



# BENEFITS MESSENGER

The NMRHCA Newsletter

## EXECUTIVE DIRECTOR'S MESSAGE

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The first quarter of the calendar year has ended, and there are a few things I would like to mention about what has happened during this period. Various legislation was filed during the 2024 Regular Session, including the New Mexico Retiree Health Care Authority's (NMRHCA) Joint Resolution. The Joint Resolution, filed as SJR5, aimed to protect the growing trust fund of NMRHCA. Unfortunately, it did not pass on the Senate floor. The NMRHCA will regroup and plan for the upcoming 2025 Regular Session. I want to thank Senator Roberto "Bobby" Gonzales, who sponsored the bill, and everyone who showed up, called, and supported the resolution.

Our trust fund is improving, with the latest review putting us at 44% funded and a total of \$1.354 billion as of February. While we work to improve our funded status, our goal remains to provide comprehensive and affordable healthcare programs for current and future retirees. For more information regarding the legislation or trust fund, please refer to the Legislation and Finance & Investment sections later in this newsletter.

On a different note, spring has arrived, and NMRHCA has planned several wellness events. It has been a few years since we have had the last in-person wellness fair, but we hope to see the same success with these as in the past. We ask you to join us. You can find the details in this newsletter. As shown in the flyer, these events cover various topics, so there will be something for everyone. The presenters will bring vital information to assist you in maintaining or improving your health. Please join us at one of the locations or virtually to learn more about healthier living.

Neil Kueffer, Executive Director

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## FINANCE &amp; INVESTMENT UPDATE

As of February 29, 2024, NMRHCA's Trust Fund Balance per our New Mexico State Investment Council report was \$1.35 billion, which is an increase of about \$243.8 million from the \$1.11 billion reported in our February 28, 2022, report. In looking at the long-term goal of improving the solvency of the program by growing the trust fund, we have seen a growth of just over \$1 billion from \$353.6 million reported ten years ago. The growth in the trust fund continues to lower our unfunded liabilities from 75% in 2022, 66% in 2023, to 56% currently in 2024.

## LEGISLATION UPDATE

For the 2024 State of New Mexico Legislative Session, Senate Joint Resolution 5 was filed on behalf of the New Mexico Retiree Health Care Authority. Currently, the Retiree Health Care Act states that the NMRHCA benefit can be modified or extinguished in the future to meet changes in economic or social conditions. This resolution will strengthen the program by constitutionally protecting the fund from alternative uses in the future.

This fund was not materially pre-funded. Funds are from current and past employee/employer contributions. The growth of the fund has been a result of the hard work and effort of many to get to the status it is at today.

Over 66,000 retirees expect to continue to have health care benefits through NMRHCA for which they already have made contributions during their career and paying premiums during retirement. Over 93,000 employees expect to have health care benefits through NMRHCA when they retire for which they have been making contributions during their career. Like the pension systems, Educational Retirement Board (ERB) and Public Employee Retirement Association (PERA), who have been successful in passing resolutions constitutionally protecting their retirement trust funds, passing this resolution will constitutionally protect the NMRHCA fund that stands currently at \$1.3 billion.

Joint Resolution 5 passed the Senate Rules Committee with a vote of 5 to 4 and the Judiciary Committee with a 5 to 0 vote for a Do Pass in both committees. However, it died on the Senate floor with a vote of 14 in favor and 25 against.

We are grateful to all those who worked hard on the bill and supported it. The NMRHCA Board of Directors and staff will continue to strategize about how to proceed with legislation that is beneficial to NMRHCA members and the program.

## NEW BOARD MEMBERS

The New Mexico Retiree Health Care Authority (NMRHCA) is pleased to announce the addition of two new members to the Board of Directors. Ms. Donna Sandoval is the Director of Finance and Administration for the City of Albuquerque and replaces Mr. Sanjay Bhakta representing the New Mexico Municipal League on the board. Mr. David Archuleta is the Executive Director of the New Mexico Educational Retirement Board (ERB) replacing Mr. Rick Scroggins representing ERB. The new board members bring valuable experience and expertise to NMRHCA as it seeks to fulfill its mission to foster quality of life and peace of mind by responsibly administering affordable, secure healthcare benefits for over 66,000 current retirees and over 93,000 future retirees who have dedicated themselves to the state, cities, counties, and schools of New Mexico.

AVOID MEDICARE ADVANTAGE ISSUES

NMRHCA reminds you to be cautious as you receive solicitations to enroll in Medicare Advantage plans outside of NMRHCA. Many private businesses offer MA plans, and they vary in design, quality, and cost. This is why you receive so much mail, phone calls and see so many commercials on TV about MA plans. NMRHCA does offer MA plans to its Medicare-eligible members, but the MA plans offered through NMRHCA are designed specifically for NMRHCA and differ from what you can purchase in the open market. The Center for Medicare Services has rules that do not allow for anyone to be on more than one Medicare Advantage plan at a time and have reporting requirements to stay apprised of those who switch. If you enroll in an MA plan outside of NMRHCA, CMS does notify us of your enrollment and NMRHCA is required to drop you from our plans. You may return to NMRHCA to enroll in an NMRHCA plan, however, you would only be able to do so during open enrollment, which is every odd year. If you intend to enroll in an outside MA plan you have every right to. NMRHCA advises to never give personal information over the phone, specifically name, address, phone number, and/or social security number as sometimes this information is construed as intent to enroll by open market MA plan providers when you really do not intend to enroll.

GOT PAIN? GET RELIEF!

Pre-Medicare plan members have access to virtual physical therapy at no cost. These programs have provided relief of back, knee, hip, shoulder, and other joint pain to NMRHCA members. We get calls and emails from members thankful to have access to these programs and the relief that have they achieved. NMRHCA members on either the BCBS Premier or Value plans have access to the HINGE HEALTH program. NMRHCA members on either the Presbyterian Premier or Value plans have access to the SWORD program. Both allow members to meet with a licensed physical therapist, who based on a virtual evaluation of the cause of your pain, will prescribe physical therapy exercises for you to do and will use sensors to evaluate your movement and provide feedback. Get relief today!

BLUE CROSS BLUE SHIELD PREMIER & VALUE PLAN MEMBERS

**Exercise therapy. Without leaving home.**

No copays. No office visits. Reduce your back and joint pain in just 15 minutes a day. So you can take the stairs, go hiking, run errands - and everything in between.

[www.hingehealth.com/for/newmexicoretiree](http://www.hingehealth.com/for/newmexicoretiree)

PRESBYTERIAN PREMIER & VALUE PLAN MEMBERS

**Relieve aches + pain from the comfort of your home**

Meet SWORD, a digital physical therapy program for joint, back, and muscle pain that you can do from home — or anywhere.

[join.swordhealth.com/presbyterian/register](http://join.swordhealth.com/presbyterian/register)



**WISE**  
AND  
*Well*



NEW MEXICO  
**RETIREE**  
HEALTH CARE  
AUTHORITY



# REWIND YOUR AGE

## The Annual NMRHCA Wellness Fair

Be kind (to yourself).  
Please rewind (your age).

### IN PERSON

May 31st in Albuquerque

CNM Workforce Training Center

June 7th in Santa Fe

Santa Fe Community College

June 14th in Las Cruces

Farm & Ranch Museum

### VIRTUAL

June 21st

Activities  
Door Prizes  
Give Aways  
Food

### SESSIONS

Think Young, Feel Young:  
The Mindset of Living Younger

Muscle Mastery:  
Decoding Ageless Strength

Powering Up with a Protein Centric  
Diet for Living Younger

Rejuvenate Your Vitality:  
Unlocking the Power of Sleep for  
Ageless Wellness

**CLICK HERE FOR DETAILED INFO  
AND TO REGISTER**

[www.nmrhca.org/2024wellnessfair/](http://www.nmrhca.org/2024wellnessfair/)

WISE & WELL



The NMRHCA wellness program is called Wise & Well. Wise & Well has a vast menu of programs at NO COST to members. NMRHCA provides wellness programming for 2 primary reasons:

1. We care about your well-being and believe you will live your best life when you are well and healthy, even with age.
2. One of the biggest drivers in health care costs is utilization. The more each of us goes to the doctor, stays in the hospital, or needs medications, the more the cost goes up for all. We should use medical services when we need them, yet the better we can take care of ourselves, not only do we get the personal benefit of better health, it reduces the cost for everyone.

Here is an abbreviated list of options that members can participate in for free.

- |  |                                |
|--|--------------------------------|
| Health Fairs                           | Diabetes Management            |
| Monthly Newsletters                    | Diabetes Prevention            |
| Monthly Live Webinars and Podcasts     | Better Bone Health             |
| Access to Previous Webinars and Videos | Dinner with a Dietitian        |
| Wellness Workshops                     | Mental Health                  |
| Dental Wellness                        | Weight Management              |
| Fitness                                | Nutrition and Fitness Trackers |
| Musculoskeletal Virtual Therapy        | Online Resource Library        |

Stay informed about all opportunities and programs by visiting <https://www.nmrhca.org/wellness>

**wondr** | NMRHCA RETIREE HEALTH CARE

### Summer to-do list:

- Sign up for Wondr
- Drop the diet mindset
- Focus on fun

Have a ball this summer and lose weight with Wondr, a program that builds sustainable skills so you can achieve lasting results.

**GET STARTED**

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### Insurer Contact Information

<b>Blue Cross Blue Shield (BCBS)</b> www.bcbsnm.com/nmrhca	800-788-1792	<b>Presbyterian Health Plan</b> www.phs.org	888-275-7737
<b>BCBS Medicare Advantage</b> www.bcbsnm.com/nmrhca	877-299-1008	<b>Presbyterian Medicare Advantage</b> www.phs.org	800-797-5343
<b>Express Scripts Medicare</b> www.express-scripts.com	800-551-1866	<b>Express Scripts Non-Medicare</b> www.express-scripts.com	800-501-0987
<b>Humana Medicare Advantage</b> https://ourhumana.com/nmrhca	866-396-8810	<b>UnitedHealthcare Medicare Advantage</b> www.uhcretiree.com/nmrhca	866-622-8014
<b>Delta Dental</b> www.deltadentalnm.com	877-395-9420	<b>Davis Vision</b> www.davisvision.com	800-999-5431
<b>Standard Insurance</b> www.standard.com/mybenefits/newmexico_rhca	888-609-9763		

### NMRHCA Contact Information

<b>Albuquerque Office:</b>	6300 Jefferson St. NE, Suite 150 Albuquerque, NM 87109-3392	<b>Santa Fe Office:</b>	33 Plaza La Prensa Santa Fe, NM 87507
<b>Website:</b>	<a href="http://www.nmrhca.org">www.nmrhca.org</a>	<b>Telephone:</b>	800-233-2576
<b>Facebook:</b>	www.facebook.com/nmrhca	<b>Fax:</b>	505-884-8611
<b>Email:</b>	<a href="mailto:customerservice@rhca.nm.gov">customerservice@rhca.nm.gov</a>	<b>Hours:</b>	Monday-Friday 8:00AM - 5:00PM