- 410,000+ New Mexico Members
- 2,300 New Mexico Employer Groups
- 62% of Commercial Dental Insurance Market in NM
- Provider Network Bolstered by the National Delta Dental Provider System
- A- (Excellent) A.M. Best Rating

# Delta Dental of New Mexico **Network Overview**

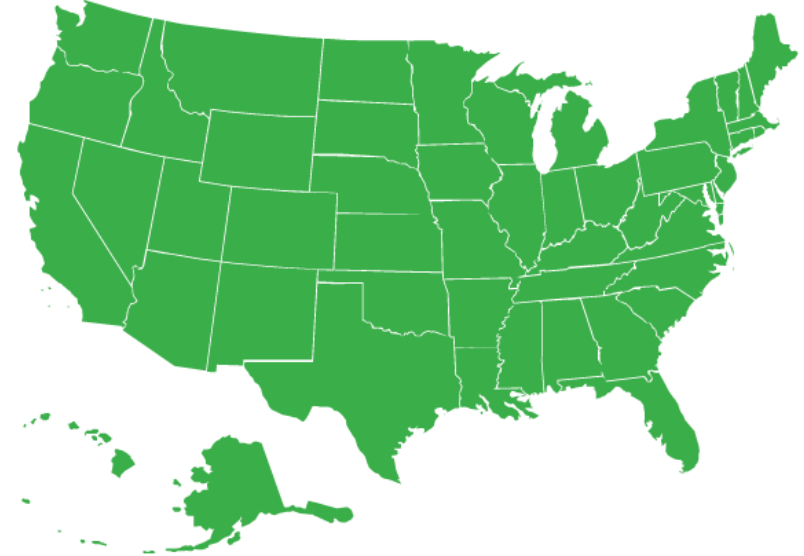


## **Delta Dental Premier®**

**887** of **965** unique providers across New Mexico  
**92%** of practicing licensed providers participate

## **Delta Dental PPO™**

**788** of **965** unique providers across New Mexico  
**82%** of practicing licensed providers participate



## **Delta Dental Premier®**

More than **152,000** providers nationwide

## **Delta Dental PPO™**

More than **113,000** providers nationwide

# The Delta Dental **Difference** – Value to NMRHCA Members

## **Claims & Utilization Review**

- All procedures performed are in alignment with accepted industry standards.
- Protect members from unnecessary services being performed.
- Over 99% of claims paid within 10 business days.
- Robust, state-of-the-art utilization management systems and processes in place to protect both members and providers.

## **No Balance Billing or Cost Shifting**

- Participating dentists are not allowed to charge members the difference between their submitted fee and the Delta Dental contracted amount.
- Participating dentists cannot bill members for medically unnecessary services.

## **Provider Accuracy**

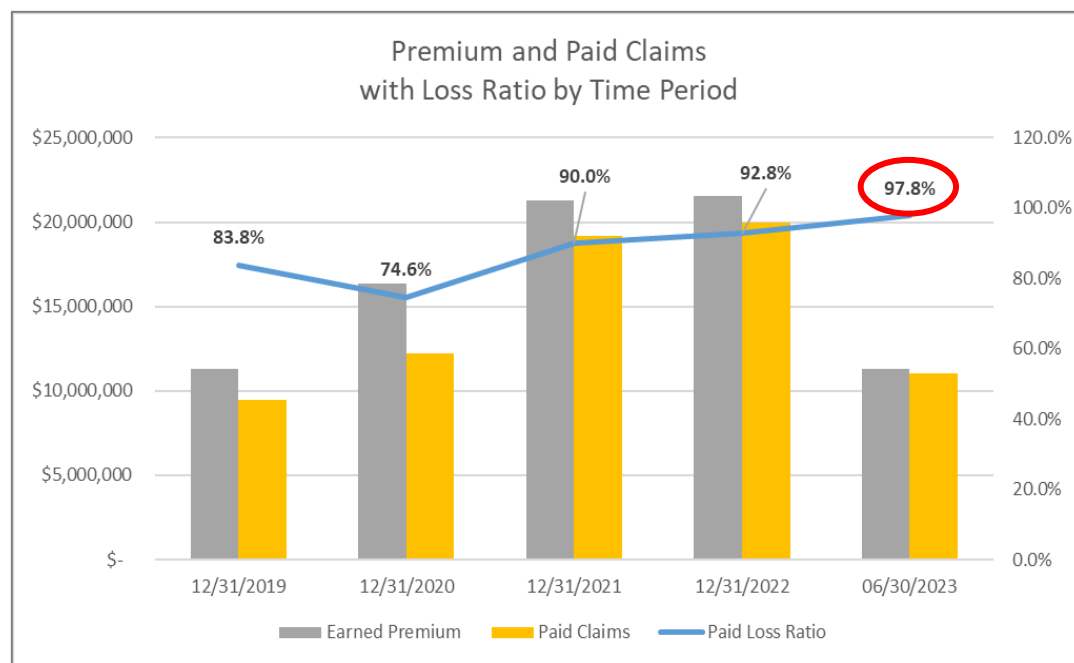
- Quarterly provider directory audits.
- Audit Delta Dental patient's records to verify member charges and services performed.

## **Cost Transparency**

- We provide cost transparency to members by utilizing a Maximum Allowable Fee approach rather than a percentile approach to set reimbursements.

# NMRHCA Current Financial Results & Dynamics

Time Period	Subscribers	Number of Claims	Earned Premium	Paid Claims	Paid Loss Ratio
12/31/2019	18,799	65,224	\$ 11,321,661	\$ 9,488,693	83.8%
12/31/2020	39,294	81,515	\$ 16,341,293	\$ 12,186,788	74.6%
12/31/2021	40,357	128,976	\$ 21,288,788	\$ 19,153,338	90.0%
12/31/2022	40,624	129,834	\$ 21,561,850	\$ 20,000,515	92.8%
06/30/2023	40,649	67,742	\$ 11,272,751	\$ 11,020,924	97.8%



## Table:

- Subscriber Count increased in 2020 as Delta Dental became sole carrier for the group
- Subscriber Count has been steady since 2020 at approximately 40,000
- Claim Count and Paid Claims have both increased since 2019

## Graph:

- Loss Ratio increased from 2019 to 2023
- 2020 Loss Ratio of 74.6% lower due to COVID
- **2023 YTD Loss Ratio is 97.8%**

# Value Added **Highlights** for the Future

## Tele-Dentistry – **AVAILABLE OCTOBER 2023**

### FOR THE MEMBER

- Fully Covered Benefit
- 24/7 Access to Licensed Dentists
- Emergency or Urgent Evaluations
- Improves Rural Access
- Access to Prescription Medication
- Facilitates Scheduling & Planning of Appointments
- Fosters Utilization & Oral Health
- Referrals to Delta Dental Dentists for Lowest Out-of-Pocket Costs



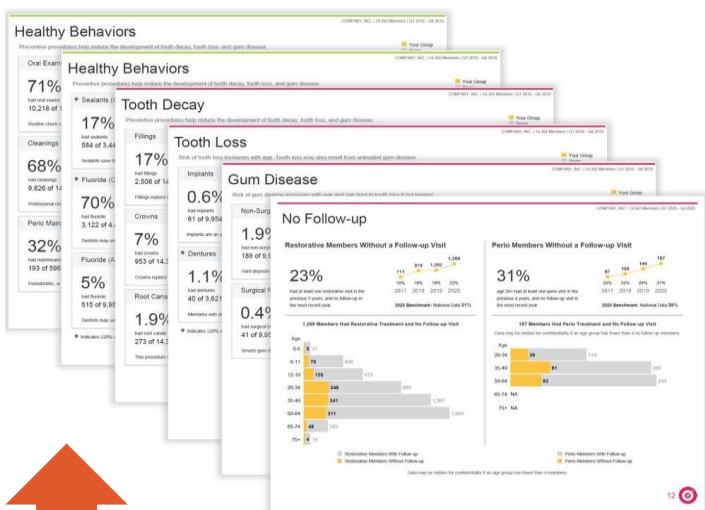
### FOR THE GROUP

- No Added Costs to the Group
- Improve Group Oral-Medical Health
- Encourages Utilization of Coverage
- Mitigates Serious Oral Health Issues
- Reduces Emergency Room Visits to Lower Claim Costs and Maximize Benefit Levels
- Professional Pain Management until Appointment
- Drive In-Network Utilization

# Value Added **Highlights** for the Future

## Oral Wellness – Proactively Driving Health Outcomes

**Health Analytics:** Improve oral health, reduce long-term cost of care, & impact overall health outcomes through proactive actions. **AVAILABLE FOR USE JANUARY 2024**



Track key metrics & utilization  
by particular focus areas.

### Measure Results of Outreach & Track Health Improvements

- Understand utilization of your members
- Compare against in-state and national peers
- Quantify/understand benefits of preventative care
- Track movement of “no-visit” members
- Understand implications if care delayed
- Set formalized wellness goals for your members
- Targeted outreach to at-risk members
- Measure outreach success
- Long-term monitoring of members with chronic conditions

# Supporting Our Communities - We Are New Mexico!

**When we say that everyone deserves a healthy smile, we mean it!** As a New Mexico not-for-profit dental insurance carrier, we've made it our mission to improve lives by promoting oral & overall health across the state of New Mexico.





# Delta Dental of New Mexico – Mouth Guard Program



Initiated in 2023, DDNM & New Mexico Activities Association (NMAA) partner to provide FREE Delta Dental Mouth Guards to high school student athletes across NM.

- **2,764** mouth guards shipped to **(65)** NM high school wrestling programs
- **7,950** mouth guards shipped to **(120)** NM high school football programs



Saving New Mexican Families  
**Over \$150,000!**

# Legislative & Regulatory Impacts to You & Your Members

## Busy 60-Day Legislative Session with a Health Care Focus

Patient-Centered Holistic Care, Provider Retention, Value Outcomes & Public Health Improvement



### Health Care Issues

- **Centralize Public Insurance Purchasing**
- **Provider Workforce Solutions**
- Medicaid Funding
- **Public Health Care Consolidation**
- Mental Health System & Coverage
- Pharmacy Benefit Manager Regulation
- Prescription Drug Costs
- Medical Malpractice Re-Reform
- **Rural Healthcare Fund**
- Mandated Benefits
- Medical Cost Studies
- **Social Determinants of Health**

# Relevant Bills to You & Your Members

## SB 17 Dental Insurance

**Signed into Law, Effective January 1, 2024**

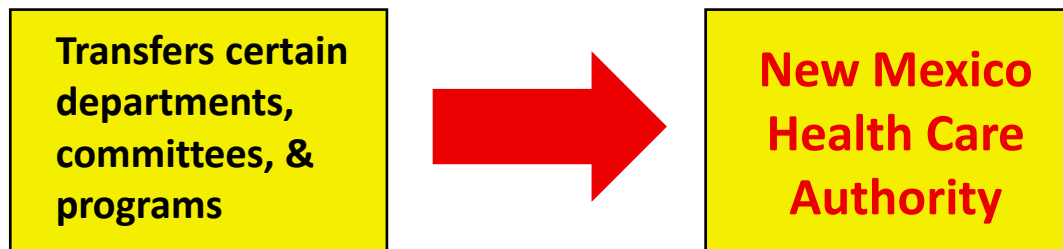
- Introduces new requirements for prior authorization, provider network leasing, and designation & method of payment.
- We proactively worked with Senator Wirth, the NM Dental Association, and other stakeholders to amend SB 17.

**Result: Positive Outcomes to improve the Dental Insurance Industry to benefit Payers, Dentists, & Patients of New Mexico!**

## SB 16 Health Care Authority Department

**Signed into Law, Effective June 26, 2023**

- Human Services Department renamed “Health Care Authority Department”.
- Governor has broad *executive order* authority to design structure, authorities, and duties of HCAD.
- Governor and State Agencies must develop a transition plan and proposed statutory changes to the Legislature by Nov. 1, 2023, and a final reorganization report by Jan. 1, 2024.





Delta Dental of New Mexico

[DeltaDentalNM.com](http://DeltaDentalNM.com)



## New Mexico Retiree Health Care Authority Annual Review

July 2023



CONFIDENTIAL & PROPRIETARY – INTERNAL USE ONLY

# Annual Business Review

## Agenda

- I. Introductions
- II. Organizational Update
- III. Plan Benefit Utilization
- IV. Financials
- V. Service and Support
- VI. Wrap-up



# Long-standing Relationship, Expert Support

## Dedicated Local Support and Exceptional Service

### Expert Local Support:

- Cathy Fenner: Account Representative
- Marianna Sandoval: Senior Customer Service Representative
- Sam Garcia: VP Regional Marketing

### National Support:

- Robert Young: Director, Client Management
- Cynthia Jones, RVP, Client Management

### Executive Sponsor:

- Tom Rosa: SVP, Client Management

- Long history of serving the needs of NMRHCA
- Regional Office based in Albuquerque, NM
- Nearly 20 years of community service by providing eye exam and eyeglasses to school children
- 150+ combined years managed vision care experience
- We establish a mutually agreeable communication schedule for on-site meetings and calls to ensure open communication and collaboration.



# Corporate Facts

## MetLife and Versant Health



**MetLife**

**MetLife** is a leading global provider of insurance, annuities and employee benefit programs. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia, Europe, the Middle East and Africa.

- #48 in the Fortune 500
- Over 150 years in business
- Over 40 markets globally
- Over 49,000 employees



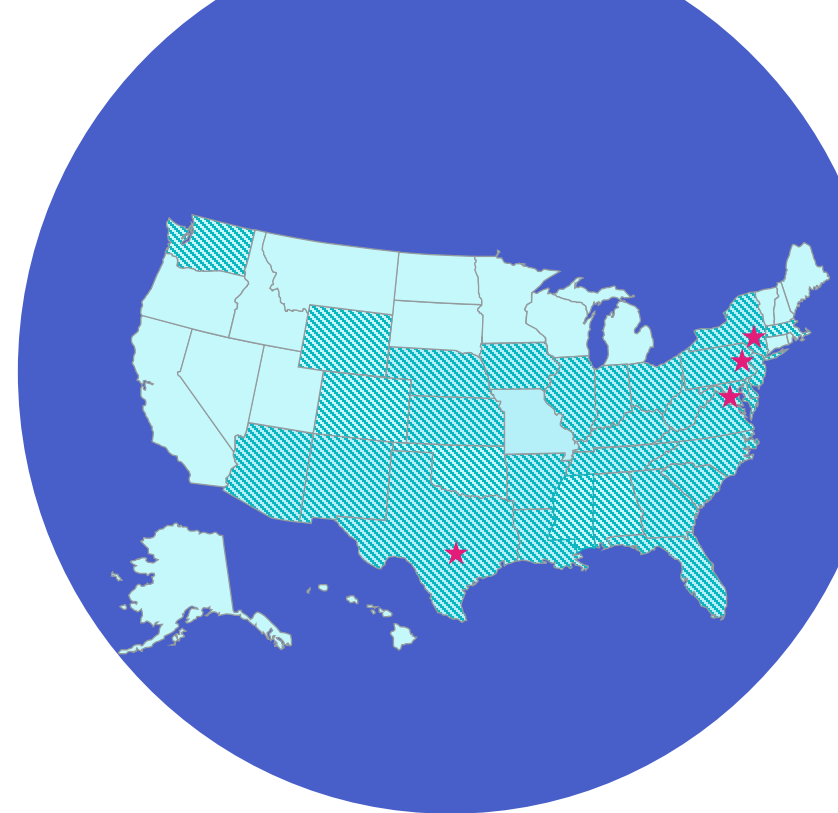
**Versant Health**, a wholly-owned subsidiary of MetLife, is one of the nation's leading managed vision care companies serving more than 35 million members nationwide. Through our Davis Vision plans and Superior Vision plans, we help members enjoy the wonders of sight through healthy eyes and vision.

- Over 35 million members
- 97% member satisfaction for Davis Vision
- Over 900 employees

# Depth & Breadth

## Positioned to Enable Client Success

- Headquartered in **Baltimore, MD**, with offices in PA, TX, & NY
- **38M+ client-members** have access to quality vision care
  - **97%**-member satisfaction rate
- **18M Commercial Members (includes NMRHCA)**
- **19.9M Government (Program) Members**
  - **1.2M** Medicare    ➢ **44K** MMP
  - **16M** Medicaid    ➢ **170K** Dual Eligible
  - **145K** CHIP    ➢ **2.4M** Exchange
- **Partner of choice to 120 strategic relationships**
  - Over **21+** Blue Plans and affiliates, Long-term partner for Blue Cross Association Blue Vision
- Versant Health – **a vision health plan**
- **NCQA accreditation** for utilization management and credentialing



- States with existing Commercial client-members
- ▨ States with Medicaid / Medicare client-members
- ★ Versant Health offices

<sup>1</sup>MacStats 2019; Versant Health internal monthly administrative servicing report, Apr. 2022. <sup>2</sup> Internal reporting, November 2021.

# Plan Benefits & Utilization

# NMRHCA 2022-23 Highlights



## Member Enrollment<sup>1</sup>

34,316 Subscribers  
12,873 Dependents  
47,189 Total Lives

<sup>1</sup>Average Lives based on a snapshot in time



## Benefit Utilization

20,989 Claims  
44.5% Utilization



## In-Network Utilization

98% In-Network\*



## Member Satisfaction

97% Satisfaction



## Frames Paid-in-Full

74.4% Received a Paid-in-Full



## Eye Examinations

12,080 Eye Exams



## Member Savings

\$2,005,749 Savings on Lens Options & Upgrades

60% Savings!



## Popular Lens Options

- Polycarbonate
- Transitions ®
- Progressives
- Anti-Reflective Coating
- High Index

# Financials

# Your members greatly utilized their benefits

Period	Avg Monthly Subscriber Lives	Avg Monthly Dependent Lives	Avg Total Monthly Lives	Total # of Claims	Total Claims Expense	Avg. Expense per Claim	% of Utilization
2022/7	34,007	12,853	46,860	1,615	\$156,380	\$97	3.4%
2022/8	34,142	12,895	47,037	2,100	\$192,238	\$92	4.5%
2022/9	34,265	12,934	47,199	2,112	\$201,790	\$96	4.5%
2022/10	34,303	12,921	47,224	1,981	\$179,249	\$90	4.2%
2022/11	34,313	12,877	47,190	1,771	\$160,674	\$91	3.8%
2022/12	34,291	12,869	47,160	1,989	\$188,080	\$95	4.2%
2023/1	34,437	12,917	47,354	1,918	\$178,804	\$93	4.1%
2023/2	34,453	12,868	47,321	1,743	\$164,580	\$94	3.7%
2023/3	34,439	12,834	47,273	2,057	\$199,756	\$97	4.4%
2023/4	34,423	12,824	47,247	1,703	\$158,399	\$93	3.6%
2023/5	34,398	12,813	47,211	2,000	\$191,307	\$96	4.2%
<b>Total</b>	<b>34,316</b>	<b>12,873</b>	<b>47,189</b>	<b>20,989</b>	<b>\$1,971,257</b>	<b>\$94</b>	<b>44.5%</b>

# Member Service and Support



# How we service NMRHCA...

- Dedicated local support with Regional Office based in Albuquerque, NM
- Robust network, with 98% overall network access
- Visionworks, Costco, Walmart and Sam's are true in-network locations. Over 112,000 access points to serve all membership
- Enhanced frame allowance at Visionworks
- In-network online retailers, Glasses.com, 1-800Contacts, Befitting and Visionworks.
- Processed 20,989 claims
- 44.5% overall utilization
- 97% member satisfaction and 97% first-call resolution
- Provide quarterly experience and financial reporting

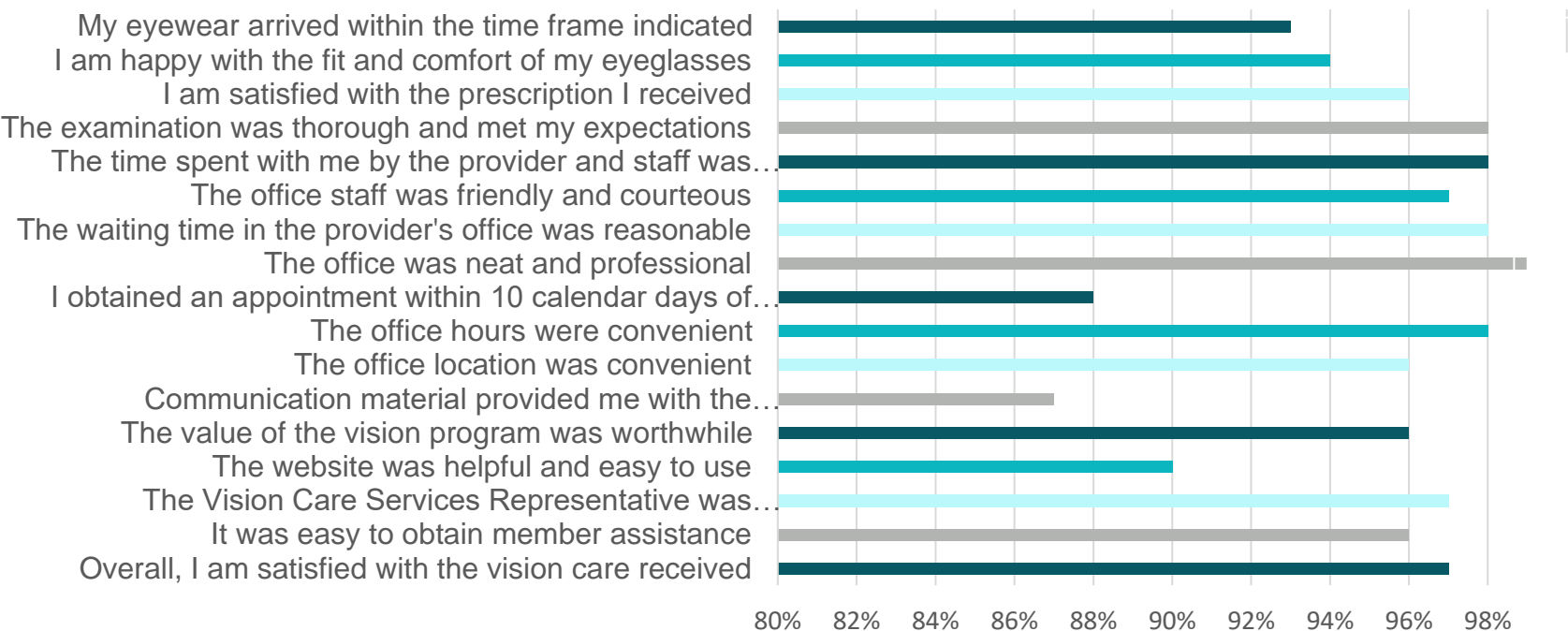


\* Source: NMRHCA Utilization Reports & NAR Reports

# Member Satisfaction

2022

## 2022 Member Survey Results



# Additional Value for Members



## \*The Exclusive Collection

On-trend frames with retail price tags up to \$195, available exclusively to NMRHCA members for **\$0 co-pay**

\*Actual savings may vary based upon products purchased



## LASIK Discounts with QualSight

Members get cost-effective prices on LASIK procedures, making permanent vision correction more economical  
(members automatically eligible)



## Exclusive Breakage Warranty Protection

Repair or replacement\* of your plan covered spectacle lenses and/or Collection frames within one year at **no cost** to the member  
(automatically built into the plan)

\*Limitations apply.



Our US-based customer care center is just a quick phone call away and is available 7 days a week.



Out-of-network claims can now be submitted from your member account online, eliminating the need for paper claims. Members can set payment preferences to direct deposit and sign up with Zelle®.



## Access to hearing aid discounts

Members save up to 40% on brand name hearing aids and have access to a nationwide network of licensed hearing professionals through Your Hearing Network.  
(members automatically eligible)



Mobile-friendly customer portals and our member app with plan details, forms and surveys. Compatible with both Android and iOS systems  
(Find us in the App Store or Google Play)



The Davis Vision Virtual Open Enrollment experience provides employees an interactive, intuitive, and immersive Benefits Booth experience, all year long. Visit our Virtual Experience at [DavisVisionOE.com](https://DavisVisionOE.com).

# Summary

## We Appreciate Your Partnership

### Davis Vision Network

- Over 115,200 points of access, with mix of Optometrist, Ophthalmologist and many of the leading national retail brands.
- 97% of NMRHCA members choose to stay in-network

### Service Team

- Account management team dedicated to the NMRHCA relationship
- Executive sponsors, consultative thought leadership
- Year-round meeting support, covering virtual and in person

### Member Savings

- Availability for members to choose from over 220 frames with little to no out of pocket, which 35% of NMRHCA members do
- Fixed pricing, eliminating surprises
- Average 59% savings on lens options alone, an estimated \$2.0M

### Client Savings

- Provider network that allows competitive fee schedules
- Benefits designed to keep claims costs low





Davis Vision coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HM902-VIS or similar, in all states except New York. In New York, coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HM 902-VIS or similar. The coverage or service requested may not be available in all states and is subject to individual state approval.

DV-CM18-0017v1 PPT 8/2018





# NM Retiree Health Care Authority

July 2023 Board Retreat  
Life Insurance Coverages





# Here Today

Jennifer Oswald

National Accounts Consultant

Portland, Oregon

## Standard Team

Account Specialists –  
On-Site Team

Various Parts of the U.S.

Christopher Nakaishi

Employee Benefits Manager

Los Angeles, California

Nathan Briggs

Underwriter

Portland, Oregon



TheStandard®

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# NMRHCA & The Standard: A Brief History

- NMRHCA has been a valued customer since July 1, 2007
- Sample of current services in support of NMRHCA and its insured retirees:
  - ✓ Dedicated On-site Account Specialist (for IBAC groups NMPSIA, APS and RHCA)
  - ✓ Established account management and benefits teams with deep experience/expertise serving NMRHCA
  - ✓ Dedicated website and toll-free number for retiree questions and requests
  - ✓ Customized marketing materials
  - ✓ Quarterly experience and plan utilization reporting
  - ✓ Switch enrollment meetings attendance
  - ✓ Plan performance guarantees
- Currently in 4-year rate guarantee period; plans will next renew July 1, 2027



# Deep Expertise in Life and Disability Benefits

## Life and Disability are our core specialties.

For more than a century, we've helped people protect their families and their futures. By keeping our promises, we've built a national reputation for quality products, personalized service and strong financial performance.

Founded in

**1906**

in Portland, Oregon

**89%**

of company revenue  
comes from  
**employee benefits**  
(Life & Disability)

**A Excellent**

A.M. Best Company

**A+ Strong**

Standard & Poor's

**A1 Good**

Moody's

These ratings are current for Standard Insurance Company as of March, 2020.



## Basic Life

- Eligible retirees who retired prior to 1/1/2012 automatically have \$6,000 of Basic Life insurance

## Additional Life

- There are 10 benefit levels to choose from:

\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$15,000	\$20,000	\$40,000	\$46,000	\$60,000

- Newly eligible retirees may purchase up to \$10,000 of coverage without answering any health questions

# Dependent Life

## Spouse

- Benefit amount is any of 10 options (same as retiree), but cannot exceed 100% of the retiree's Basic & Additional amount combined
- Newly eligible retirees may purchase up to \$10,000 of coverage for their spouse without the spouse having to answer any health questions

## Children

- Benefit amount is \$2,500, \$5,000 or \$10,000, but cannot exceed 100% of the retiree's Basic & Additional amount combined
- Covered from live birth until age 26

# Life Plan Features

## Travel Assist

Designed to help you respond to medical care situations and other emergencies you and your family may experience while traveling 100 miles or more from your home.

## Life Services Toolkit

Comprehensive online tools and services can help you create a will, make advance funeral plans and put your finances in order.

After a loss, beneficiaries can consult experts by phone or in person, and obtain other helpful information online for up to 12 months after the date of death.

## Repatriation Benefit

Pays expenses related to transporting the remains of a retiree who dies more than 150 miles from their primary residence.

## Accelerated Benefit Option

Provides up to 75% of benefit if the retiree is considered terminally ill and meets certain requirements.

## Conversion Option

You may be able to continue your life insurance coverage on an individual basis if you meet certain requirements.

# Resources for The Standard



## **Account Specialists (Local Support)**

Email:  
[NM\\_IBAC@  
standard.com](mailto:NM_IBAC@standard.com)



## **Dedicated Line for Customer Service**

Toll-free:  
[888.609.9763](tel:888.609.9763)



## **Website for Retirees**

[www.standard.com/  
mybenefits/  
newmexico\\_rhca](http://www.standard.com/mybenefits/newmexico_rhca)

# 2023 Focus Areas of Transformation

We've committed \$200 million to prepare for the future.



## **Portal**

Straightforward, configurable, easier way to manage benefits online



## **Claim Filing**

Streamlined option to file and manage disability claims



## **Client Program Insights Reporting**

Summary reports that give deep insights



## **System Modernization**

Replacing current system to improve digital experience for employers and employees



# Printable Flyer for Employers

<https://www.standard.com/efrms/22644.pdf>



## Connected EOI™ – Streamlined for Employers

New and improved for a streamlined Evidence of Insurability and medical underwriting experience.

Give your employees the tools they need to easily apply for coverage. The Standard's new Connected EOI radically improves collecting Evidence of Insurability from employees. This means an easier application process, faster underwriting decisions and automated communication to applicants.



**You asked, we listened. Connected EOI enables employees to apply for coverage faster and easier than ever before.**



**See how Connected EOI works here <https://ecovs.video/3uok110>**

**Increased auto-approvals**  
Eligible employees may receive instant approvals at the end of the application process.

**Demographic and data integration**  
Employees sail through application submissions with prepopulated enrollment data.

**Save progress**  
Employees can start the application, save and return later to complete.

**Automatic reminders**  
Employees who haven't started or haven't finished applications receive scheduled reminders.

**Reduced administrative load**  
Scheduled invitations and reminder communications eliminate extra work for HR.

**Questions about Connected EOI?**  
Contact your local sales or service representative.

Standard Insurance Company | [standard.com](http://standard.com)  
The Standard is a marketing name for Standard Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.


Connected EOI Flyer EOI (3/22)

IS 22644



# Printable Flyer for Employees

<https://www.standard.com/efrms/22645.pdf>



## Connected EOI™ Streamlines Applying for Coverage

Apply for coverage with a few clicks of a button.

The Standard's new Connected EOI lets you apply for coverage faster than ever before. Your personal information and elected amounts are seamlessly imported and pre-filled, making the application and medical underwriting process a cinch.

What can you expect from Connected EOI?

<p><b>Improved turnaround time</b> Faster application processing including some instant approvals.</p> <p><b>Progress reminders</b> Email reminders help keep you on track to start or finish an application.</p> <p><b>Auto-filled forms</b> You don't have to remember the policy number, coverage amount or other information. Connected EOI will have that filled out for you.</p> <p><b>Simplified process</b> Easy-to-understand steps so you don't get lost in the details.</p>	<p><b>Status tracking</b> Always know where you are in the underwriting process.</p> <p><b>Family applications</b> Spouse and child applications can be completed together in the same process, saving you time.</p> <p><b>Apply anywhere</b> Fill out all your applications from the comfort of your own home, on your own time.</p>
--	---

**Questions about Connected EOI? Contact your HR department.**

Standard Insurance Company | [standard.com](http://standard.com)  
The Standard is a marketing name for Standard Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Connected EOI Flyer EOI (3/22)

IS 22645



# Questions?



The information contained in this presentation is only a brief description of the group life insurance policy sponsored by New Mexico Retiree Health Care Authority (NMRHCA). The controlling provisions will be in the group policy issued by Standard Insurance Company (The Standard). The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and NMRHCA may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms.

For answers to commonly asked questions, costs, exclusions, limitations and reductions, please review the Certificate of Insurance ([https://www.standard.com/eforms/13820\\_645743.pdf](https://www.standard.com/eforms/13820_645743.pdf)) for more detailed information.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Ore., in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

Board Meeting  
July 20-21, 2023

Web Portal  
Project Update



NEW MEXICO  
RETIREE  
HEALTH CARE  
**AUTHORITY**

# Web Portal Project

## What Challenges are Addressed?

### Retirees:

- Accessibility
- Inconvenience
- Dissatisfaction

### RHCA:

- Effectiveness
- Efficiency

The screenshot displays the New Mexico Retiree Health Care Authority web portal. At the top center is the logo, which consists of a red cross-like symbol above the text "NEW MEXICO RETIREE HEALTH CARE AUTHORITY". Below the logo, the "Sign In" section is visible, featuring a "Sign In" link, an "Email" input field, a "Password" input field, and a "Recover Password" link. A large blue "Sign In" button is positioned at the bottom of this section. To the right, a dark blue sidebar contains the "Don't Have An Account?" section, which includes instructions on how to search for an account and a blue button labeled "Find Your Account" with a magnifying glass icon.

# Project Timeline

## **April 2021**

- Special Appropriation request – HB2:S5 / Request to Board

## **July 2021**

- State Legislative Approval

## **Aug 2021**

- Project Definition, Design & Schedule

## **Feb 2022**

- Functional Specifications Delivered (SOW)

## **May 2022**

- RHCA Contract Acceptance

## **June 2022 – 2023**

- Project Development & Testing





# Retiree and RHCA Benefits

## Retiree Benefits:

- Accessible
  - Enroll from home or anywhere
- Convenient
  - Automated Online Process
  - Immediate auto-calculated estimated costs
  - Submit/Upload additional required documents electronically
  - Change Requests
  - Shorten Enrollment time

## RHCA Benefits:

- Standardization
  - Data collected in default sections
  - Same Form view (paper vs electronic)
- Efficient
  - Quicker turnaround time
  - Accessible by any Customer Service Representative at any time
- Effective
  - Centrally located “data packet”
  - Review process shortened





# Streamlined Data Collection, Calculations, and Submission

## General Enrollment Application

✓

✓

✓

✓

✓

✓

7

8

9

### First Premium Payment and Dependent and or Spouse

Please [click here to use this worksheet](#) to calculate the amount of your payment for the first two months' premium to be enclosed with your General Enrollment Application. Be sure to enter the appropriate amounts from the "Single," "Two-Party," or "Family" column shown on the current rate sheet. The level of coverage (single, two-party, or family) must be consistent for all coverage you select, and an eligible retiree must enroll to allow dependent enrollment.

If you do not enclose payment with your application forms, we will be unable to process your application.

#### Medical

Enter the total amount of your Medical Plan Monthly Premium Contribution from the current rate sheet (including dependent premiums, if applicable). This amount includes medical insurance and a prescription drug program.

**Retiree Amount**

\$ 24.64

**Spouse / Partner Amount (if applicable)**

\$ 34.82

**Child(ren) Amount (if applicable)**

\$ 45

#### Dental Plan

If you selected a dental plan, enter the amount of your Dental Plan Monthly Premium from the rate sheet.

\$ 109.66


#### Vision Plan

If you selected a vision plan, enter the amount of your Vision Plan Monthly Premium from the rate sheet.

\$ 12.83

#### Totals

SubTotal:	\$226.95
Multiplier:	2
Grand Total:	\$453.90

NEW MEXICO  
RETIREE  
HEALTH CARE  
AUTHORITY

DashboardGeneral Enrollment ApplicationMessage Center

Ahmad LynnSign Out

other health plans or insurance carriers. I authorize my medical insurance carrier to obtain information from the Social Security Administration regarding my and my dependents' Medicare eligibility. I authorize any health care plan and provider to furnish, when applicable, medical information regarding me and my dependents. (If signing under power of attorney, please attach authorizing documents.)

☒ Retiree - I agree to the authorization above

☒ Spouse - I agree to the authorization above

By selecting the boxes below, I acknowledge that:

☒ Participation in the New Mexico Retiree Health Care Act is subject to specific eligibility requirements and that benefits offered through the New Mexico Retiree Health Care Authority are subject to legal limitations. Ineligible individuals cannot receive benefits through this program and will benefits or services will not exceed legal limitations.

☒ Submitting information on this page is only an application for benefits and does not create any contractual relationship or impose any duties on the part of the New Mexico Retiree Health Care Authority. I must comply with the rules and regulations of the New Mexico Retiree Health Care Authority.

Application is Submitted

Thank you for submitting your application for benefits. Your application is now under review and RHCA will be in contact with any questions. Once approved a letter will be sent by mail as a confirmation of your enrollment. If you would like a copy of your enrollment application please return to the Dashboard to print and/or download a copy to your computer.

☒ I am signing on another's behalf under a power of attorney. (If I am signing on another's behalf under a power of attorney, I have attached current authorizing documents or ensured that the New Mexico Retiree Health Care Authority has current authorizing documents on file.)

By typing my name in the space provided below, and pursuant to the [Electronic Signatures in Global and National Commerce Act](#), the [Uniform Electronic Transition Act](#), and applicable State law, I consent to sending and receiving electronic records and to the use of electronic signatures. This consent applies to information, documents, forms, applications, statements, claims, or other communications or exchanged under any plans.

Type full name in the box below

Ahmad Lynn

Today's Date

6/29/2023

Step 9 of 9PreviousSubmit

# Security and Stability

## Meet HIPAA Standards / Cybersecurity Guidelines

### Electronic Personal Health Information (e-PHI)

- Data Encrypted
- Database Lock & Security

### Data Transmission Security

- HTTPS
- sFTP

### Access Control

- RHCA CareView Unique ID's
- RHCA – Read/Write/Send
- Vendor – Send

### Audit Control

- Audit Logs / Tracking



# Next Steps

## **Sept 2023**

Version 1.0 soft Deployment

- Evaluate current version
  - Take feedback
  - Fix new bugs

## **Jan 2024**

Official Go Live

## **Sept 2023 – 2024 (in parallel)**

Phase 2

- Improve flow & functionality
- Add new Enhancements





# Thank You

### **Medical, Dental, Vision RFP – Action Item**

**Summary:** As required by the Health Care Purchasing Act, the New Mexico Retiree Health Care Authority (NMRHCA) along with the Interagency Benefits Advisory Committee (IBAC) which includes: Albuquerque Public Schools (APS), New Mexico Public School Insurance Authority (NMPSIA) and the State of New Mexico (SONM) are preparing to issue a request for proposal (RFP) for Medical (both pre-Medicare and Medicare), Dental, and Vision services (“The Big Bid”). This procurement is required to be completed every four years per the Act.

As a reminder, the Board approved the staff recommendation of the consultant that will assist the IBAC with the development and analysis of the RFP during the May 2, 2023, Board meeting. As previously shared with the Board, the RFP will place a heavy emphasis on alternative funding mechanisms (value-based contracts, risk sharing, trend guarantees, bundled services, etc.) as the IBAC continues to evolve the financing mechanism of medical claims, as alternatives to the current fee-for-service model.

The IBAC is currently working with the APS procurement department who will serve as the procurement manager for “The Big Bid” to finalize the specifications and requirements of the RFP. In addition, Segal Consulting will be assisting with the process with guidance on best practices and analyses of submitted financials and geographic disruption reports.

#### **RFP Sequence of Events - Tentative**

- Week of August 14<sup>th</sup>: RFP Release to Potential Offerors
- Week of September 15<sup>th</sup>: RFP Responses Due to IBAC Evaluation Committee
- September 18<sup>th</sup> – November 3<sup>rd</sup>: IBAC Evaluation Committee Analysis of Responses
- November 6<sup>th</sup> – 21<sup>st</sup>: Conduct Optional Finalists Meetings/Interviews
- Pending: Agency Award and Contract Negotiations

NMRHCA staff will provide ongoing status updates to the Board related to the procurement process through the conclusion of the RFP as permitted by the state procurement rules.

**Action Item:** NMRHCA staff respectfully requests approval of the Board to issue an RFP for fiscal year 2024 (tentatively scheduled for the week of August 14, 2023) in conjunction with our IBAC partners fulfilling the requirements contained in the Health Care Purchasing Act for Medical, Dental, and Vision services with contract effective dates of July 1, 2024.



**July 2023**  
**Annual Meeting**  
**2024 Plan Recommendations**  
**Action Items**

# Summary of Proposed Actions

- Self-Insured Plan Rate Increases
  - Pre-Medicare (Premier and Value Plans)
  - Medicare Supplement
- Continue Program
  - Hinge Health – BCBS Pre-Medicare Premier and Value Plan
- Add Program
  - Sword Health – Presbyterian Pre-Medicare Premier and Value Plan
- Additional Considerations
  - Laws 2021, Chapter 136 (Senate Bill 317) No Behavioral Health Cost Sharing
  - 2024 Medicare Advantage Rates – Zero dollar increase up to 50% increase
  - Inflation Reduction Act and other legislation



# Staff Recommendations

- Scenario D:
  - Premium Increases
    - 4% Increase on Premier and Value Plans
    - 2% Increase on Medicare Supplement Plan
- Addition of MSK for Presbyterian Members
  - Sword Health added to Pre-Medicare Premier and Value Plan
- Continue MSK Program for BCBS Members
  - Hinge Health – BCBS Pre-Medicare Premier and Value Plan

# Summary of Proposals

	Baseline	Scenario A	Scenario B
Pre-Medicare Rate Increase	8%	0%	6%
Medicare Supplement Plan Rate Increase	6%	0%	4%
Deficit Spending Period (FY)	2033	2032	2033
Solvency Period	Beyond Projection Period	Beyond Projection Period	Beyond Projection Period
Projected Fund Balance 6/30/55	\$ 19,425,843,039	\$ 17,594,792,917	\$ 18,890,576,338
Plan Changes	None	None	None
		Scenario C	Scenario D
Pre-Medicare Rate Increase		5%	4%
Medicare Supplement Plan Rate Increase		3%	2%
Deficit Spending Period (FY)		2033	2032
Solvency Period		Beyond Projection Period	Beyond Projection Period
Projected Fund Balance 6/30/55		\$ 18,622,942,988	\$ 18,355,309,638
Loss Ratio		None	None

- 2022 Medical Trend Comparison:
- Approved Increase 4 & 2%
  - Deficit Spending Start FY33
  - Beyond Projection Period
  - Projected Fund Balance 7/1/53 - \$17,747,288,998