

(PLEASE FIND THE AGENDA/TABLE OF CONTENTS ON PAGE 4.)

ANNUAL MEETING OF THE BOARD OF DIRECTORS



**July 11 & 12, 2024
9:30/9:00 AM**

Day 2

**Hotel Don Fernando de Taos
1005 Paseo Del Pueblo Sur
Taos, NM 87571**

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

New Mexico Retiree Health Care Authority
Annual Meeting

BOARD OF DIRECTORS

ROLL CALL

July 12, 2024

	Member in Attendance		
Ms. Saunders, President			
Mr. Salazar, Vice President			
Ms. Larranaga-Ruffy, Secretary			
Mr. Archuleta			
Ms. Montoya			
Mr. Washburn			
Ms. Sandoval			
Mr. Pyle			
Ms. Alirez			
Mr. Caruana			
Ms. Castillo Smith			

NMRHCA BOARD OF DIRECTORS

July 2024

Ms. Therese Saunders, President
NEA-NM, Classroom Teachers Assoc., &
NM Federation of Educational Employees
5811 Brahma Dr. NW
Albuquerque, NM 87120
tsaunders3@mac.com
505-934-3058

Mr. David Archuleta
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Educational Retirement Board
PO Box 26129
Santa Fe, NM 87502-0129
david.archuleta@erb.nm.gov
505-476-6152

Mr. Tomas E. Salazar, PhD, Vice President
NM Assoc. of Educational Retirees
PO Box 66
Las Vegas, NM 87701
salazarte@plateautel.net
505-429-2206

Mr. Lance Pyle
NM Association of Counties
Curry County Administration
417 Gidding, Suite 100
Clovis, NM 88101
lpyle@currycounty.org
575-763-3656

Ms. Leanne Larranaga-Ruffy, Secretary
Alternate for PERA Executive Director Public
Employees Retirement Association
33 Plaza La Prensa
Santa Fe, NM 87507
leanne.larranaga@pera.nm.gov
505-476-9332

Ms. Raquel Alirez
Classified State Employee
401 Broadway NE
Albuquerque, NM 87102
raquel.alirez@dws.nm.gov
505-365-3474

Ms. Donna Sandoval
NM Municipal League
100 Marquette Ave
City/County Building
Albuquerque, NM 87102
donnasandoval@cabq.gov
505-768-2975

Mr. Lee Caruana, MD
Retired Public Employees of NM
leecaruana13@gmail.com

Mr. Gerry Washburn
Superintendents' Association of NM
408 N Canyon
Carlsbad, NM 88220
gerry.washburn@carlsbadschools.net

Ms. Alex Castillo Smith
Deputy Cabinet Secretary
NM Health Care Authority
PO Box 2348
Santa Fe, NM 87504
alex.castillosmith@hca.nm.gov
505-629-8652

The Honorable Ms. Laura M. Montoya
NM State Treasurer
2055 South Pacheco Street
Suite 100 & 200
Santa Fe, NM 87505
laura.montoya@sto.nm.gov
505-955-1120

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

July 11 & 12, 2024
9:30 AM / 9:00 AM

Hotel Don Fernando de Taos
1005 Paseo Del Pueblo Sur
Taos, NM 87571

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

AGENDA – July 12th (Day 2)

- | | | |
|--|--|-----|
| 1. Call to Order | President | |
| 2. Roll Call to Ascertain Quorum | Ms. Beatty, Recorder | |
| 3. Approval of Agenda | President | |
| 4. Staff Updates | | |
| a. Human Resources | Mr. Witt, Deputy Director | |
| b. Amended Emergency Order 2024-0051 | | 6 |
| c. Wise and Well Health Fairs | Mr. Biggs, Communications Director | 14 |
| d. May 31, 2024, SIC Report | Ms. Ayanniyi, Chief Financial Officer | 61 |
| e. Investment Performance Report – March 2024 | | 62 |
| f. GAS 75 – Employer Allocations | Mr. Kueffer, Executive Director | 65 |
| g. Legislative | | 66 |
| h. Asset Management Consultant Services | | 87 |
| 5. Provider Presentations Continued | | |
| a. UnitedHealthcare MAPD | Mr. Rensi, VP, Client Management
Mr. Larson, Strategic Account Executive
Ms. McBride, Senior Client Service Manager | 89 |
| b. Humana MAPD | Ms. Bodenski, Sr. Account Executive | 100 |
| c. Delta Dental | Ms. Piña, Senior Account Manager
Mr. Moya, Senior Account Manager
Ms. Taylor, Manager, Provider Relations and Network Strategy | 110 |
| d. Davis Vision | Mr. Garcia, State Director
Ms. Fenner, Senior Account Manager | 120 |
| e. Standard | Ms. Vargas, Account Specialist | 135 |
| 6. Hiring of a Lobbyist for FY25 (Action Item) | Mr. Kueffer, Executive Director | 152 |

7. CY2025 Plan Year Recommendations (Action Items)	Mr. Kueffer, Executive Director	154
8. Other Business	President	
9. Date & Location of Next Board Meeting Tentative -- August 27, 2024, 9:30 AM CNM Workforce Training Center 5600 Eagle Rock Ave NE Albuquerque, NM 87113	President	
10. Adjourn	President	

STATE OF NEW MEXICO OFFICE OF SUPERINTENDENT OF INSURANCE



SUPERINTENDENT OF INSURANCE
Alice T. Kane

DEPUTY SUPERINTENDENT
Colin Baillio

BULLETIN 2024-008

June 18, 2024

**TO: ALL INSURERES OFFERING MAJOR MEDICAL HEALTH INSURANCE
POLICIES IN NEW MEXICO**

**RE: HEALTH INSURANCE POLICIES AND THE SALT AND SOUTH FORK
WILDFIRES**

This bulletin is issued in accordance with Sections 59A-2-8, 59A-2-10 and 59A-4-3 NMSA 1978, and with 13.1.2.9 NMAC.

Upon an order by the Governor based upon the invocation of a state of emergency under the All Hazard Emergency Management Act, the Superintendent of Insurance, may “take those actions necessary to ensure access to insurance and the stability of insurance markets during the emergency.” NMSA 1978, Section 59A-2-8(A)(11). The Superintendent issued an Emergency Order on June 18, 2024 related to the subject matter of this bulletin, Docket No. 2024-0051. The Emergency Order may be found at the following link to the Office of Superintendent of Insurance website: <https://a.storyblok.com/f/132761/x/02ff23b826/amended-emergency-order-06182024.pdf>

The Salt Fire and South Fork Fire, and others, have burned and continue to burn nearly 20,000 acres and are 0% contained in the State of New Mexico. The Governor has issued an Executive Order, No. 2024-033 declaring emergencies caused by the Salt Fire and South Fork Fire. Executive Order No. 2024-033 declared that over 500 structures have been impacted by the fires thus far; the fires have led to the evacuation of the Village of Ruidoso and may require other nearby communities to evacuate; the Mescalero Apache Tribe has issued an executive order declaring a

state of emergency due to these fires; Lincoln County has issued a local disaster declaration, confirming that all local resources available are insufficient to cope with the resulting situation and requested aid, assistance, relief programs, and funding from the State of New Mexico.

The purpose of this bulletin is to inform all insurers offering major medical health insurance policies in the individual, small group, and large group markets in New Mexico, including health insurance policies offered on the health insurance marketplace, BeWellNM.com, that they must follow the applicable requirements of the Superintendent's Emergency Order dated June 18, 2024, Docket No. 2024-0051.

If you have questions regarding this Bulletin, please contact Viara Ianakieva at:

viara.ianakieva@osi.nm.gov

ISSUED this 18th day of June, 2024.



ALICE T. KANE
Superintendent of Insurance

BEFORE THE NEW MEXICO SUPERINTENDENT OF INSURANCE

IN THE MATTER OF AN)	
EMERGENCY ORDER TO PROTECT)	Docket No. 2024-0051
ACCESS TO INSURANCE AND THE)	
STABILITY OF INSURANCE)	
MARKETS IN FIRE EMERGENCIES)	
_____)	

AMENDED EMERGENCY ORDER

THIS MATTER having come before the New Mexico Superintendent of Insurance (“the Superintendent”) upon executive order issued by the Honorable Michelle Lujan Grisham, Governor of the State of New Mexico, addressing fire emergencies in various parts of the State of New Mexico under the Constitution and laws of New Mexico, including the All Hazard Emergency Management Act, NMSA 1978, Sections 12-1-1 through 12-10-10 (1959, as amended through 2007).

THE SUPERINTENDENT FINDS AND CONCLUDES:

1. The Superintendent has jurisdiction over this matter pursuant to the New Mexico Insurance Code, NMSA 1978, Sections 59A-1-1 et seq. and specifically NMSA 1978, Section 59A-2- 8(A)(11) and (B) (2021);
2. The Governor of the State of New Mexico, the Honorable Michelle Lujan Grisham, has declared in Executive Order 2024-033, issued June 18, 2024, an emergency in Lincoln County and the Mescalero Apache Reservation, New Mexico due to the Salt Fire and South Fork Fire;
3. Upon an order by the Governor based upon the invocation of a state of emergency under the All Hazard Emergency Management Act, the Superintendent, pursuant to NMSA 1978, Section 59A-2-8(A)(11), may “take those actions necessary to ensure access to insurance and the stability of insurance markets during the emergency[,]” including issuing emergency orders to

address any or all of the following:

- (a) grace periods for payment of insurance premiums and performance of other duties by insureds;
- (b) refund of premiums;
- (c) waiver of cost sharing or deductibles;
- (d) temporary postponement of cancellations and nonrenewals;
- (e) reporting requirements for claims; and
- (f) suspension of compliance with a statute, rule or contract, if strict compliance would prevent, hinder or delay necessary action in response to the emergency;

4. The Governor's executive order details the damage to the areas involved in the wildfires, the destruction of homes and other structures, the impact to local infrastructure, the undue human and animal suffering, the threats to the health, safety, and welfare of citizens, the threats to the economic function of those counties, and in several counties, the evacuation of residents from their homes;

5. The Superintendent finds that the social and economic dislocation of residents, along with widespread and catastrophic property damage, caused by the fires that are the subject of the Governor's executive order, threaten access to insurance and the stability of insurance markets during the emergency;

6. The Superintendent further finds that residents who have left their homes, been ordered to evacuate their homes, and who are temporarily or permanently relocated to other areas, may have lost access to health care providers, their prescription medications, and other necessary health services;

7. The Superintendent additionally finds that residents who have left their homes, been ordered to evacuate their homes, and temporarily or permanently relocated to other areas may have lost access to records and documents that would assist them in filing claims for destroyed or damaged property; and

8. The Superintendent finds that it is necessary to issue this Emergency Order to

protect access to insurance and the stability of insurance markets during the emergencies declared in the Governor's executive orders.

IT IS THEREFORE ORDERED that:

A. With respect to policy holders whose residence is in the fire impacted areas identified in this order, insurers who write health insurance policies in New Mexico, for the next 120 days, shall:

1. Provide a grace period for payment of insurance premiums and offer policy holders a payment plan of no less than six (6) months if unable to pay the delinquency after the 120-day grace period;
2. Waive cost sharing and deductibles;
3. Postpone cancellations and non-renewals;
4. Waive early-refill time limits on active prescriptions;
5. Allow replacement for lost or damaged medication;
6. Permit one eyeglass or contact lens replacement and one hearing aid replacement during the pendency of this Order, waiving frequency limitations;
7. Permit one replacement for dentures or other prosthodontic devices during the pendency of this Order, waiving frequency limits;
8. Permit replacement of covered disposable medical supplies and durable medical equipment (DME) during the pendency of this Order, waiving frequency limits; and
9. Waive additional fees, charges, referrals, eligibility and prior authorization requirements for medically necessary services, whether emergent or not. This applies to benefits and services obtained from both in- and out-of-network providers.

B. Insurers who write health insurance policies in New Mexico shall extend medical providers' reporting requirements for claims submissions and for additional information relating to claims for at least 120 days;

C. Insurers who write health insurance policies in New Mexico shall fully reimburse out-of-network providers at the usual, customary, and reasonable rate or at an agreed upon rate outlined in §13.10.22.8(E) NMAC. Where such information is unavailable, insurers shall use the Surprise Billing rate outlined in NMSA 1978, Section 59A-57A-13;

D. With respect to policy holders whose residence or business is in the fire impacted counties identified in this order, insurers who write property or homeowners policies in New Mexico, for the next 120 days, shall:

1. Provide a grace period for payment of insurance premiums and offer policy holders a payment plan of no less than six (6) months if unable to pay the delinquency after the 120-day grace period;
2. Waive deductibles;
3. Postpone cancellations and non-renewals;
4. Waive deductibles for Additional Living Expenses (ALE) for any homeowners displaced and requiring ALE, and provide ALE for up to 12 months or until such time as the displace homeowner establishes a new residence, whichever occurs first;
5. If the ALE is covered in the policy, insurer must promptly issue advanced payment of \$5000.00 to the insured;
6. Extend reporting requirements for claims submissions or requests for additional information relating to claims;
7. Allow insureds to request a duplicate copy of their policy at no additional costs; and

8. Suspend late payment, reinstatement or insufficient funds fees along with any other fee, penalty, or interest charge resulting from the insured's temporary inability to submit premium payments;

E. With respect to policy holders whose residence or business is in the fire impacted counties identified in this order, that insurers who write automobile policies in New Mexico, for the next 120 days, shall:

1. Provide a grace period for payment of insurance premiums, and that policy holders be offered a payment plan of no less than six (6) months if unable to pay the delinquency after the 120-day grace period;

2. Waive deductibles;

3. Postpone cancellations and non-renewals;

4. Extend reporting requirements for claims submissions or requests for additional information relating to claims;

5. Extend reporting requirements for claims submissions or requests for additional information relating to claims;

6. Allow insureds to request a duplicate copy of their policy at no additional costs; and

7. Suspend late payment, reinstatement or insufficient funds fees along with any other fee, penalty, or interest charge resulting from the insured's temporary inability to submit premium payments;

F. Insurers impacted by this order are directed to make every reasonable effort to assist policy holders by informing them of the provisions of this order. Insurers are expected to document their outreach efforts to those who suffered property damage, injuries, and other losses as a result

of the catastrophic fires;

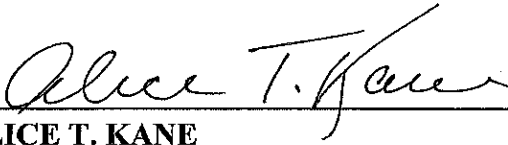
G. This Emergency Order shall take effect immediately for Lincoln County and the Mescalero Apache Reservation and shall remain in effect until Executive Order 2024-033 is renewed, modified, or rescinded by the Governor;

H. Copies of this Order shall be sent to all persons listed as service recipients on OSI's eDocket;

I. This Order shall be uploaded on the OSI Newsletter and sent out as a large volume correspondence to all Insurers licensed in New Mexico on the State Based System; and

J. This docket shall remain open until further written order of the Superintendent.

ISSUED under the seal of the New Mexico Office of Superintendent of Insurance at Santa Fe, New Mexico, this 18th day of June, 2024.


ALICE T. KANE
SUPERINTENDENT OF INSURANCE

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 18th day of June 2024, I filed the *Emergency Order* through the OSI's e-filing system, which caused the parties to be served by electronic means, as more fully reflected on the eService recipients list for this case.

/s/Gloria Regensberg
Gloria Regensberg
Office of General Counsel
Office of Superintendent of Insurance



NEW MEXICO
RETIREE
HEALTH CARE
AUTHORITY



REWIND YOUR AGE

The Annual NMRHCA
Wellness Fair

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

THINK YOUNG, FEEL YOUNG

Jess Biggs, MS, Exercise Physiologist
NMRHCA Communications Director

MUSCLE MASTERY: DECODING AGELESS STRENGTH

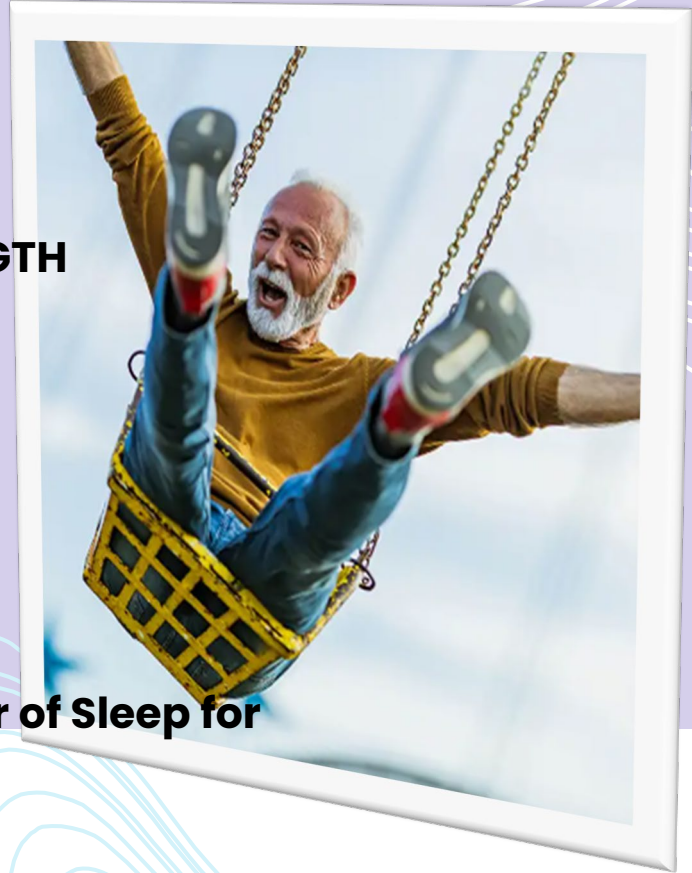
Paige Kinucan, B.Sc. Exercise Science
M.Sc. Human Nutrition & Functional Medicine

Powering Up with a Protein Centric Diet

Ana Hernandez, M.Sc. Human Nutrition & Health Education
Registered Dietitian

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

Mikaila Zapata MPH, CES, PN1





Dumbbell Set



Rechargeable Blender



Weighted Blanket



Mmmm!

Door Prize Drawings & Lunch

ENGAGEMENT



Albuquerque: 110 attended out of 194 registered = 57%

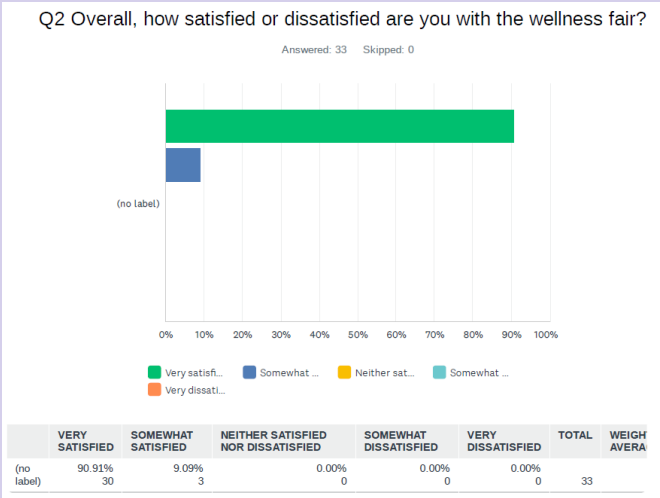
Santa Fe: 40 attended out of 78 registered = 51%

Las Cruces: 50 attended out of 53 registered = 94%

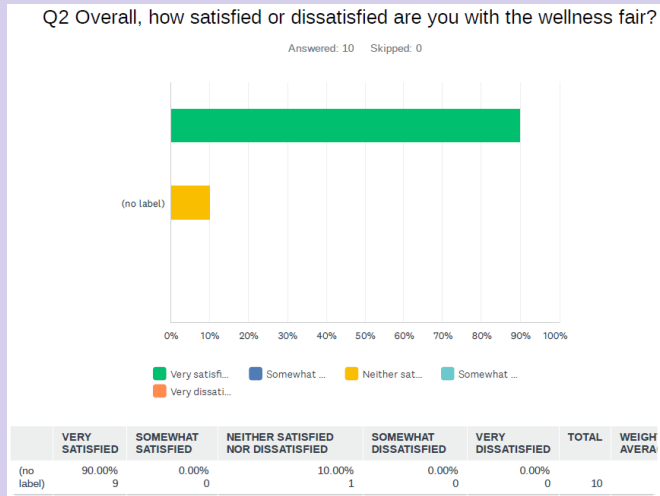
Virtual: 45 attended out of 97 registered = 46%

SURVEYS

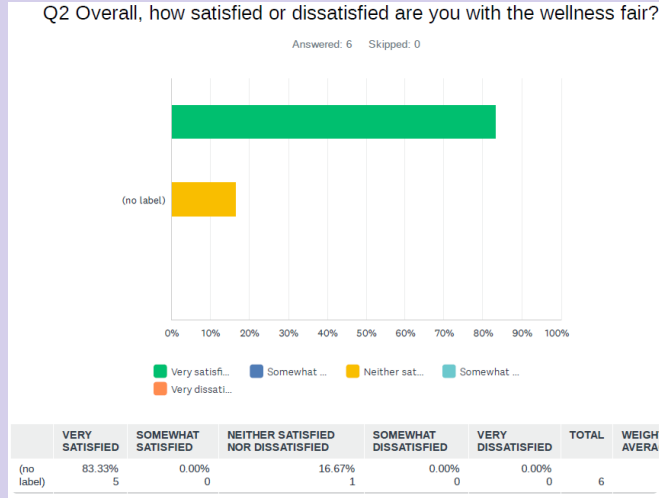
ABQ



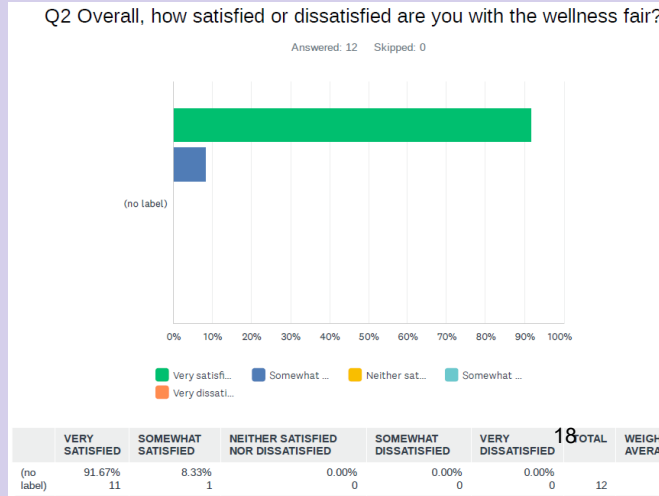
LAS CRUCES



SANTA FE



VIRTUAL





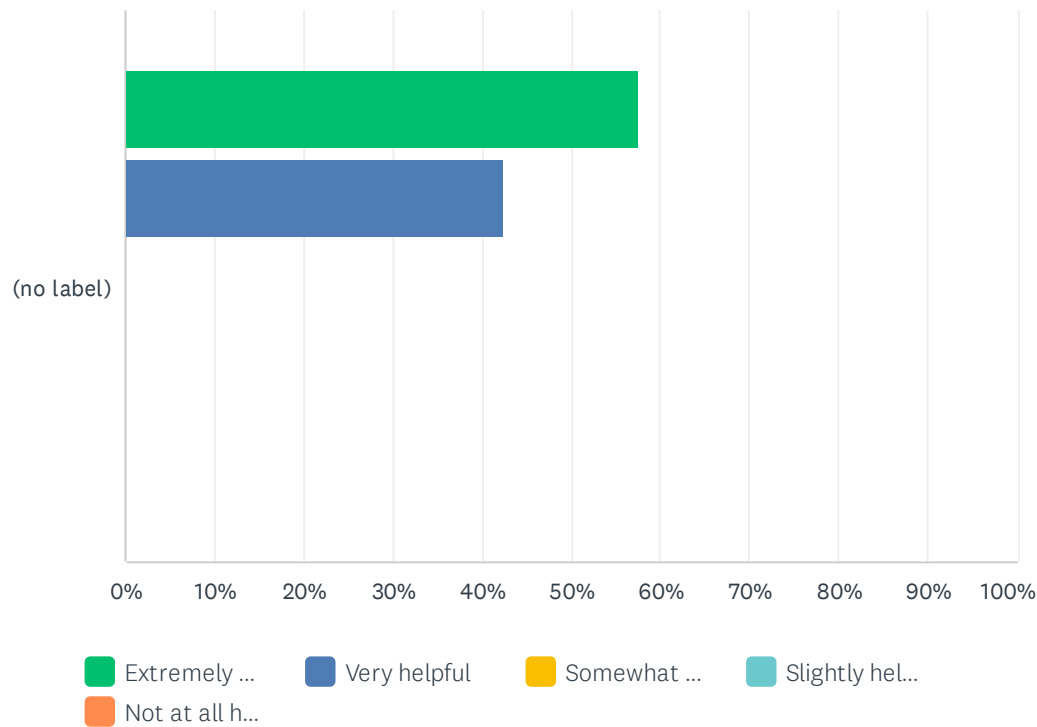
We are
NEVER

too YOUNG

too OLD
to start

Q1 Please rate how beneficial the wellness fair was to you.

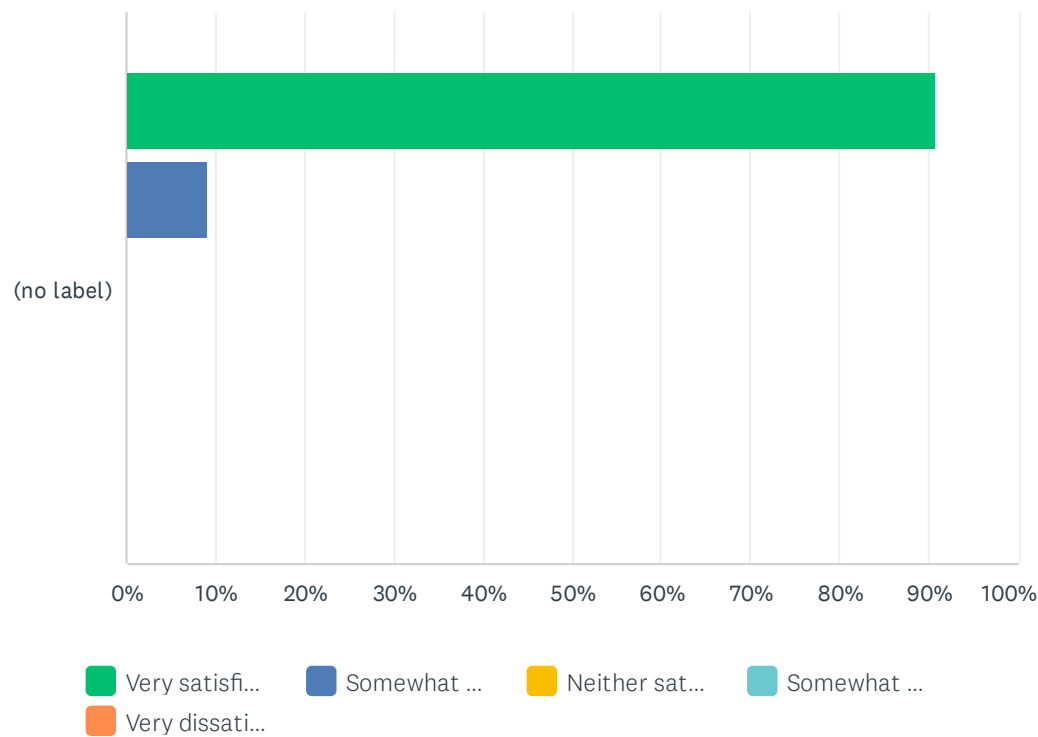
Answered: 33 Skipped: 0



	EXTREMELY HELPFUL	VERY HELPFUL	SOMEWHAT HELPFUL	SLIGHTLY HELPFUL	NOT AT ALL HELPFUL	TOTAL	WEIGHTED AVERAGE
(no label)	57.58% 19	42.42% 14	0.00% 0	0.00% 0	0.00% 0	33	

Q2 Overall, how satisfied or dissatisfied are you with the wellness fair?

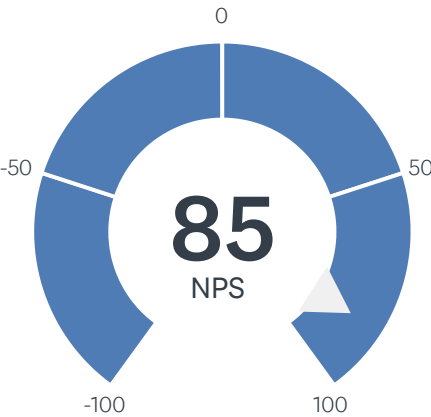
Answered: 33 Skipped: 0



	VERY SATISFIED	SOMEWHAT SATISFIED	NEITHER SATISFIED NOR DISSATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	TOTAL	WEIGH AVERA
(no label)	90.91% 30	9.09% 3	0.00% 0	0.00% 0	0.00% 0	33	

Q3 How likely is it that you would recommend this event to a friend or colleague?

Answered: 33 Skipped: 0



DETRACTORS (0-6)	PASSIVES (7-8)	PROMOTERS (9-10)	NET PROMOTER® SCORE
0	15%	85%	85
0	5	28	

Q4 What changes would need to take place for you to give it a higher rating?

Answered: 0 Skipped: 33

#	RESPONSES	DATE
	There are no responses.	

Q5 What changes would need to take place for you to give it an even higher rating?

Answered: 3 Skipped: 30

#	RESPONSES	DATE
1	The providers need to ask first whether their service is available to the attendee. The PT folks didn't ask me if I had BCBS or if I was on Medicare.	6/5/2024 10:26 AM
2	Nothing, It was well done. thank you	6/5/2024 6:47 AM
3	Presentations were great - lunch not that great - definitely, tables should have been provided for lunch	6/4/2024 3:54 PM

Q6 What did the program do really well?

Answered: 30 Skipped: 3

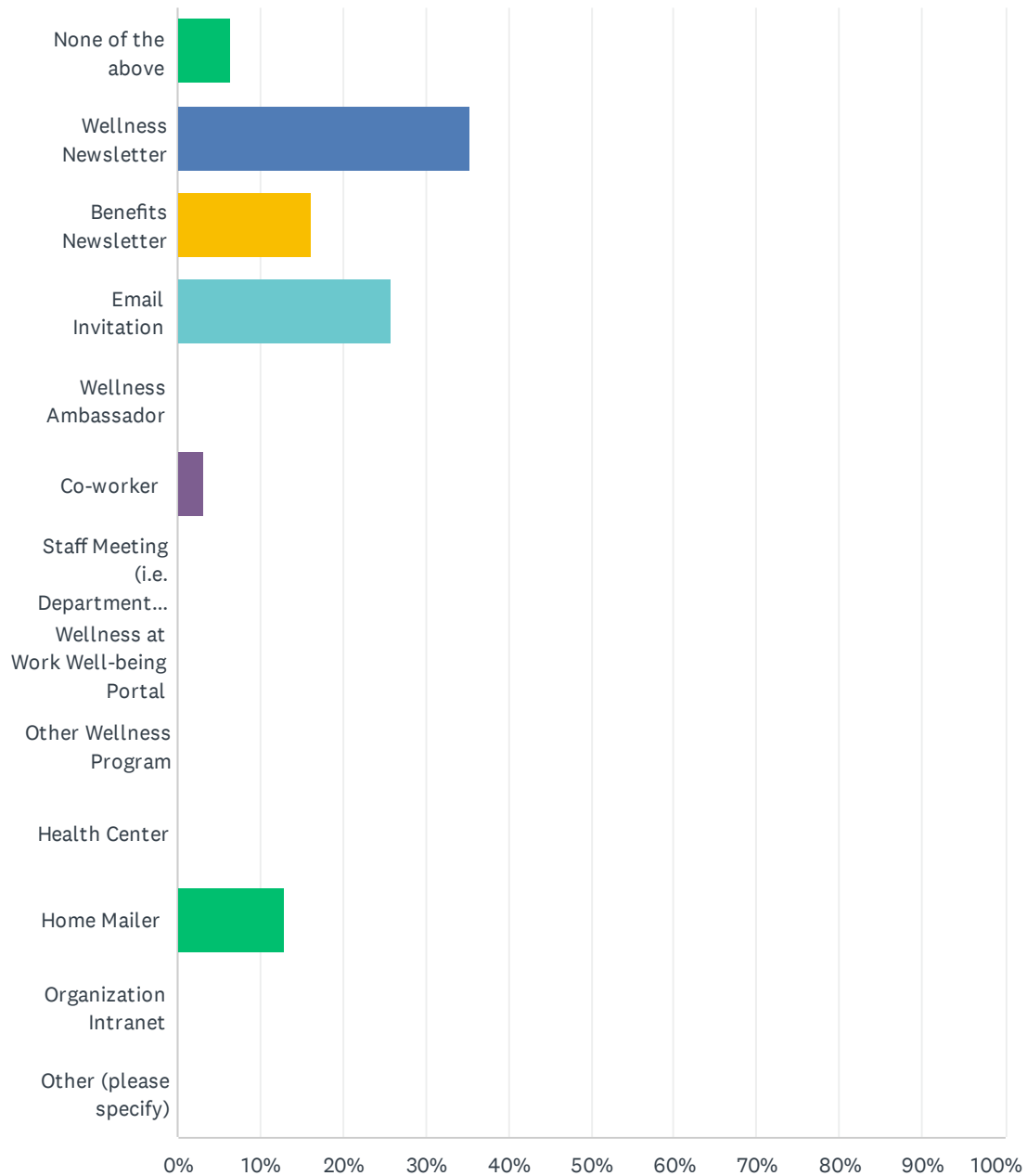
#	RESPONSES	DATE
1	Presentation	6/28/2024 7:19 AM
2	Gave easy to use advice, strategies, and suggestions in each presentation and literally demonstrated them in the lunch they provided.	6/19/2024 4:49 PM
3	It explained the importance of protein in healthy living, especially for seniors.	6/15/2024 10:28 PM
4	Everyone involved with the organizing and the presenting, displayed genuine care and helpfulness.	6/10/2024 5:03 PM
5	Give easy and practical ideas and suggestions that did not overwhelm	6/10/2024 4:44 PM
6	Present good information	6/9/2024 8:39 PM
7	explained points in a understandable way	6/9/2024 11:30 AM
8	Made me more aware of the need to monitor food and exercise more closely.	6/9/2024 7:36 AM
9	Focus on positive steps that we can take to stay healthy or improve health. It was upbeat and motivational!	6/8/2024 11:53 AM
10	Presenters were clear. On point	6/7/2024 7:18 PM
11	Providers vendors and chair massage. Presentations could use more depth, but were fine.	6/5/2024 10:28 AM
12	providing a chair massage therapist, providing lunch and the many give aways in addition to valuable information in the lectures.	6/5/2024 6:48 AM
13	The day was well planned. The lectures were short enough to hold your attention with good information. Thought went into every aspect; the time of day,	6/5/2024 6:18 AM
14	Everything! All of the presentations were very well done and provided very useful information. It was helpful to have the different health plans represented. How wonderful of the dentists to volunteer their time to offer free oral cancer screenings. And the lunch was healthy and tasted great. THANK YOU!	6/4/2024 10:17 PM
15	The presentations	6/4/2024 7:07 PM
16	Explaining their topic at a level we could understand	6/4/2024 6:41 PM
17	Good speakers. Moved at a good pace	6/4/2024 6:08 PM
18	Great information, massage and health lunch greatly appreciated. Liked talking to health insurance providers and getting questions answered.	6/4/2024 6:01 PM
19	The cooking demonstration by Ana was really quite helpful. Topics were very good, too.	6/4/2024 5:54 PM
20	The presentations were topical and educational. The visuals helped the verbal delivery.	6/4/2024 5:04 PM
21	The protein count was super helpful along with muscle/exercises with Ana Hernandez. Russ did a excellent presentation to rewind and mindset for seniors!	6/4/2024 5:02 PM
22	The program very well presented & flowed smoothly!! Very informative & well organized, it was also fun!!! The chair massage is an absolute must!!!! Thank you!!!	6/4/2024 4:40 PM
23	Kept the presentations short. The venue was well chosen and the lunch was fantastic! Nice that it focused on "gearing up" instead of "winding down". Great job!!	6/4/2024 4:15 PM
24	The presentations	6/4/2024 4:11 PM

2024 Wise and Well Health Fair Post Program Survey

25	Explanations	6/4/2024 3:55 PM
26	Interesting topics for seniors	6/4/2024 3:53 PM
27	The sessions were very informative and interesting. The location was very convenient. Having the vendors there is always helpful. The lunch was delicious. The staff were helpful and friendly.	6/4/2024 3:49 PM
28	Explain the research results that supported the information.	6/4/2024 3:46 PM
29	I liked the nutritional, strength and sleep information. The presenters were very patient and informative. Lunch was nutritious and the give-aways were great and useful.	6/4/2024 3:37 PM
30	Review good habits	6/4/2024 3:35 PM

Q7 How did you hear about the program?

Answered: 31 Skipped: 2



2024 Wise and Well Health Fair Post Program Survey

ANSWER CHOICES	RESPONSES
None of the above	6.45%
Wellness Newsletter	35.48%
Benefits Newsletter	16.13%
Email Invitation	25.81%
Wellness Ambassador	0.00%
Co-worker	3.23%
Staff Meeting (i.e. Department Huddle, Townhall, etc.)	0.00%
Wellness at Work Well-being Portal	0.00%
Other Wellness Program	0.00%
Health Center	0.00%
Home Mailer	12.90%
Organization Intranet	0.00%
Other (please specify)	0.00%
TOTAL	

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q8 Do you have any additional comments or suggestions that you would like to share?

Answered: 20 Skipped: 13

#	RESPONSES	DATE
1	I liked the representatives in the lobby. It was lively and fun. I got to ask questions about certain health things that were on my mind and I received some goodies. I enjoyed the chair massage. It made me feel pampered. The door prizes were fun. It made me feel like a kid ... hoping for a prize. The lunch was very well done. What a feast! I had never had chia seeds before, so there ya go- it's never too late try something new. Thank you.	6/10/2024 5:20 PM
2	Keep having these fairs. They are always good to attend even just to reinforce that you are on the right track to staying healthy. The lunch was excellent, however, the portions were a bit large.	6/9/2024 11:35 AM
3	This was a fun and empowering day of wellness. Everyone working the event was pleasant and nice adding to the overall positive experience. Thank you!	6/8/2024 11:57 AM
4	Great lunch. Received a few New handouts	6/7/2024 7:22 PM
5	regular inspiration like the Fair is good. I'm glad it was back in person, not just virtual	6/5/2024 10:29 AM
6	Have people sign up for a time for the chair massage rather than just rely on them to line up and come in	6/5/2024 6:50 AM
7	The hallway was crowded and hard to move with the vendors, possibly a room that had more space would avoid the congestion. The food choice was very different maybe too healthy-I saw lots of waste. Chair massage was popular!	6/5/2024 6:22 AM
8	Please continue to hold these wellness fairs every year.	6/4/2024 10:18 PM
9	I took the cognitive evaluation. The gentleman that was giving them was supposed to send our evaluation via email. I didn't receive mine and I was really interested in what it had to say.	6/4/2024 7:09 PM
10	Hopefully there will be time for some questions.	6/4/2024 6:43 PM
11	Would like tables to eat lunch.	6/4/2024 6:10 PM
12	Please provide water earlier, that cucumber water was needed. Thanks 😊	6/4/2024 6:03 PM
13	I look forward to the next Health Fair.	6/4/2024 5:55 PM
14	Noticed there were many individuals having a hard time eating their meal from just the chair they sat in. Not enough space to layout the food in comfort. Some even by accident tipped the drink over on the floor and chair next to them while balancing the food containers on their laps.	6/4/2024 5:06 PM
15	Thank you for the lunch Who paid for that?	6/4/2024 5:05 PM
16	Please provide tables for lunch!!!	6/4/2024 4:44 PM
17	Thanks for all your hard work.	6/4/2024 3:54 PM
18	It wasn't clear whether some of the benefits were just for Presbyterian insurance members or all nmhcra clients.	6/4/2024 3:48 PM
19	No everything was super.	6/4/2024 3:38 PM
20	Less sitting	6/4/2024 3:36 PM

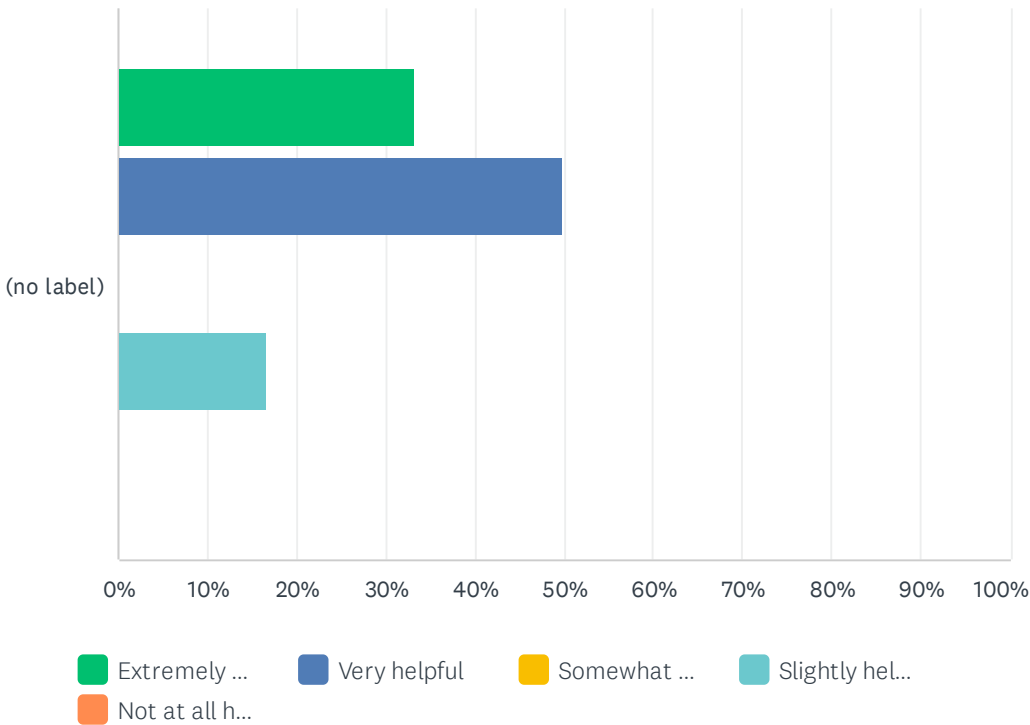
Q9 Share Your Experiences and Wellness Journey If you have experienced personal success with our wellness programs and would like to share your story, please provide a brief overview and include your contact information. If chosen, we will reach out to schedule a brief phone interview. We can all inspire each other on the path to better wellness!

Answered: 6 Skipped: 27

#	RESPONSES	DATE
1	I can't really say I have "had success," but, I HAVE HOPE. I feel I am right on the edge of being successful. I am searching, wanting and trying. I am reading, listening and learning. When I am around people who are educated in wellness, I want to be around them all the time. They are "a boost of good." I appreciate them so much. I know I will better myself soon. I must believe I can. I must keep up momentum. I am inspired by you all. THANK YOU!	6/10/2024 5:20 PM
2	I still use the recipes that I got from the online workshops.	6/9/2024 11:35 AM
3	Topics were just what I needed. Focus on protein was valuable Sleep helps were what I needed also. I didn't win a prize but the great lunch was a winner	6/7/2024 7:22 PM
4	And my personal journey I have used MyFitnessPal to log what I eat on a daily basis. This is helped me tremendously to control and lose weight. If you have any questions please feel free to contact me. Annette Arvizu 505-235-1836.	6/4/2024 7:31 PM
5	Thank you for the door prizes. It kept people for the entire program on the most part.	6/4/2024 6:43 PM
6	The health fair was very informative!!! The message is to stay healthy & active. I did not realize that rest & good sleep is crucial 😊!!! Preventive measures are key at any age!!!! 👍	6/4/2024 4:44 PM

Q1 Please rate how beneficial the wellness fair was to you.

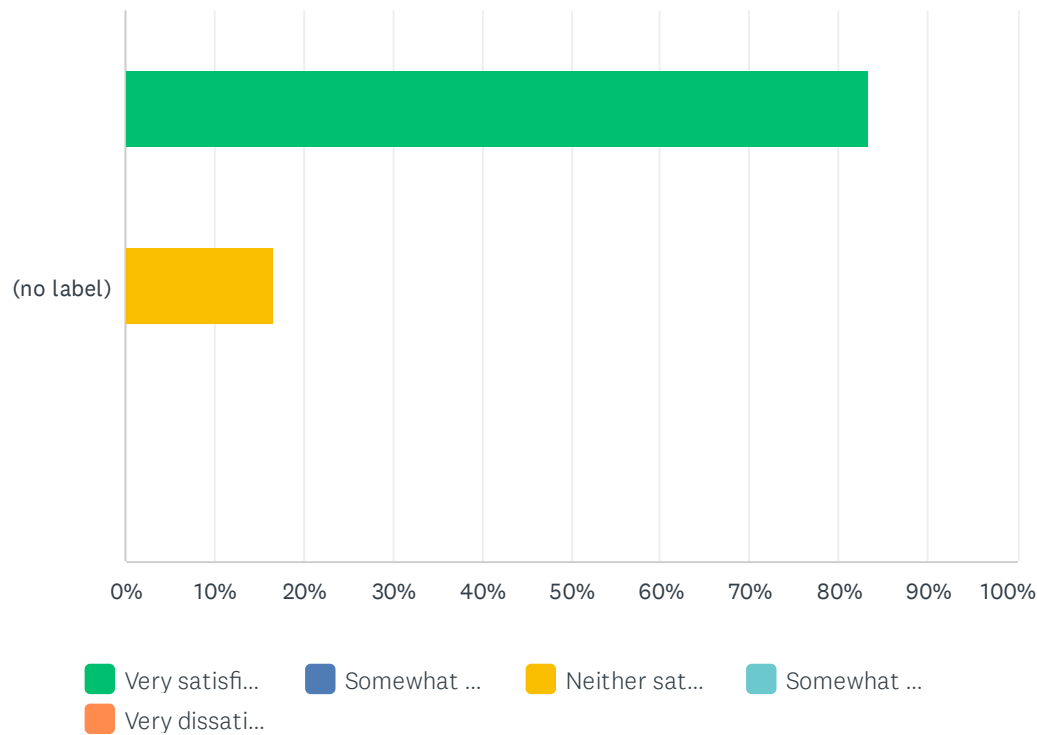
Answered: 6 Skipped: 0



	EXTREMELY HELPFUL	VERY HELPFUL	SOMEWHAT HELPFUL	SLIGHTLY HELPFUL	NOT AT ALL HELPFUL	TOTAL	WEIGHTEI AVERAGE
(no label)	33.33% 2	50.00% 3	0.00% 0	16.67% 1	0.00% 0	6	

Q2 Overall, how satisfied or dissatisfied are you with the wellness fair?

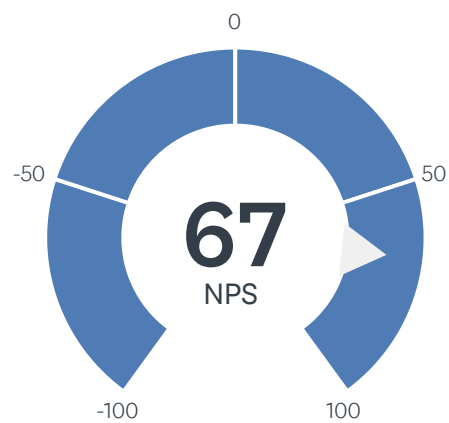
Answered: 6 Skipped: 0



	VERY SATISFIED	SOMEWHAT SATISFIED	NEITHER SATISFIED NOR DISSATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	TOTAL	WEIGH AVERA
(no label)	83.33% 5	0.00% 0	16.67% 1	0.00% 0	0.00% 0	6	

Q3 How likely is it that you would recommend this event to a friend or colleague?

Answered: 6 Skipped: 0



DETRACTORS (0-6)	PASSIVES (7-8)	PROMOTERS (9-10)	NET PROMOTER® SCORE
0	33%	67%	67
0	2	4	

Q4 What changes would need to take place for you to give it a higher rating?

Answered: 0 Skipped: 6

#	RESPONSES	DATE
	There are no responses.	

Q5 What changes would need to take place for you to give it an even higher rating?

Answered: 1 Skipped: 5

#	RESPONSES	DATE
1	No changes...the facility was great	6/11/2024 5:54 PM

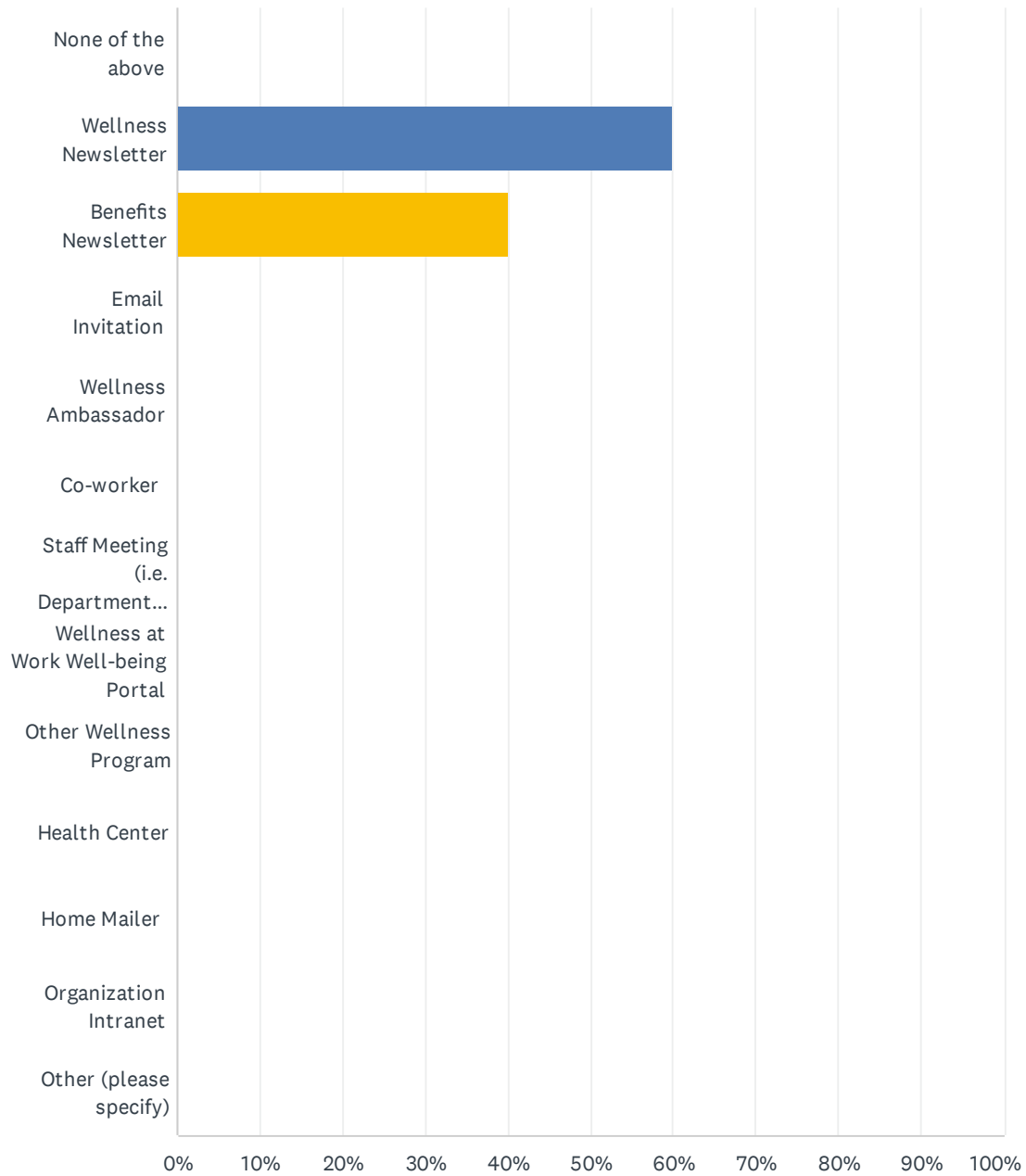
Q6 What did the program do really well?

Answered: 5 Skipped: 1

#	RESPONSES	DATE
1	Everything was wonderful. The only issue was that there wasn't sufficient time to do the outside vendor events and be on time to the presentations. Very very good otherwise.	6/30/2024 7:53 AM
2	Make learning fun and interesting. Thank you!	6/12/2024 10:05 PM
3	The speakers were very good, obviously excited about their various subjects, and well informed. I was incredibly pleased to have learned the latest news on topics that are important to me.	6/12/2024 12:02 PM
4	Stayed focused on the specific topic, i.e. muscle building, not every diet idea.	6/11/2024 5:56 PM
5	All presenters shared helpful info with data, common sense and humor. The program was organized; just the right time for each topic.	6/11/2024 4:22 PM

Q7 How did you hear about the program?

Answered: 5 Skipped: 1



2024 Wise and Well Health Fair Post Program Survey

ANSWER CHOICES	RESPONSES
None of the above	0.00%
Wellness Newsletter	60.00%
Benefits Newsletter	40.00%
Email Invitation	0.00%
Wellness Ambassador	0.00%
Co-worker	0.00%
Staff Meeting (i.e. Department Huddle, Townhall, etc.)	0.00%
Wellness at Work Well-being Portal	0.00%
Other Wellness Program	0.00%
Health Center	0.00%
Home Mailer	0.00%
Organization Intranet	0.00%
Other (please specify)	0.00%
TOTAL	

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q8 Do you have any additional comments or suggestions that you would like to share?

Answered: 3 Skipped: 3

#	RESPONSES	DATE
1	Thank you for doing this!	6/30/2024 7:53 AM
2	Thank you for doing this, it feels so good to attend health-related programs. Feel well cared for.	6/12/2024 10:07 PM
3	I always take away a volume of great resource info with your programs, like Ana's suggestion of "Forever Strong" by Dr. Gabrielle Lyon. I learned about sarcopenia, I haven't been consuming enough protein and will remember Movement is a Pharmacy. I didn't know we could bring a guest, otherwise I would've brought a brilliant, engaging friend who travels the world at age 88, with her husband 90.	6/11/2024 4:33 PM

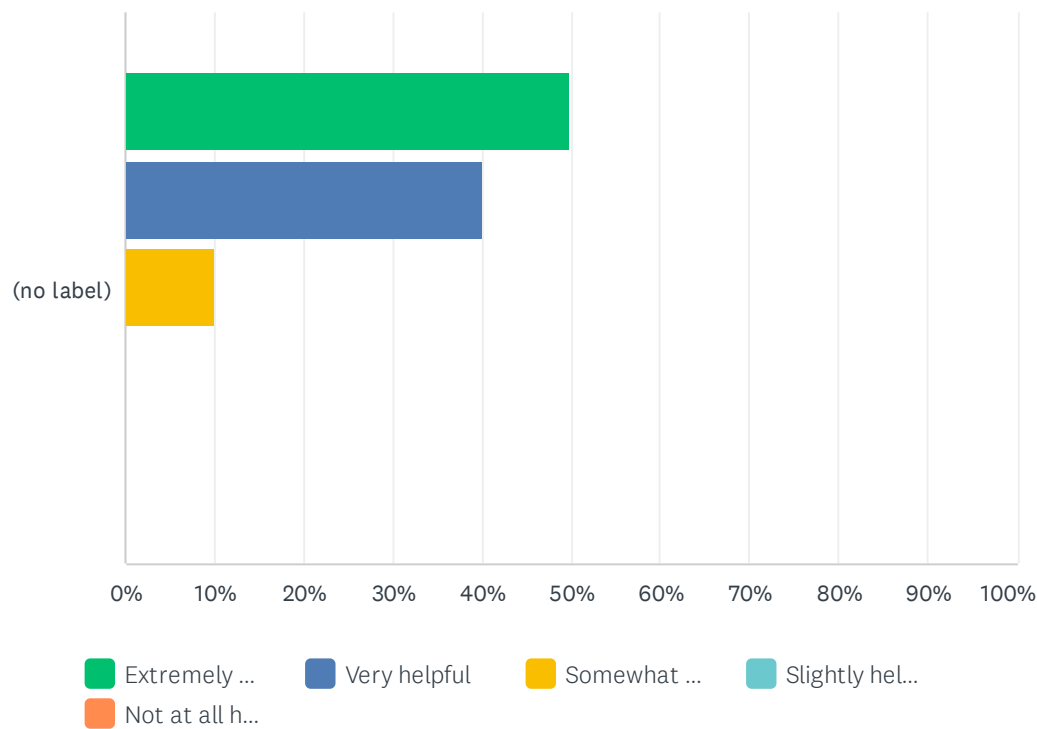
Q9 Share Your Experiences and Wellness Journey If you have experienced personal success with our wellness programs and would like to share your story, please provide a brief overview and include your contact information. If chosen, we will reach out to schedule a brief phone interview. We can all inspire each other on the path to better wellness!

Answered: 2 Skipped: 4

#	RESPONSES	DATE
1	The Book Club helps me feel connected even when I can't be out of the house due to being a caretaker for my husband and adult kids.	6/12/2024 10:07 PM
2	I've really utilized various programs offered over the past 7 years, and have benefited from weight loss, socialization (cooking classes, book clubs) and self care - physical and mental. I appreciate all of you !	6/11/2024 4:33 PM

Q1 Please rate how beneficial the wellness fair was to you.

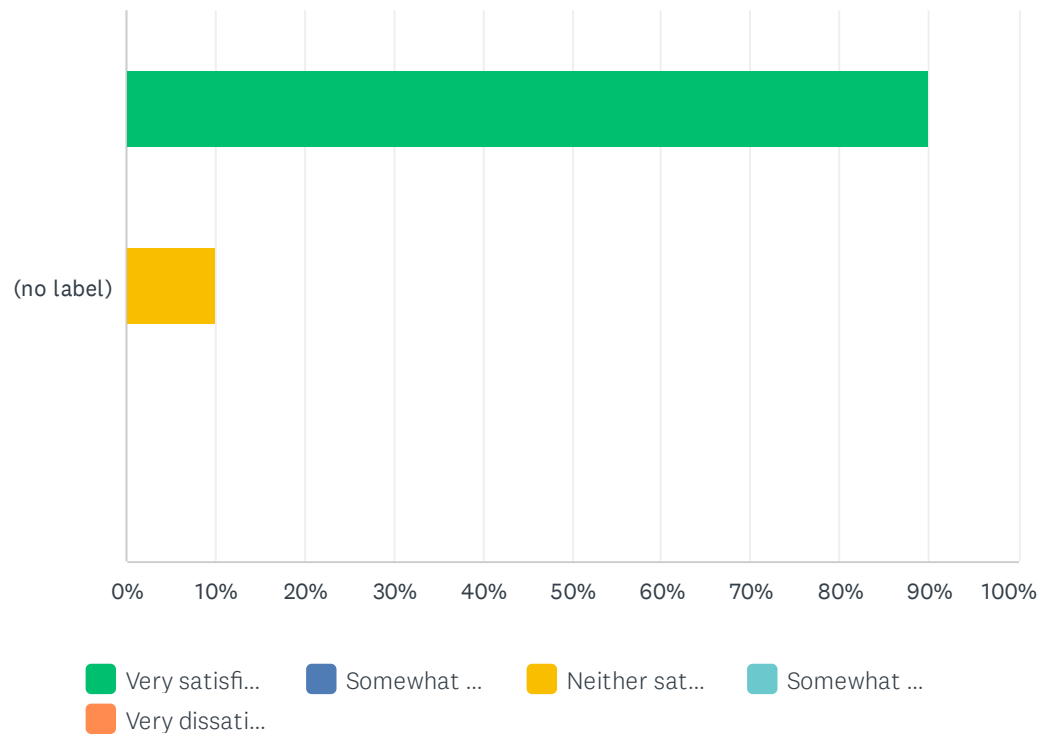
Answered: 10 Skipped: 0



	EXTREMELY HELPFUL	VERY HELPFUL	SOMEWHAT HELPFUL	SLIGHTLY HELPFUL	NOT AT ALL HELPFUL	TOTAL	WEIGHTED AVERAGE
(no label)	50.00% 5	40.00% 4	10.00% 1	0.00% 0	0.00% 0	10	

Q2 Overall, how satisfied or dissatisfied are you with the wellness fair?

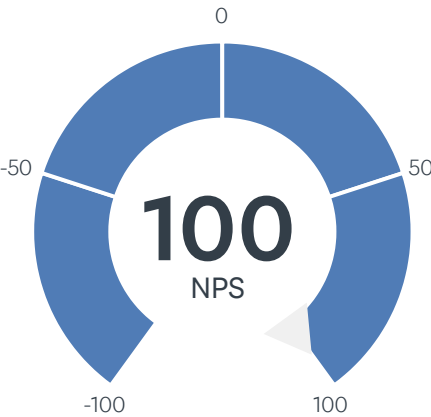
Answered: 10 Skipped: 0



	VERY SATISFIED	SOMEWHAT SATISFIED	NEITHER SATISFIED NOR DISSATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	TOTAL	WEIGH AVERA
(no label)	90.00% 9	0.00% 0	10.00% 1	0.00% 0	0.00% 0	10	

Q3 How likely is it that you would recommend this event to a friend or colleague?

Answered: 10 Skipped: 0



DETRACTORS (0-6)	PASSIVES (7-8)	PROMOTERS (9-10)	NET PROMOTER® SCORE
0	0	100%	100
0	0	10	

Q4 What changes would need to take place for you to give it a higher rating?

Answered: 0 Skipped: 10

#	RESPONSES	DATE
	There are no responses.	

Q5 What changes would need to take place for you to give it an even higher rating?

Answered: 0 Skipped: 10

#	RESPONSES	DATE
	There are no responses.	

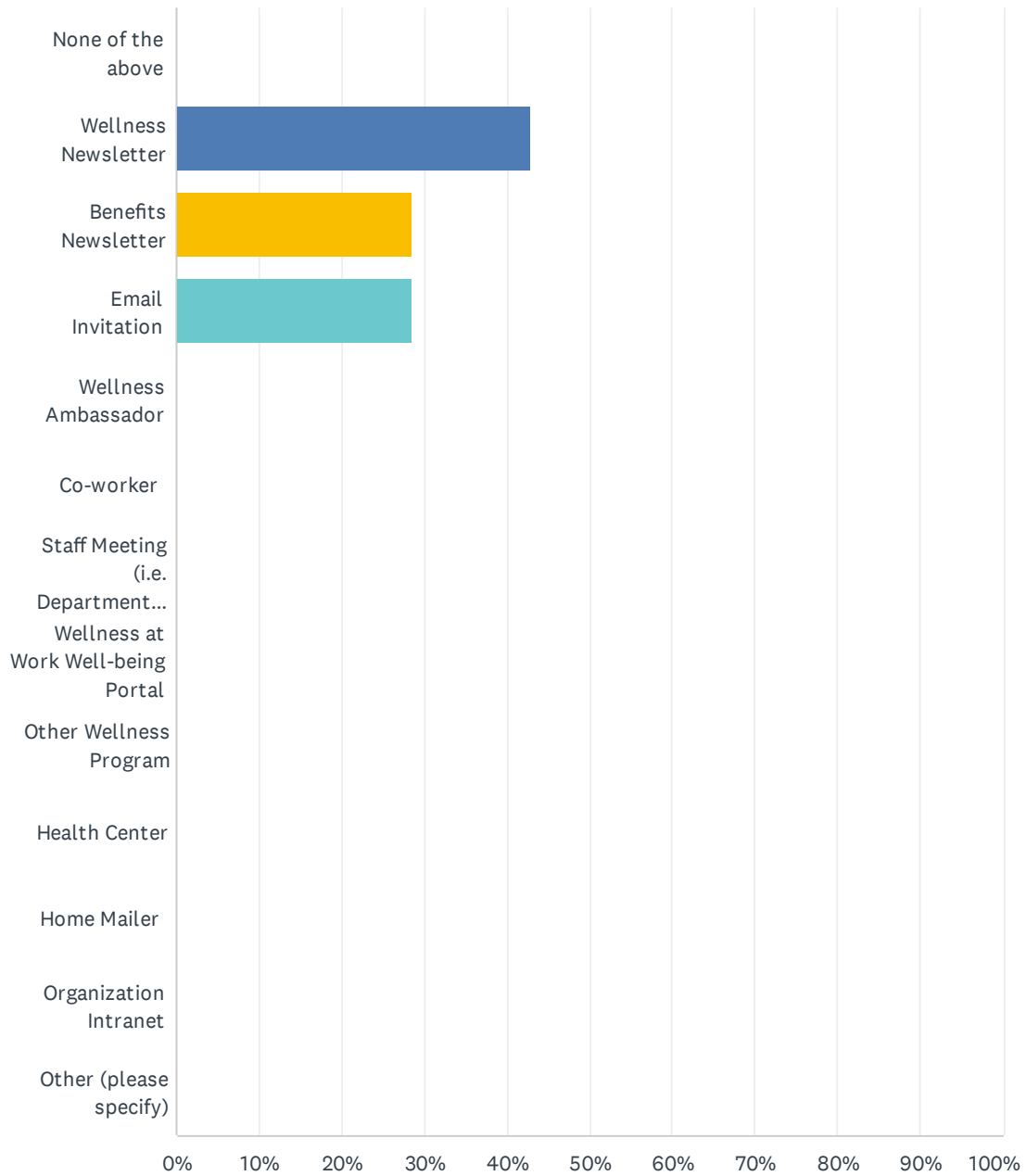
Q6 What did the program do really well?

Answered: 6 Skipped: 4

#	RESPONSES	DATE
1	I always learn something new from different presentations.	6/20/2024 2:32 PM
2	Very positive message. Great ideas about eating more protein and how important that is in preventing dementia.	6/18/2024 7:01 AM
3	Provided information in a concise and straightforward manner. Lots of external providers who had helpful suggestions as well.	6/17/2024 8:00 PM
4	Timing the presentation and allowing breaktime. The presenters were clear and informative.	6/17/2024 4:01 PM
5	Many health concepts that we had were validated. (Positive perceptions and resistance/weights). We also learned new information (protein and sleep). The presenters were great and the "table people" made it fun. Thank you so much!	6/17/2024 2:49 PM
6	presented useful information in an interesting format	6/17/2024 2:37 PM

Q7 How did you hear about the program?

Answered: 7 Skipped: 3



2024 Wise and Well Health Fair Post Program Survey

ANSWER CHOICES	RESPONSES
None of the above	0.00%
Wellness Newsletter	42.86%
Benefits Newsletter	28.57%
Email Invitation	28.57%
Wellness Ambassador	0.00%
Co-worker	0.00%
Staff Meeting (i.e. Department Huddle, Townhall, etc.)	0.00%
Wellness at Work Well-being Portal	0.00%
Other Wellness Program	0.00%
Health Center	0.00%
Home Mailer	0.00%
Organization Intranet	0.00%
Other (please specify)	0.00%
TOTAL	

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q8 Do you have any additional comments or suggestions that you would like to share?

Answered: 6 Skipped: 4

#	RESPONSES	DATE
1	Continued wellness presentations for seniors and new retirees is very helpful anytime. Also, we get answers to questions we may have for insurer personnel.	6/20/2024 2:48 PM
2	Next year, I'll encourage my friends to attend.	6/18/2024 7:02 AM
3	Glad you remembered many of us do not live in Santa Fe or Albuquerque. Thought there was a good mix of ideas around a common theme.	6/17/2024 8:02 PM
4	Like the Farm and Ranch setting. Need more dining tables set up.	6/17/2024 4:07 PM
5	Twice a year??	6/17/2024 2:50 PM
6	We really enjoyed attending this seminar and brought home information and freebies that we will really use.	6/17/2024 2:39 PM

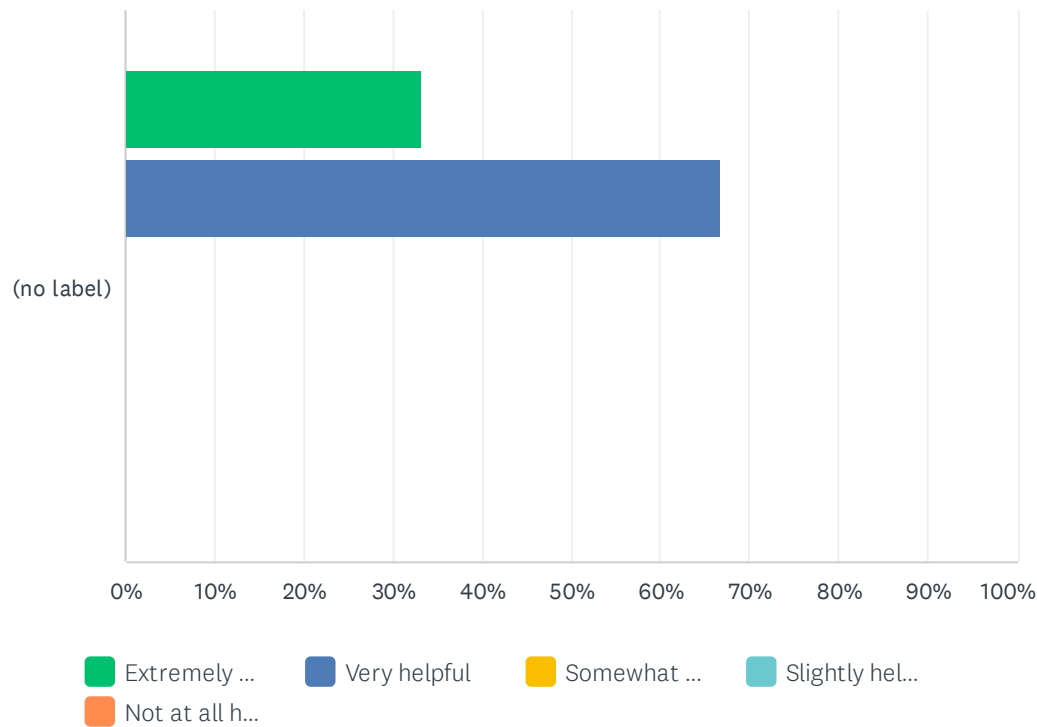
Q9 Share Your Experiences and Wellness Journey If you have experienced personal success with our wellness programs and would like to share your story, please provide a brief overview and include your contact information. If chosen, we will reach out to schedule a brief phone interview. We can all inspire each other on the path to better wellness!

Answered: 1 Skipped: 9

#	RESPONSES	DATE
1	Thank you for the door prices and hope the wellness presentation continues with other health issues and solution. Hopeful attitudes gave the information a positive outlook. It was our first time done this way.	6/17/2024 4:07 PM

Q1 Please rate how beneficial the wellness fair was to you.

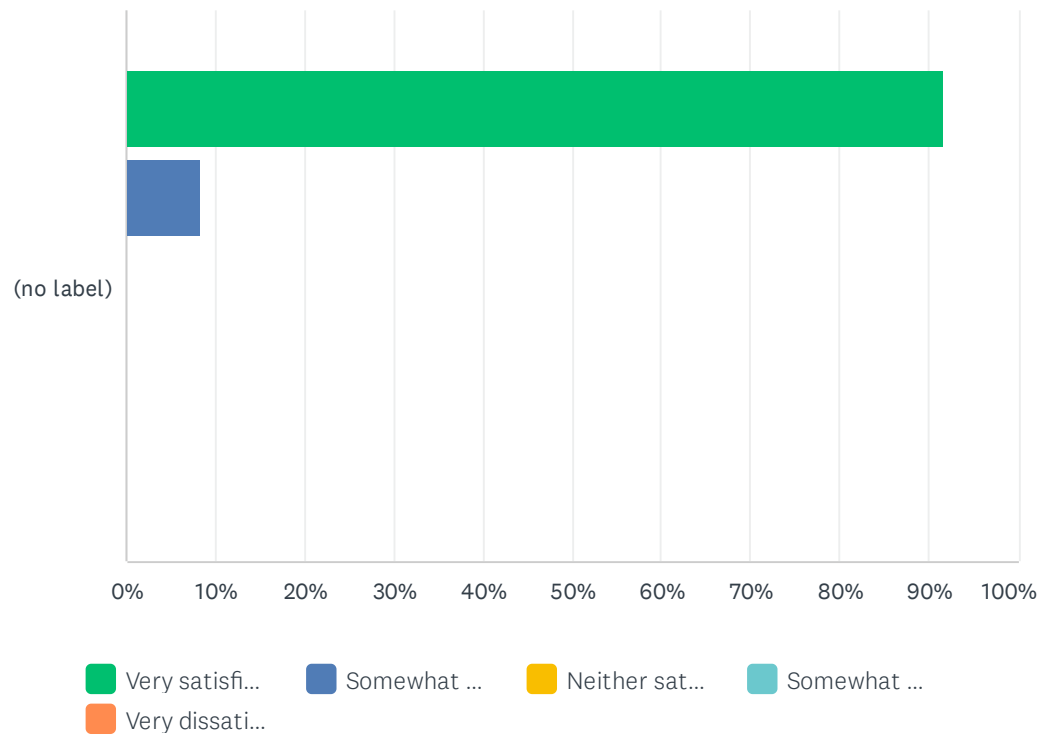
Answered: 12 Skipped: 0



	EXTREMELY HELPFUL	VERY HELPFUL	SOMEWHAT HELPFUL	SLIGHTLY HELPFUL	NOT AT ALL HELPFUL	TOTAL	WEIGHTED AVERAGE
(no label)	33.33% 4	66.67% 8	0.00% 0	0.00% 0	0.00% 0	12	

Q2 Overall, how satisfied or dissatisfied are you with the wellness fair?

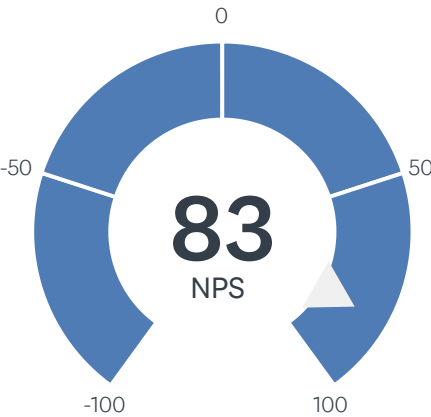
Answered: 12 Skipped: 0



	VERY SATISFIED	SOMEWHAT SATISFIED	NEITHER SATISFIED NOR DISSATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	TOTAL	WEIGH AVERA
(no label)	91.67% 11	8.33% 1	0.00% 0	0.00% 0	0.00% 0	12	

Q3 How likely is it that you would recommend this event to a friend or colleague?

Answered: 12 Skipped: 0



DETRACTORS (0-6)	PASSIVES (7-8)	PROMOTERS (9-10)	NET PROMOTER® SCORE
0	17%	83%	83
0	2	10	

Q4 What changes would need to take place for you to give it a higher rating?

Answered: 0 Skipped: 12

#	RESPONSES	DATE
	There are no responses.	

Q5 What changes would need to take place for you to give it an even higher rating?

Answered: 2 Skipped: 10

#	RESPONSES	DATE
1	Provide the slides and handouts before the program.	6/26/2024 1:14 PM
2	I think this was an excellent presentation, but usually don't give anything an extremely likely.	6/26/2024 12:37 PM

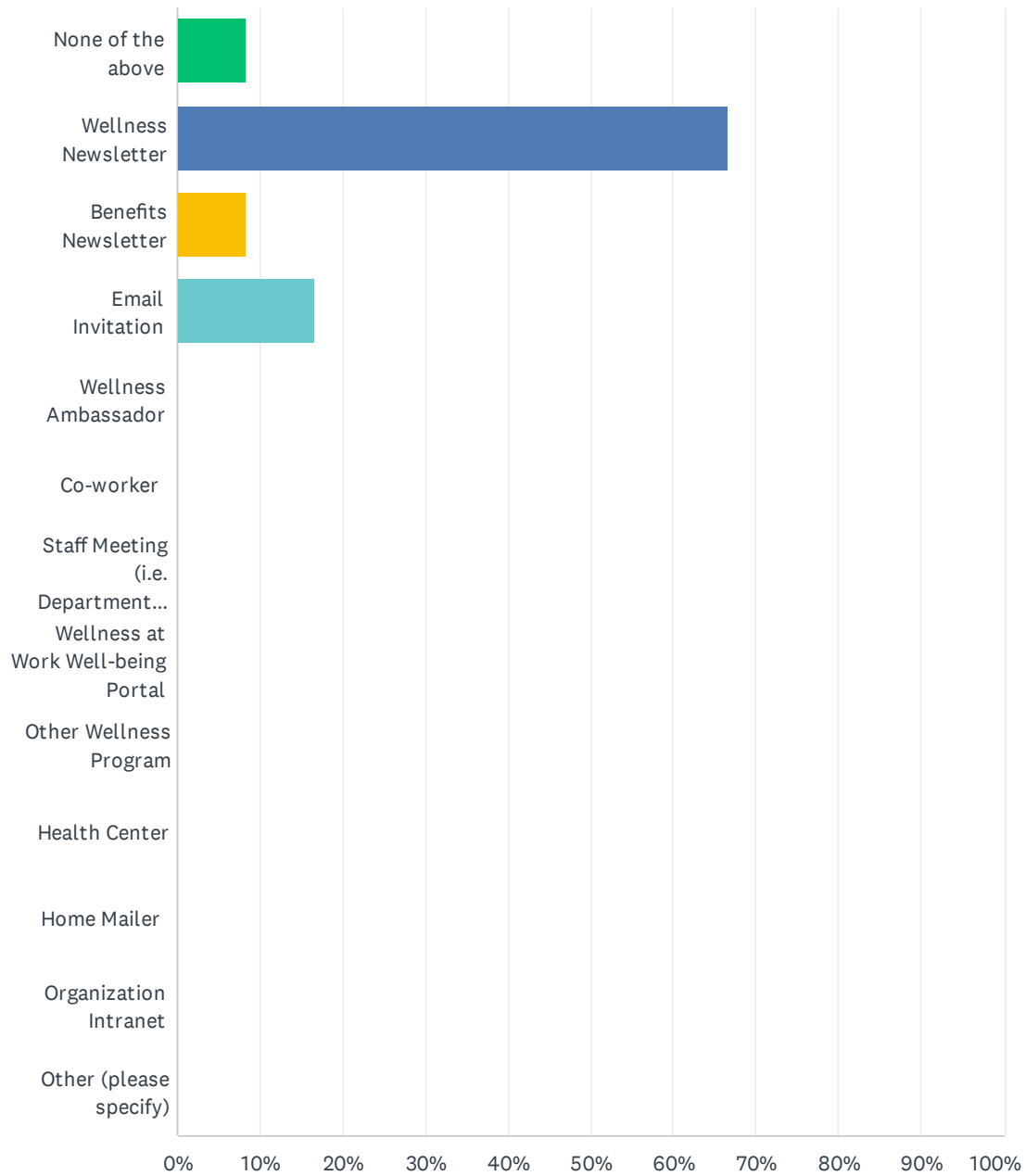
Q6 What did the program do really well?

Answered: 11 Skipped: 1

#	RESPONSES	DATE
1	The topics were relevant and presented well.	7/1/2024 9:50 AM
2	New information - well balanced on topics	6/28/2024 2:17 PM
3	The topics were very informative.	6/27/2024 7:52 AM
4	Each presenter previewed his/her topic very well. Information was easy to understand, and helpful tips were given to implement knowledge given.	6/26/2024 8:54 PM
5	Four focused topics with excellent presenters. J. Briggs did a fantastic job with the introduction of Health Fair and presenters as well as the wrap up. Super prized. Right information at the right time made for my favorite Health Fair yet.	6/26/2024 6:47 PM
6	Lots of info	6/26/2024 4:13 PM
7	Gave useful information in a clear manner.	6/26/2024 2:38 PM
8	variety of topics	6/26/2024 2:37 PM
9	addressed global issues of concern to all retirees	6/26/2024 1:15 PM
10	Presentations were excellent, interesting, and the right length.	6/26/2024 12:37 PM
11	Presented current and meaningful information in a very understandable way.	6/26/2024 11:10 AM

Q7 How did you hear about the program?

Answered: 12 Skipped: 0



2024 Wise and Well Health Fair Post Program Survey

ANSWER CHOICES	RESPONSES
None of the above	8.33%
Wellness Newsletter	66.67%
Benefits Newsletter	8.33%
Email Invitation	16.67%
Wellness Ambassador	0.00%
Co-worker	0.00%
Staff Meeting (i.e. Department Huddle, Townhall, etc.)	0.00%
Wellness at Work Well-being Portal	0.00%
Other Wellness Program	0.00%
Health Center	0.00%
Home Mailer	0.00%
Organization Intranet	0.00%
Other (please specify)	0.00%
TOTAL	

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q8 Do you have any additional comments or suggestions that you would like to share?

Answered: 7 Skipped: 5

#	RESPONSES	DATE
1	More door prizes :) lol	6/28/2024 2:17 PM
2	I appreciate getting a copy of the tapes, as I'll review them and will learn from them. It would be nice to ask questions, but only if the sessions were longer. THANK YOU for the weights which I won, and received this evening! Our whole family is excited to use them.	6/26/2024 8:55 PM
3	So appreciate learning through the zoom format.	6/26/2024 6:48 PM
4	No	6/26/2024 4:14 PM
5	I don't like virtual programs and prefer in person events. Asking questions was a bit tedious	6/26/2024 1:17 PM
6	I wish everybody would attend. There is much you can do to improve your own wellbeing.	6/26/2024 12:39 PM
7	None	6/26/2024 11:11 AM

Q9 Share Your Experiences and Wellness Journey If you have experienced personal success with our wellness programs and would like to share your story, please provide a brief overview and include your contact information. If chosen, we will reach out to schedule a brief phone interview. We can all inspire each other on the path to better wellness!

Answered: 2 Skipped: 10

#	RESPONSES	DATE
1	I have cooked and enjoyed recipes from past cooking demonstrations.	6/26/2024 2:39 PM
2	I most enjoy the Cook-a-longs	6/26/2024 1:17 PM

New Mexico Retiree Health Care Authority (CP)

Change in Market Value

For the Month of May 2024

(Report as of June 17, 2024)

Investment Name	Prior Ending Market Value	Contributions	Distributions	Fees	Income	Gains - Realized	Gains - Unrealized	Gains - Realized & Unrealized	Market Value
Core Bonds Pool	218,622,478.22	-	-	(47,536.24)	596,013.60	(3,132,869.08)	6,172,277.09	3,039,408.01	222,210,363.59
NM Retiree Health Care Authority Cash Account	-	-	-	-	-	-	-	-	-
Non-US Developed Markets Index Pool	189,072,712.30	-	-	(22,126.16)	931,297.72	194,556.56	6,079,999.42	6,274,555.98	196,256,439.84
Non-US Emerging Markets Active Pool	110,351,501.78	-	-	(140,645.97)	333,302.10	236,694.69	296,581.25	533,275.94	111,077,433.85
Private Debt Market Pool	209,530,808.18	-	-	-	962,314.85	(15,493.19)	(2,095,381.06)	(2,110,874.25)	208,382,248.78
Private Equity Pool	200,310,028.37	-	-	-	192,725.95	831,435.11	(697,855.10)	133,580.01	200,636,334.33
Real Estate Pool	132,198,046.82	-	-	-	18,810.98	8,065.86	108,646.74	116,712.60	132,333,570.40
Real Return Pool	71,602,987.00	-	-	(12,381.88)	279,579.41	221,999.64	(286,544.13)	(64,544.49)	71,805,640.04
US Large Cap Index Pool	251,243,294.20	-	-	(6,421.99)	389,149.61	2,305,749.99	9,136,312.27	11,442,062.26	263,068,084.08
US SMID Cap Alternative Weighted Index Pool	29,380,476.85	-	-	(2,759.25)	51,705.71	98,940.47	1,329,742.25	1,428,682.72	30,858,106.03
Sub - Total New Mexico Retiree Health Care	1,412,312,333.72	-	-	(231,871.49)	3,754,899.93	749,080.05	20,043,778.73	20,792,858.78	1,436,628,220.94
Total New Mexico Retiree Health Care	1,412,312,333.72	-	-	(231,871.49)	3,754,899.93	749,080.05	20,043,778.73	20,792,858.78	1,436,628,220.94

Retiree Health Care Authority



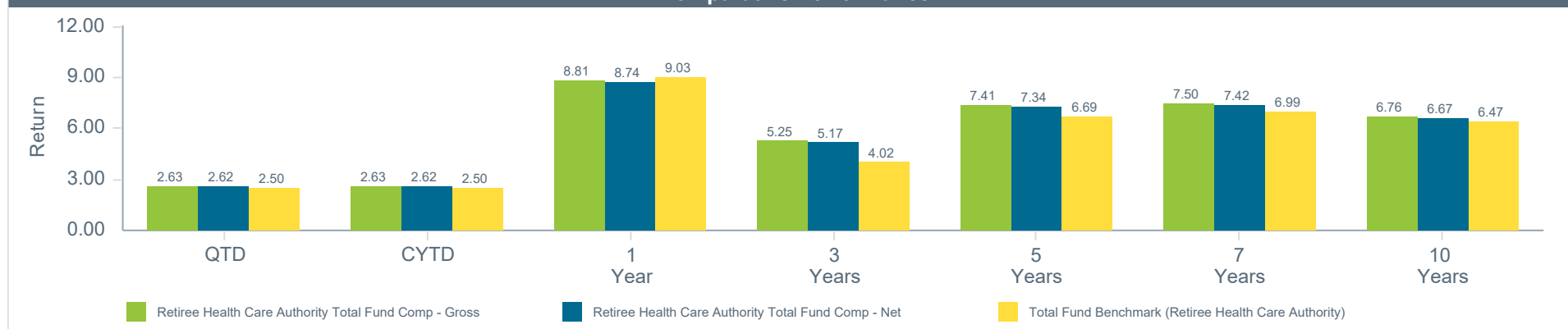
RVK

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

As of March 31, 2024

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	262,413,025	18.28	14.00	4.28
	US Small/Mid Cap Alt Wtd Index	31,126,214	2.17	2.00	0.17
	Non-US Developed Markets Index	193,795,244	13.50	14.00	-0.50
	Non-US Emerging Markets Active	111,515,853	7.77	10.00	-2.23
	US Core Bonds	223,692,818	15.58	20.00	-4.42
	Private Debt Market	209,151,121	14.57	15.00	-0.43
	Real Return	71,624,524	4.99	5.00	-0.01
	Real Estate	132,415,262	9.22	10.00	-0.78
	Private Equity	200,162,752	13.94	10.00	3.94
	Total Fund	1,435,896,812	100.00	100.00	0.00

Comparative Performance



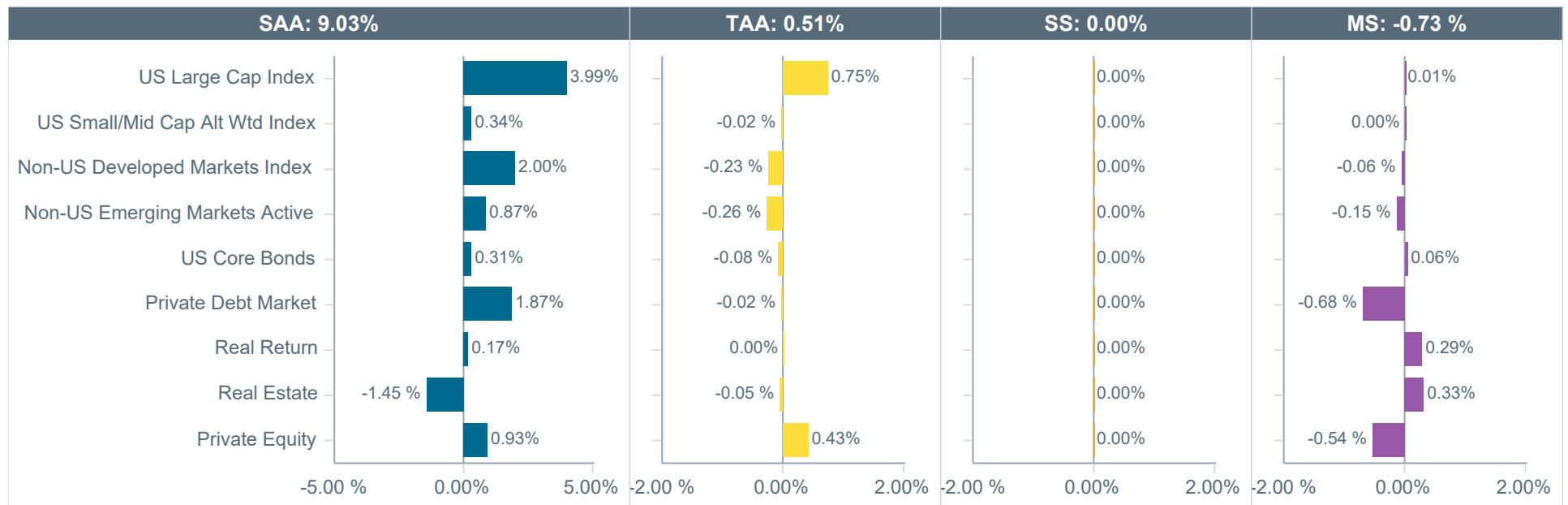
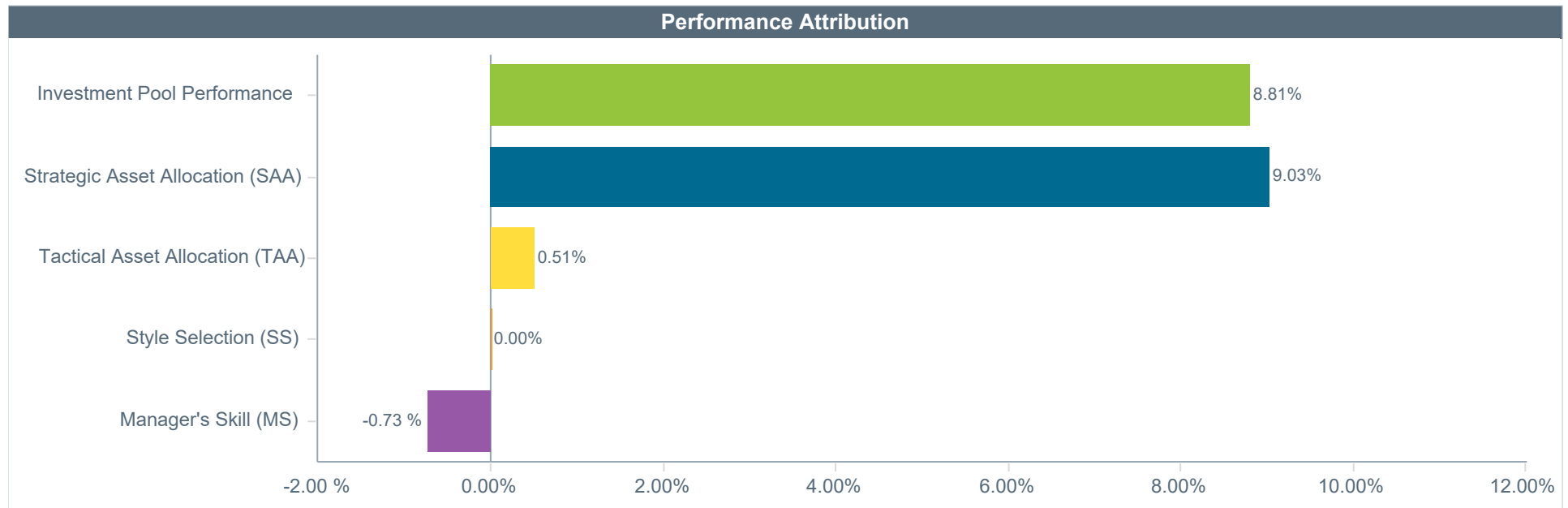
Comparative Performance

	QTD	CYTD	1 Year	3 Years	5 Years	7 Years	10 Years	2023	2022	2021
Retiree Health Care Authority Total Fund Comp - Gross	2.63	2.63	8.81	5.25	7.41	7.50	6.76	9.39	-6.98	15.61
<i>Total Fund Benchmark (Retiree Health Care Authority)</i>	2.50	2.50	9.03	4.02	6.69	6.99	6.47	9.85	-8.54	12.90
Difference	0.13	0.13	-0.22	1.23	0.72	0.51	0.29	-0.46	1.56	2.71
Retiree Health Care Authority Total Fund Comp - Net	2.62	2.62	8.74	5.17	7.34	7.42	6.67	9.32	-7.05	15.51
<i>Total Fund Benchmark (Retiree Health Care Authority)</i>	2.50	2.50	9.03	4.02	6.69	6.99	6.47	9.85	-8.54	12.90
Difference	0.12	0.12	-0.29	1.15	0.65	0.43	0.20	-0.53	1.49	2.61

Schedule of Investable Assets

Periods Ending	Beginning Market Value (\$)	Net Cash Flow (\$)	Gain/Loss (\$)	Ending Market Value (\$)	% Return
CYTD	1,339,917,477	60,000,000	35,979,334	1,435,896,812	2.62

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.



State of New Mexico Office of the State Auditor

Via Email

July 2, 2024

SA Ref. No. 343-A

NMRHCA Schedule of Employer Allocations

Re: Authorization to Release FY2023 NMRHCA Schedule of Employer Allocations Audit Report

The Office of the State Auditor (OSA) received the audit report for your agency on 6/12/2024. 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, PE, CFE
State Auditor

cc: Moss Adams, LLP



Investment & Pensions Oversight Committee

Senator Roberto “Bobby” J. Gonzales, Chair
Representative Patricia Roybal Caballero, Vice Chair

RHCA Sustainability and Solvency
July 1, 2024

Therese Saunders, President
Tomas Salazar, Vice President
LeAnne Larrañaga-Ruffy, Secretary
Neil Kueffer, Executive Director



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- Board of Directors
- Agency Updates
- Program Composition, Participation, and Financing
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- Retiree Plan Participation, Medical and Prescription Self Insured Plans and Medicare Advantage Prescription Drug Plans
- Solvency Modeled and Assumptions
- Inflation Reduction Act
- GASB 74 Updates
- Investments
- Legislative Actions

Retiree Health Care Authority Act – 1990

10-7C-1 through 10-7C-16 NMSA 1978

Purpose to provide comprehensive core group health insurance for persons who have retired from certain public service in New Mexico

Legislative Findings (10-7C-3)

- Public employees face a severe problem in securing continuing medical insurance upon retirement citing medical care inflation exceeding general inflation for the past decade (1990)
- Public employees covered by the Act have entered into public employment in circumstances where they have received in exchange for their services a present salary and an expectation of receiving a future stream of benefits, including certain retirement benefits
- Nothing in the Act shall prohibit the legislature from increasing or decreasing participating employer or employee contributions, eligible retiree premiums or group health insurance coverages or plans
- **Board Duties (10-7C-7)**
 - Administration of program to include: procurement, promulgate and adopting rules, regulations and procedures for the governance of eligibility, participation, enrollment, length of service requirements and other conditions

Historical Contributions

Employee & employer contributions since creation of Retiree Health Care Act: Started with over 15,000 members

Non-Enhanced Retirement Plan			
	Employee	Employer	Total
1990-2002 (12 years)	0.500%	1.000%	1.500%
2002-2010 (8years)	0.650%	1.300%	1.950%
2010-2011 (1 year)	0.833%	1.666%	2.499%
2011-2012 (1 year)	0.917%	1.834%	2.751%
2012-2024 (12 years)	1.000%	2.000%	3.000%

Enhanced Retirement Plan			
	Employee	Employer	Total
1990-2002 (12 years)	0.500%	1.000%	1.500%
2002-2010 (8years)	0.650%	1.300%	1.950%
2010-2011 (1 year)	1.042%	2.084%	3.126%
2011-2012 (1 year)	1.146%	2.292%	3.438%
2012-2024 (12 years)	1.250%	2.500%	3.750%

- No pre-material funding
- No trust fund or reserves
- Payroll contributions for comprehensive and affordable benefits in retirement
- Currently 66,000 members on plans
- 93,595 active employees contributing for future retirement benefits

BOARD OF DIRECTORS

Broad representation from retired and active membership



Ms. Therese Saunders, President

NEA NM, Classroom Teachers Association
Federation of Educational Employees



Mr. Tomas Salazar, Vice President

New Mexico Association of Educational Retirees



Ms. LeAnne Larranaga-Ruffy, Secretary

Public Employees Retirement of New Mexico

Mr. David Archuleta

Educational Retirement Board

Ms. Laura Montoya

New Mexico State Treasurer

Ms. Donna Sandoval

New Mexico Municipal League

Mr. Lance Pyle

New Mexico Association of Counties

Ms. Raquel Alirez

Classified State Employee

Mr. Gerry Washburn

New Mexico Superintendent Association

Mr. Lee Caruana

Retired Public Employees of New Mexico

Agency Updates

Annual Board Meeting: Thursday, July 11th & Friday, July 12th

- Election of Board Officers and Committee Assignments
- Investment Updates
- Review of Vendor Presentations
- Actuarial Presentations
- Plan Changes and Recommendations for Calendar Year 2025
 - Self-Insured Plan Rate Increases
 - Pre-Medicare (Premier and Value Plans) – FY25 TBD, FY24 Increase of 5%
 - Medicare Supplement – FY25 TBD, FY24 No Increase
 - Medicare Advantage Rates – FY25 TBD, FY24 Zero dollar increase up to 50% increase

Board of Directors Meetings

- 1st Tuesday of each month unless otherwise specified
- Committees meet prior to board meetings and/or as needed

Fall Open / Switch Enrollment

- October 1 – November 15

Procurement – Completed for Asset Management Consultant Services

Program Composition, Participation & Financing

Active Participation – 93,595 (6/30/23)

- **Public Employer Groups – 304**

- Schools – 50%
- State Agencies – 25%
- Local Government – 25%

Retiree Participation – 65,669 (7/1/24)

- Medicare – 40,624
- Pre-Medicare – 10,979
- Voluntary Only – 14,066
- Retirees – 48,134
- Spouses/DP – 15,505
- Dependent Children – 2,030
- Average Age of Retiree – 69.74
 - Age at Enrollment – 60.70 (2021)
 - Age at Enrollment – 61.58
- Retirees Under Age 55 – 1,329

FY25 Budget

- **Healthcare Benefits Administration**

Uses:

- Benefits – \$402 million
- ACA Fees – \$45 thousand
- Other Financing Uses – \$4.1 million (operations)

Sources:

- EE/ER Contributions – \$141 million
- Retiree Contributions – \$174.3 million
- Tax & Rev Suspense Fund – \$51.8 million
- Misc. Revenue – \$39 million
- Interest – \$100 thousand

- **Program Support (28 FTE)**

- Salaries & Benefits – \$2.8 million
- Contractual Services – \$748.3 thousand
- Other Costs – \$625.2 thousand

MISSION

MAINTAIN COMPREHENSIVE AND AFFORDABLE HEALTH INSURANCE
BENEFITS FOR PUBLIC RETIREES AND ELIGIBLE DEPENDENTS

STRATEGIC GOALS

FIDUCIARY RESPONSIBILITY

- Extend the solvency of the program
- Trust-fund contributions and investment earnings
- Avoid deficit spending

Customer Service

- Communication
- Education
- Wellness Programs

Administration

- Cost-effective procurement
- Review and implementation of programs and services
- Comprehensive services and access to care



Board Actions

Changes Last 11 Years

- Negotiated rates with vendors – limit increases on behalf of members
- Added additional cost containment strategies in contracts
- Wellness programs – Wise and Well with multiple options for members to improve health for better lifestyle
- Improved communication and education for better decisions and use of plans
- Premium increases – keep pace with rising health care costs
- Plan design changes to increase cost share to members
- Implementation of Narrower networks
- Decrease in subsidy levels – pre-Medicare retiree and spouse
- Dependent children subsidy elimination from all plans
- Eligibility rule change for non-enhanced members requires 25 years of service for full subsidy
- Minimum age 55 for non-enhanced members to receive subsidy
- Converted \$6K basic life insurance benefit paid by NMRHCA to 100% member paid

Solvency Updates

Projected Revenues

- Employee & Employer Contributions (set by statute)
- Retiree Medical Premiums (set by Board of Directors)
- Retiree Ancillary Premiums (not subsidized/pass through)
- Tax & Revenue Suspense Fund (set by statute)
- Miscellaneous (Medicare subsidies, Drug Rebates, Performance Guarantees – Varies)

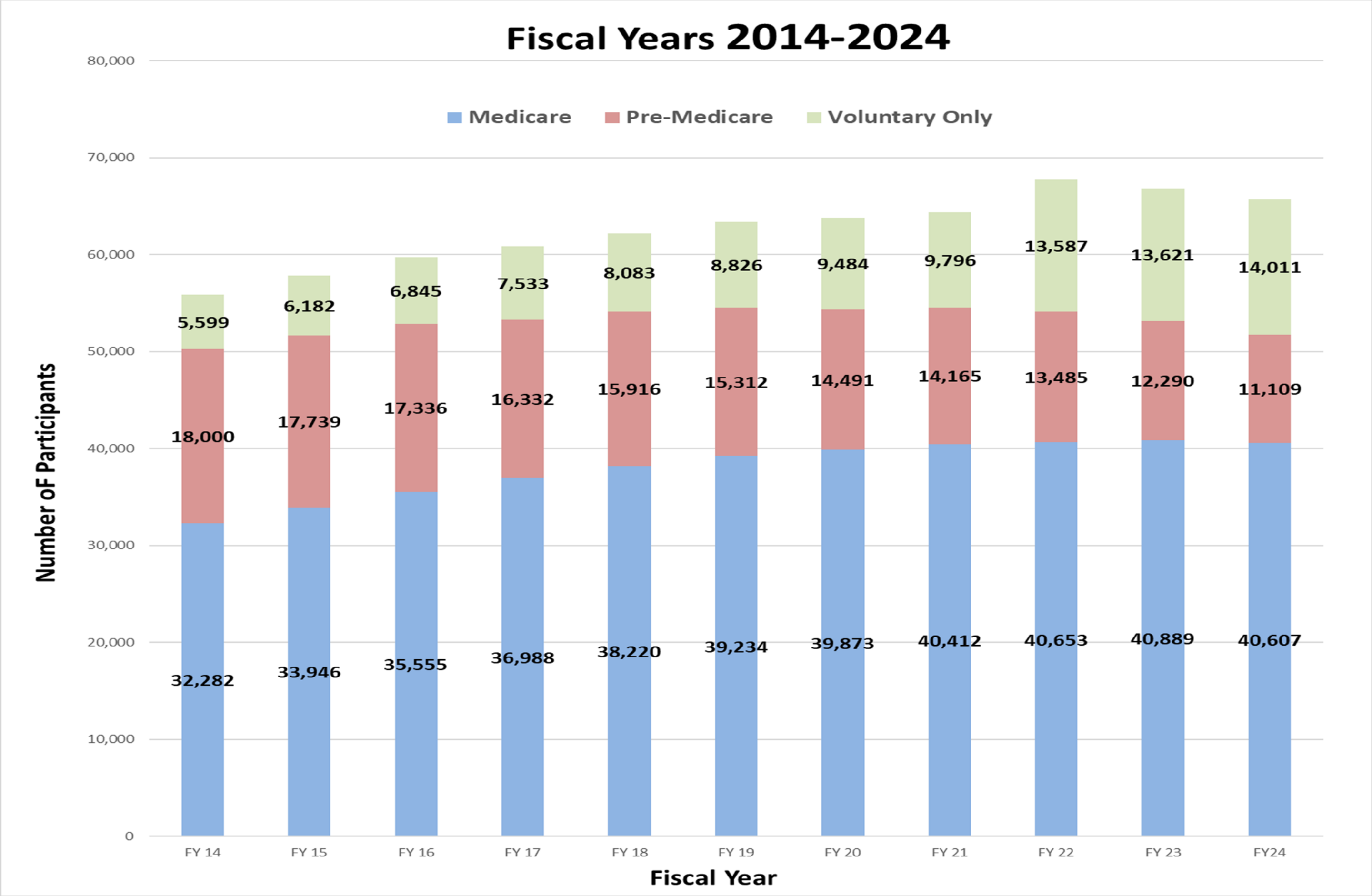
Major Assumptions

- Payroll Growth: 2.75%
- Discount Rate: 7.00%
- Medical Trend: 8% pre-Medicare / 6% Medicare
- Plan Selection: Migration to Lower Costing Plans
- Plan Design Changes: Increased Copays, Coinsurance and Deductibles
- Plan Rates: Continue to Grow in Accordance with Medical Trend

Projected Expenses

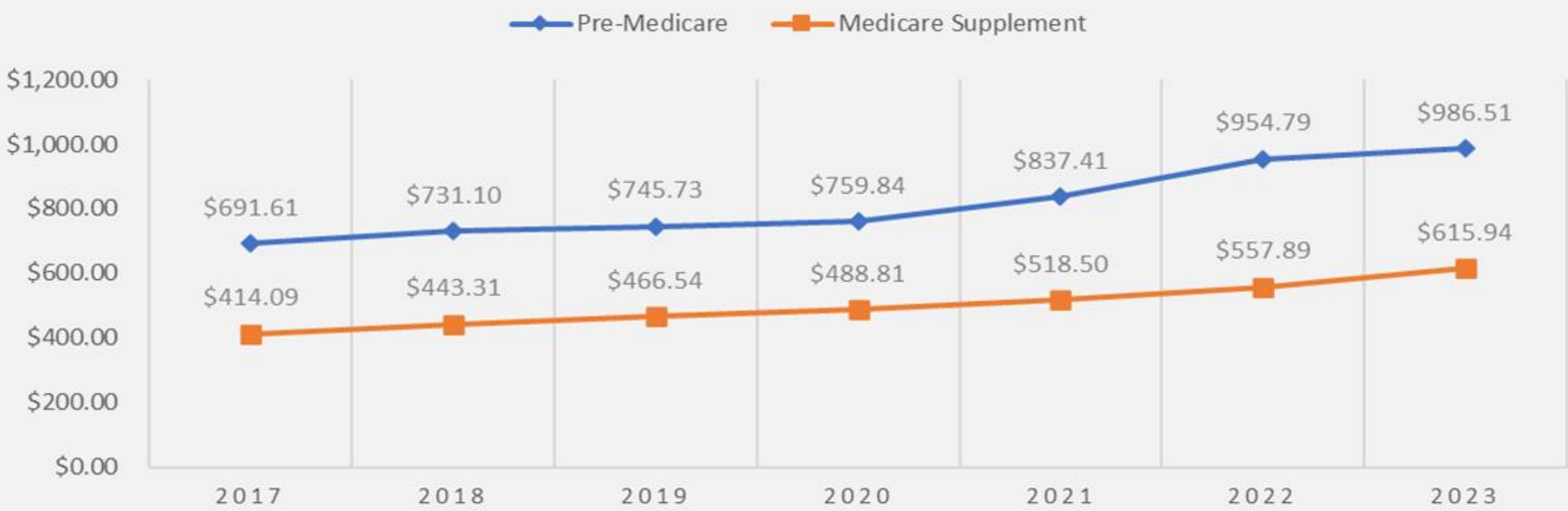
- Medical & Prescription
- Retiree Ancillary Premiums
- Administrative Fees
- Agency Operating Expenses

Retiree Plan Participation



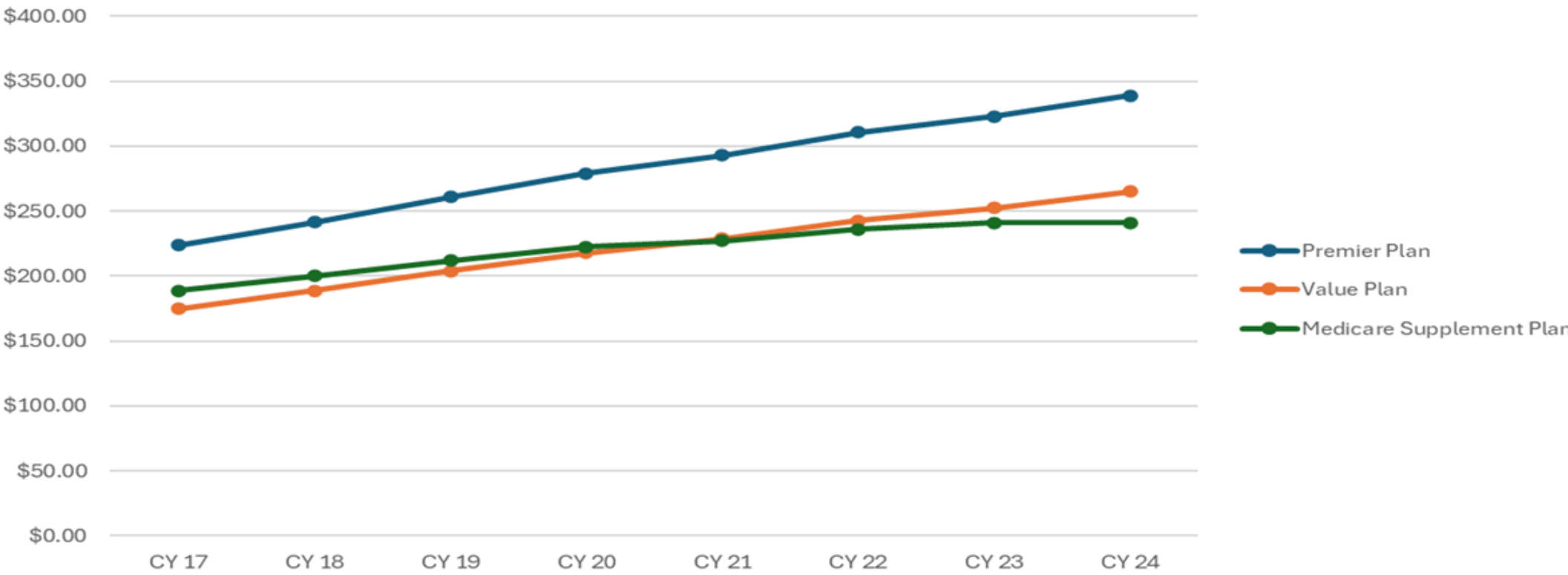
Medical and Prescription Self Insured Plans

SELF INSURED MEDICAL & RX PMPM



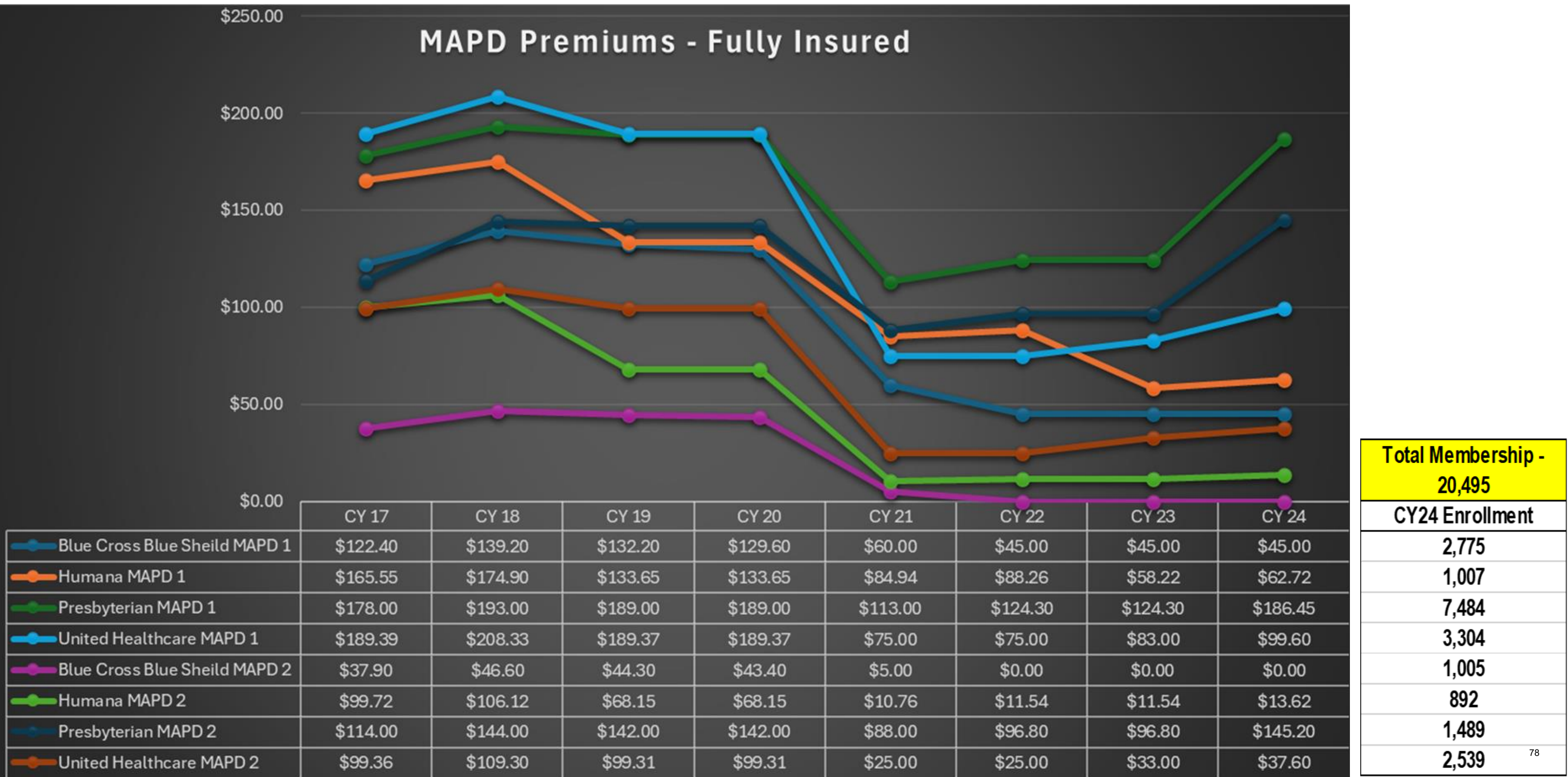
Percent Change		
Paid Year	Pre-Medicare	Medicare Supplement
2018	5.71%	7.06%
2019	2.00%	5.24%
2020	1.89%	4.77%
2021	10.21%	6.07%
2022	14.02%	7.60%
2023	3.32%	10.41%

Self Insured Premiums



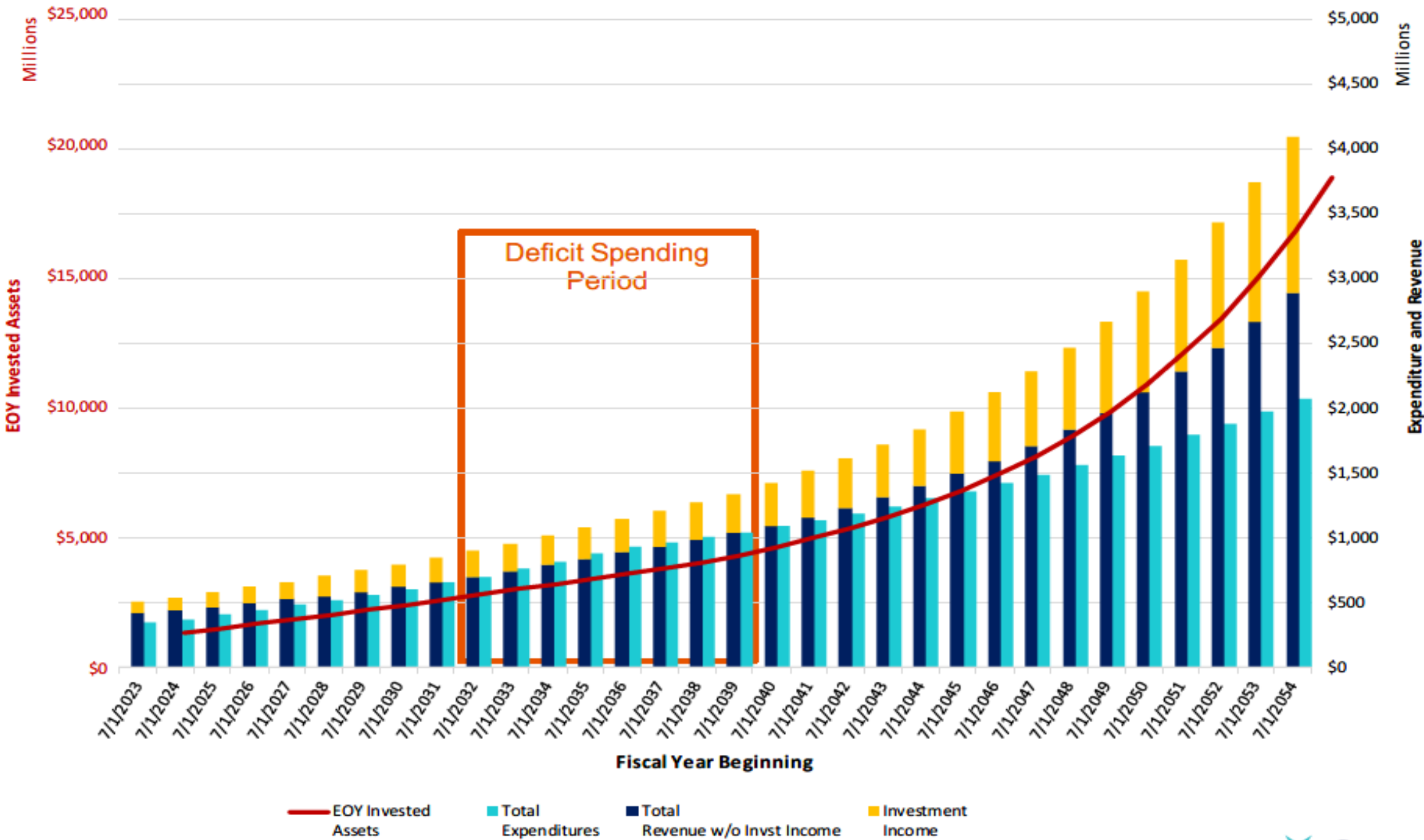
Self Insured Premiums for Member			
	Premier Plan	Value Plan	Supplement
CY 17	\$223.56	\$174.63	\$188.64
CY 18	\$241.44	\$188.60	\$199.96
CY 19	\$260.76	\$203.69	\$211.96
CY 20	\$279.01	\$217.95	\$222.55
CY 21	\$292.96	\$228.85	\$227.00
CY 22	\$310.54	\$242.58	\$236.08
CY 23	\$322.96	\$252.28	\$240.80
CY 24	\$339.11	\$264.89	\$240.80
CY24 Enrollment Counts			
CY24	8,499	3,218	20,396

Medicare Advantage Prescription Drug Plans



Solvency Model

2023 Solvency Scenario – Board Approved Rate Action *5% Pre-Medicare, 0% Medicare Supplement increases*



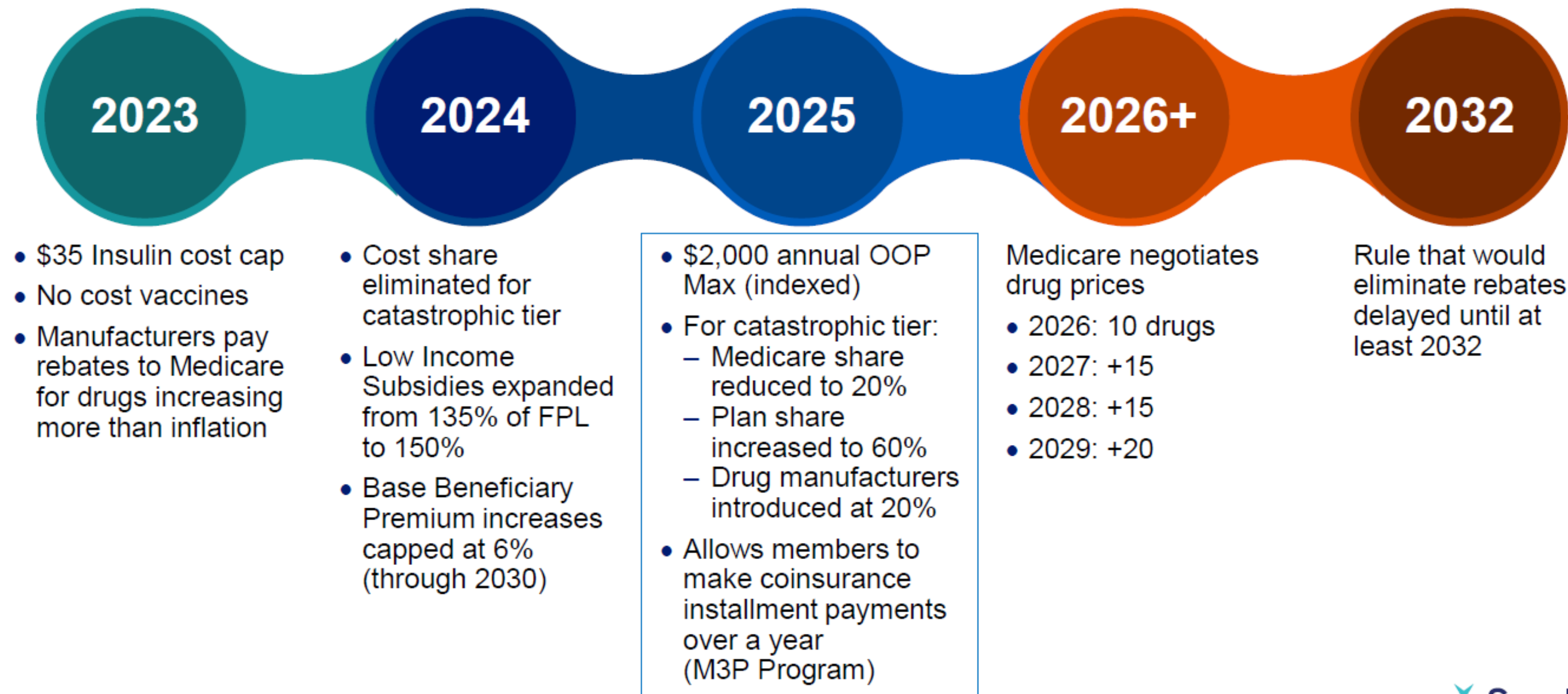
Solvency Modeled Assumptions

Category	Assumption
Beginning Asset Balance	Using June 30, 2023 fund balance of \$1,256,273,066 as an estimate for 7/1/2023 fund balance
Investment Return	7.00%
Annual Growth in Payroll	4.4% through FY2024 2.75% thereafter
Contribution Rates (ER/EE)	2.50% / 1.25% Public Safety, et al 2.00% / 1.00% Other occupations
Annual Growth in Retirees	Based on FY2014 open valuation output table
Pension Tax Revenue	\$46,272,433 for FY2023 Increasing 12% thereafter
Rx Rebates	\$42,915,872 for FY2024 Reflects financial terms of contract through FY2027; increasing at retiree growth rate thereafter
Plan Design Changes	
Pre-Medicare Medical & Rx	Includes impact from approved 2023 legislative session bills, the Hinge Health (BCBS) Program, and the Sword Health (PHP) Program effective 1/1/2024. Annual plan changes in CY2027 and beyond so that projected claims and expenses remain beneath the eliminated Excise Tax threshold
Medicare Supplement Medical & EGWP	Annual plan changes in CY2037 and beyond such that projected claims and expenses remain beneath Excise Tax threshold
Member Rate Share	
Pre-Medicare	Retiree: 36% Spouse: 64% Child(ren): 100%
Medicare (Supplement & Advantage)	Retiree: 50% Spouse: 75% Child(ren): 100%

Category	Assumption
Annual Medical Claims Trend	Pre-Medicare: 8.00% Medicare Supplement: 8.00%
Annual Rx Claims Trend	Pre-Medicare: 8.00% Medicare Rx: 8.00%
Dental / Vision Claims Trend	Current dental rates for CY2023 and 6.00% thereafter / 0.00% increase through FY2024 and 5.00% thereafter
Medicare Advantage Increases	CY2023, CY2024 based on actual rates as provided by RHCA staff Increase at 7% thereafter
Pre-Medicare Rate Increases	Annual increases of 8% in 2024-2026 and net 8% with plan changes thereafter
Medicare Supplement Rate Increases	Annual increases of 6% in 2024-2035 and net 6% with plan changes thereafter
EGWP Revenue Components	CY2023, CY2024 projected by Segal based on historical data
Direct Subsidy	Annual increases at retiree growth rate plus ½ of Medicare Rx trend
Federal Reinsurance & Coverage Gap Discount Program	Annual increases at retiree growth rate
Low Income Subsidy	0.0% annual increase to CY2023 estimate
Minimum Years of Service to Receive Full Subsidy	Consistent with Board Approved rule change to 2.8.11 NMAC effective July 2021
Member Migration / Participation	Migration from Premier to Value plan until plan changes begin in 2027 (1.25% annual shift from Premier); Medicare age-ins: Presbyterian age-ins default to UHC MA I; BCBSNM age-ins default to Humana MA I; 50% of age-ins opt out of Medicare Advantage Default elections to Medicare Supplement

Inflation Reduction Act (IRA) Impact

IRA Timeline for Part D Plans



GASB 74 Updates

GASB 74 – Actuarial Valuation Review of Other Postemployment Benefits (OPEB) as of June 30, 2023

- Completed November 13, 2023
- **Total OPEB Liability: \$3,049,662,302 (2023)** / \$3,467,298,517 (2022) / \$4,409,849,335 (2021)
- Net OPEB Liabilities (NOL) decreased \$609 million, due to the following:
 - An increase in the blended discount rate
 - Discount rate – 6.22% compared to 5.42% in 2022
 - Blend rate = 7.00% assumed investment return + 20-year tax exempt general obligation municipal bonds with an average rate of AA/Aa or higher (3.65% as of June 30, 2023)
- **NOL: \$1,702,935,655 (2023)** / \$2,311,603,052 (2022) / \$3,290,349,790 (2021)
 - 1% Decrease in Discount Rate – \$2,146,981,727
 - 1% Increase in Discount Rate – \$1,342,994,641
 - 1% Decrease in Health Care Cost Trend – \$1,409,857,717
 - 1% Increase in Health Care Cost Trend – \$2,039,527,413
- **Funded Status: 44.16% (2023)** / 33.33% (2022) / 25.39% (2021)

GASB 74 Updates Continued

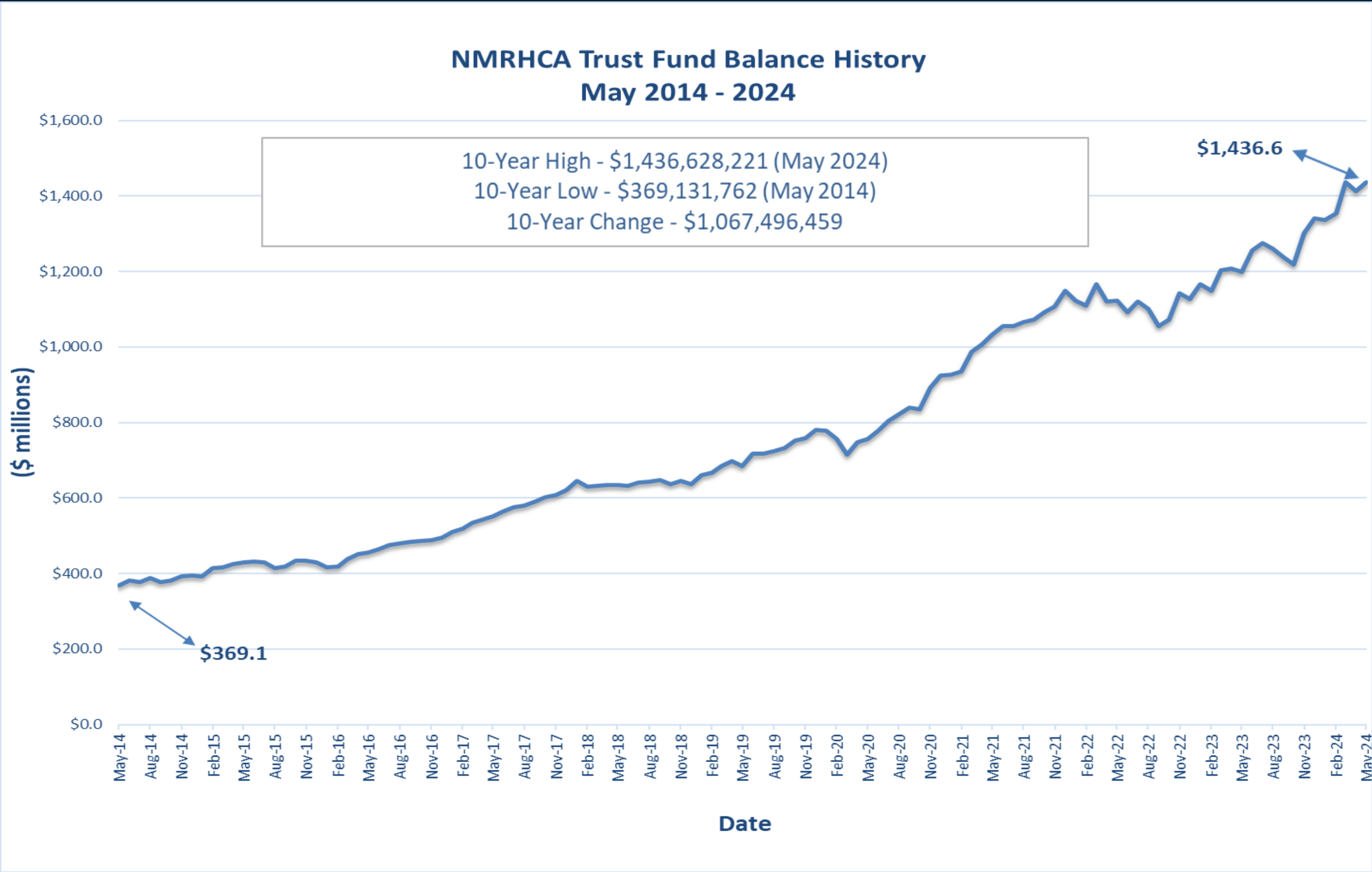
Governmental Accounting Standards Board (GASB)

- Actuarial Valuation Review of Other Postemployment Benefits (OPEB)

	2006	2017	2023
GASB Statement	43	74	74
Actuarial Accrued Liability	\$ 4,264,180,967	\$ 5,111,141,659	\$ 3,049,662,302
Actuarial Value of Assets	\$ 154,538,668	\$ 579,468,641	\$ 1,346,726,647
Unfunded Actuarial Accrued Liability	\$ 4,109,642,299	\$ 4,531,673,018	\$ 1,702,935,655
Funded Ratio	3.62%	11.34%	44.16%
Covered Payroll	\$ 4,073,731,873	\$ 4,165,647,340	\$ 4,952,012,764
Total Participants	140,292	160,035	159,125

- Beginning 2006 changed accounting standards for (OPEB) GASB 43
- In 2017, GASB 74 replaced GASB 43
 - Actuarial Accrued Liability = Total OPEB Liability
 - Actuarial Value of Assets = Plan Fiduciary Net Position
 - Unfunded Actuarial Accrued Liability = Net OPEB Liability

Investments



Legislative Actions

Eight unsuccessful attempts to increase employee & employer

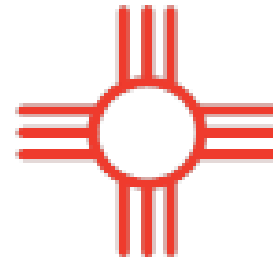
- Employee and Employer contributions since 2012
- 12 years since increase

Impact of Change

- Reduce unfunded liabilities
- Protect against credit rating downgrades
- Prefund future benefits
- Keep benefits relevant as incentive for employees to stay

Joint Resolution to protect RHCA under the Constitution of New Mexico

- Under current state statute this benefit can be modified or extinguished in the future to meet changes in economic or social conditions. However, many New Mexicans have been making contributions into this benefit for their entire careers with the expectation of having a benefit when they retire.
- Similar to the pension systems, Educational Retirement Board (ERB) and Public Employee Retirement Association (PERA), who have been successful in passing a resolution constitutionally protecting their retirement trust funds, passing this resolution will constitutionally protect the RCHA fund (1.4 Billion).



NEW MEXICO
RETIREE
HEALTH CARE
AUTHORITY

New Mexico Retiree Health Care Authority

Neil Kueffer, Executive Director

505-222-6408

neil.kueffer@rhca.nm.gov

Please call 1-800-233-2576 / 505-222-6400

Or visit us at: www.nmrhca.org or www.facebook.com/nmrhca

Business Hours: 8:00AM – 5:00PM (Monday through Friday)

New Mexico Retiree Health Care Authority

Onboarding Timeline

Prospective Onboarding Timeline

→ Many tasks happen concurrently.

→ Onboarding typically takes 4-6 weeks from receipt of Meketa checklist items.

	Task	Responsibility	Estimated Duration	Status
1	Email initial Checklist to client	Meketa	One day	
2	Email items listed on Meketa's checklist to Meketa consulting team	NMRHCA	One week	
3	Email PARis Transfer letter	Meketa	One day	
4	Email notification of new consultant to all vendors	Meketa	One day	
5	Email data request to prior consultant	Meketa	One day	
6	Email data request to custodian	Meketa	One day	
7	Email data request to each investment manager	Meketa	One day	
8	PARis transfers data to Meketa's platform	PARis	Two weeks	
9	Vendors complete Meketa's onboarding requests	Custodian, Managers, Prior Consultant	Two weeks	
10	Import vendor contact information into Meketa's databases	Meketa	One week	
11	Review information from prior consultant	Meketa	One week	
12	Review information from custodian and obtain portal access	Meketa	One week	
13	Run performance report and reconcile to prior consultant's report	Meketa	Two weeks	
14	Review completed questionnaires from all investment managers	Meketa	Two – three weeks	



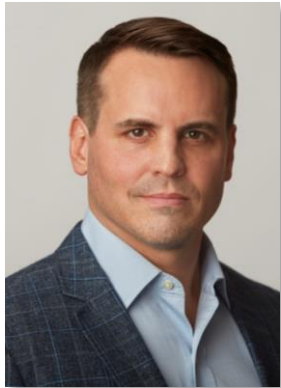
New Mexico Retiree Health Care Authority (NMRHCA) 2024 Annual Board Meeting

UnitedHealthcare Group Medicare Advantage (PPO) Plans

July 11-12, 2024

**United
Healthcare**

Introductions



Geoff Rensi
Vice President, Client Management



Joe Larson
Strategic Account Executive



Joleen McBride
Senior Client Service Manager



Our Group Medicare Advantage value proposition

4.5+

only 4.5+ Star plan for 7 consecutive years

40+

years of Medicare experience

3,600+

Employed Nurse Practitioners
(largest private sector employer nationwide)

97%

retention in Group Medicare Advantage
since 2014

2M+

Total Group Medicare Advantage members

96%

2023 Group Medicare Advantage
member satisfaction

99.9%

UnitedHealthcare Group Medicare Advantage
retirees seeing their chosen providers

>9M

Gaps in care closed since 2021

8.0K+

Group Medicare Advantage Network
Providers in New Mexico



Innovation



Sustainability



Trusted Advisor



Group Dedication



Background—UnitedHealthcare Group Medicare Advantage National PPO

Name	Deductible / Out-of-Pocket Max	Non-Medicare Benefits	Enrollment as of July 1, 2024
Plan I (13651)	\$0 / \$2,500	Acupuncture, Chiro, Podiatry, Hearing and Vision Exams/Allowances, SilverSneakers, Healthy at Home	3,366
Plan II (13650)	\$0 / \$2,800		2,562

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



Serving NMRHCA Retirees – 2023 Advocate4Me™

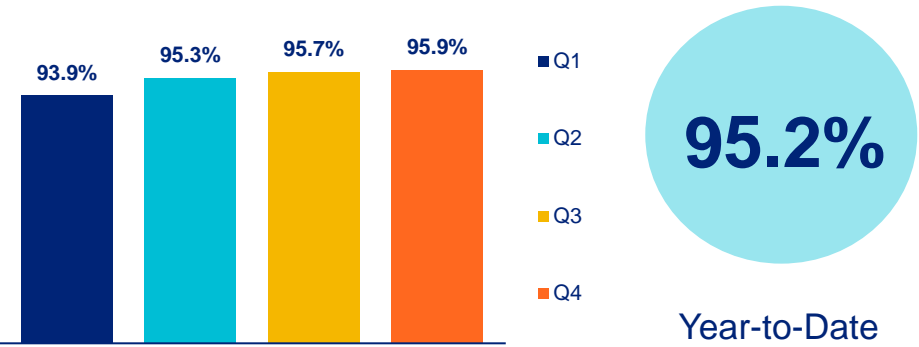
Call Volume

8,282

Volume of calls handled

All calls answered by a UnitedHealthcare Group Retiree representative

United Experience Survey (UES) Member Satisfaction



Average Speed to Answer

94.2%

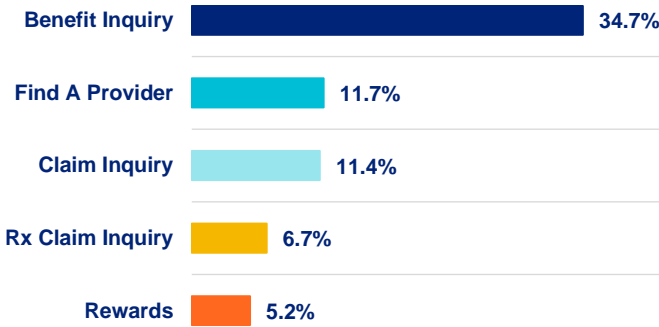
Answered in 30 seconds
Goal: 80% of calls in 30s

Abandonment Rate

0.5%

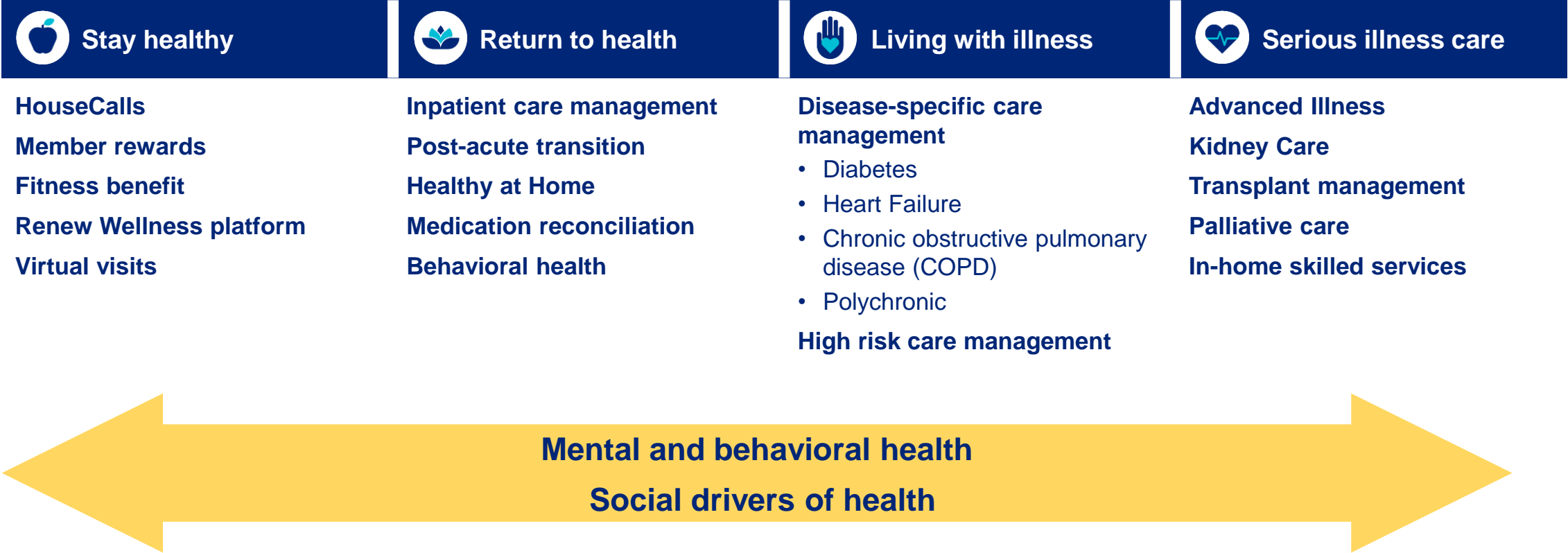
Percentage of calls abandoned
Goal: <5%

Call Drivers



Our Clinical Approach

Helping coordinate retiree health with value-added programs and services.



Serving NMRHCA Retirees

2023 Population Health Scorecard

12,753

Total Star Gaps Closed

3,833

Member Rewards Redeemed

37,125

Total Gym Visits



91%

Known Primary Care Provider
(year end goal: >85%)



92%

Comprehensive Medication Review
(year end goal: 85%-92%)

80%

Breast Cancer Screening
(year end goal: 72%-81%)

76%

Colorectal Cancer Screening
(year end goal: 74%-82%)



Let's Move by UnitedHealthcare

Let's Move works to integrate self-support, virtual and in-person wellness programs for your retirees through:

Providing opportunities for members to participate in **interactive wellness activities**

Promoting **healthy lifestyle choices** to help optimize overall health and well-being

Educating, supporting and empowering members with the knowledge and tools to **maintain healthy behaviors**

Let's Move by UnitedHealthcare





NutritionFitnessMental HealthConnection

2024 Scheduled Program Offerings

- *Financial Wellness programs*
- *Monthly Nutrition Classes*
- *Hydroponic Gardening Series*
- *Therapeutic Recreation Sessions*

- *Laugh with Soul™ - Laughter Yoga Classes*
- *Rest and Renew Yoga Classes*
- *Disco Aerobics Classes*
- *Farmer's Market Partnerships*



Let's Move – What's new in 2025?

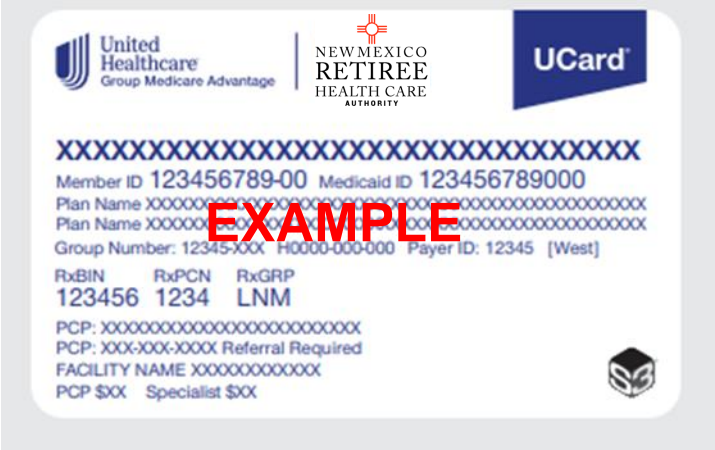
2025 Additional Scheduled Program Offerings

- ***Tech Support Quick Tip Workshops***
 - ✓ ***Identity Theft and Fraud Prevention***
 - ✓ ***Social media connections***
- ***Tobacco Cessation***
- ***Brain Health / Brain Games***
- ***Functional Fitness / Fall Prevention Programming***
- ***Nutrition Campaign for National Nutrition Month***
- ***And more to come!***



Innovation: UCard Benefits & Use Cases

UCard combines member benefit and reward programs into a simpler experience that delivers brand reinforcement throughout the year.



Present at provider's office and use for pharmacy benefits



Present when visiting a gym



Make purchases using Rewards and HouseCalls cash balance



View and manage the UCard benefits online at member's UnitedHealthcare account or via the mobile app



Medicare Prescription Payment Plan (M3P) Member Journey



Member hears about M3P Program

Information about the program is included on select enrollment materials.

Pharmacies tell members about the program when picking up higher-cost medications.

Member picks up Rx at the pharmacy

M3P-participating members pay \$0 up front for their Part D medication.

UnitedHealthcare pays the pharmacy for the member's cost-share.

Member pays monthly bills on time

Members can pay online, over the phone or opt in to autopay.



Member opts in to M3P Program

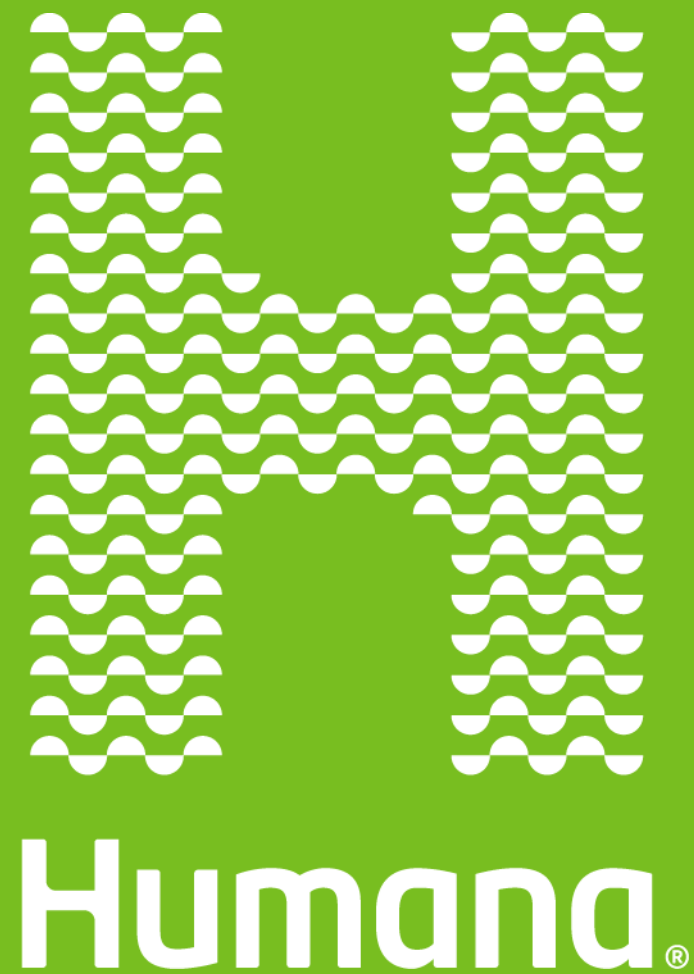
Members can opt in through the plan online, over the phone or by mail.

Member receives an invoice

The plan uses a CMS-defined formula to spread the member's prescription cost-sharing over the rest of the plan year.

The plan sends monthly bills to the member.





New Mexico Retiree Health Care Authority

Board Meeting
July 11-12, 2024

Presented by Julie Bodenski, Account Executive



NMRHCA – Member Snapshot 2023



The Demographic Scorecard demonstrates how your group’s membership is broken down.



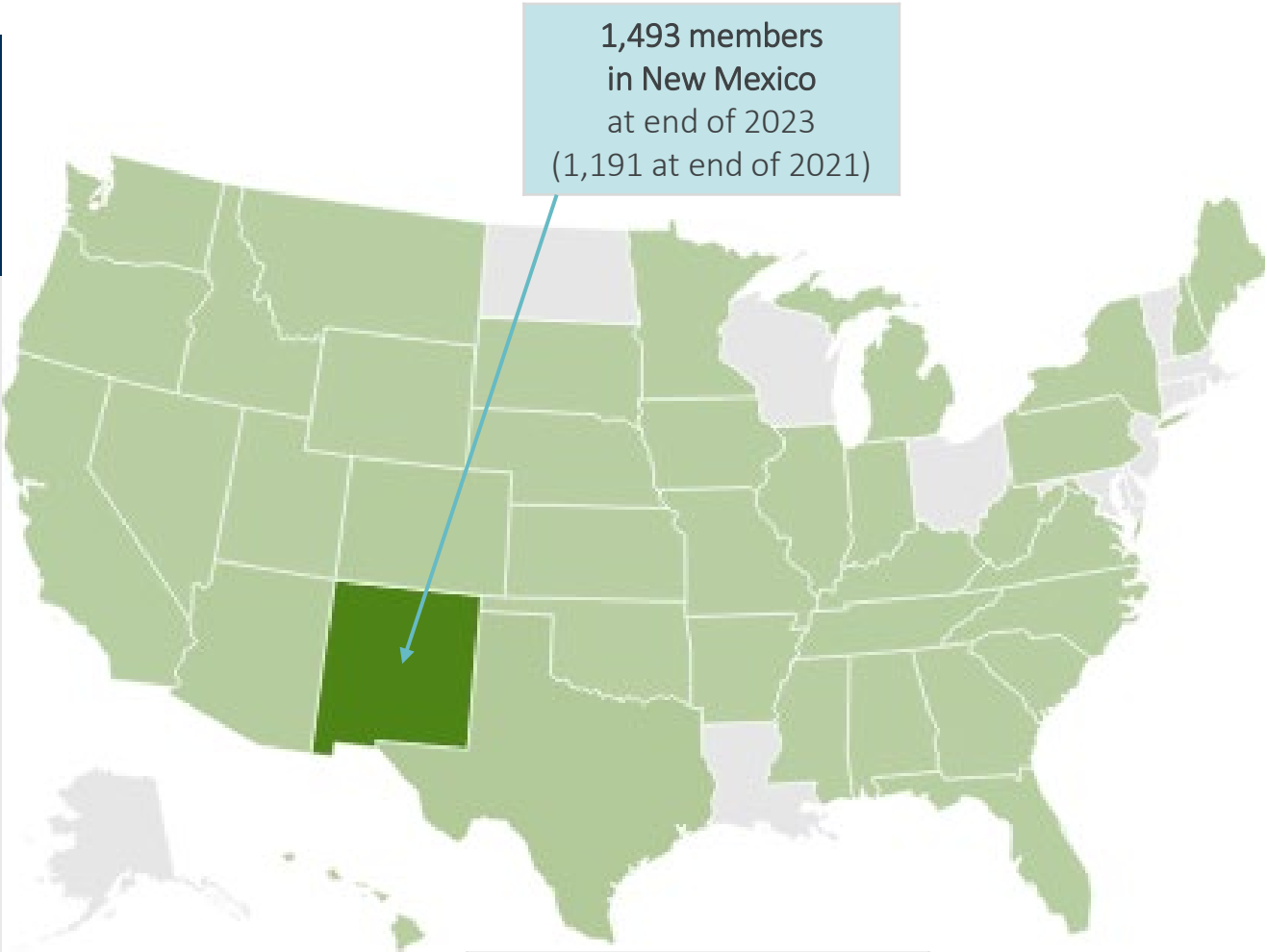
1,723

2023 Total average membership
(2022 = 1,427)

PPO I	2023	2022	Change	Peer
Average Members	907	688	31.8%	---
Male/Female Ratio	44/56	44/56	---	41/59
Average Age	70.8	70.4	0.6%	74.8

PPO II	2023	2022	Change	Peer
Average Members	816	739	10.4%	---
Male/Female Ratio	45/55	46/54	---	41/59
Average Age	71.9	70.9	1.4%	74.8

Combined plan membership change = 20.7% or ~296 members in 2023



1,493 members
in New Mexico
at end of 2023
(1,191 at end of 2021)

Surrounding states with
largest membership:

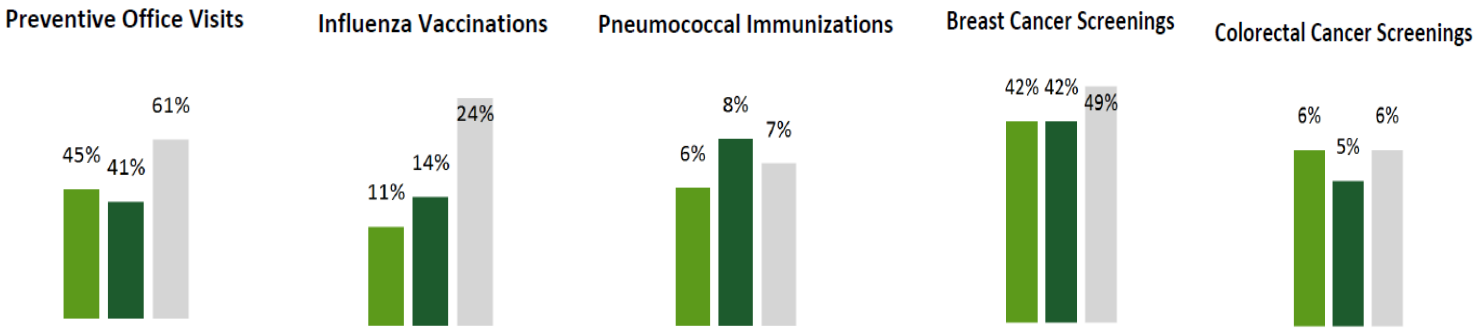
- Texas = 92 (Prior 82)
- Colorado = 42 (Prior 37)
- Arizona = 44 (Prior 36)

Preventive Services - 2023

Good health begins with prevention. The current regulatory environment and the healthcare systems concur with this position, providing preventive services at no direct cost to the member. Many diseases are far more treatable and less costly when found in the early stages of development. With this in mind, Humana educates our members about the importance of getting their recommended preventive services.

Members receiving at least one Preventive Service **PPO I**

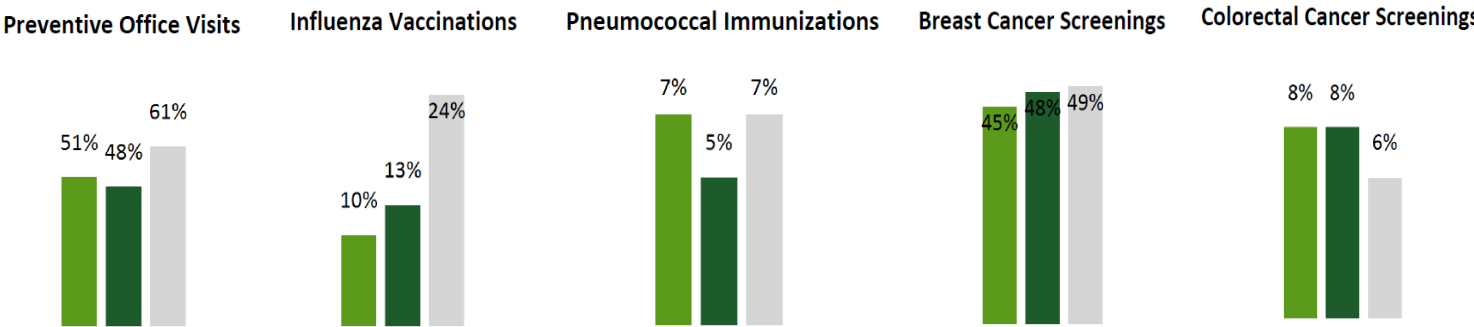
	Prior	Prior
Total Membership	61.7%	61.5%
Female	67.1%	68.6%
Male	54.8%	52.6%



Percentages based on target population of 995 members

Members receiving at least one Preventive Service **PPO II**

	Prior	Prior
Total Membership	66.8%	65.4%
Female	72.4%	73.5%
Male	60.2%	55.8%



Percentages based on target population of 835 members

Health Alerts - 2023

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 Category	Alerts Qualified	Alerts Generated	Alerts Closed	% Closed	% Compliant	Peer % Compliant
Total	5,838	2,907	1,847	63.5%	81.8%	78.2%
Cardiovascular	2,205	1,149	669	58.2%	78.2%	74.4%
Diabetes	1,694	755	412	54.6%	79.8%	77.8%
Prevention and Screening	915	551	492	89.3%	93.6%	92.2%
Geriatrics	423	75	41	54.7%	92.0%	83.4%
Cancer	263	139	92	66.2%	82.1%	80.3%
Respiratory	108	65	31	47.7%	68.5%	65.5%
Liver	59	59	59	100.0%	100.0%	99.0%
Osteoporosis	52	27	9	33.3%	65.4%	55.2%
Immune system	47	44	22	50.0%	53.2%	56.6%
Musculoskeletal	46	36	16	44.4%	56.5%	37.8%
Auto-Immune Disease	26	7	4	57.1%	88.5%	90.7%

Fully Compliant members have no open Humana Health Alerts = 67%
(Total members in current period: 1,070)

Prior Period: 48% (1,064 members)

Definitions

- **Alert Qualified**- opportunities to identify a person with gaps in care
- **Alerts Generated**- actionable opportunities (gaps in care)
- **Alerts Closed**- gaps in care closed
- **% Closed**- Alerts closed/Alerts generated
- **% Compliant**- Total compliant- this takes into account those that were compliant prior to any action from Humana (difference between Alerts Qualified and Alerts Generated+ Alerts Closed)/Alerts Qualified
- **PPO I: % Compliant = 81.5%**
- **PPO II: % Compliant = 82.4%**

Clinical Program Participation - 2023



Program	Description	Goals/Outcome	Total Eligible	Participated During Period	Eligible Participating Current	Eligible Participating Prior
Care Management	Provides a member-centric approach to help members establish and achieve their health goals. This approach examines the severity of illness while assessing the member's functional limitations.	Improve health and reduce hospital readmissions for high-risk individuals with chronic conditions.	Plan I: 34 Plan II: 16	Plan I: 24 Plan II: 16	Plan I: 70.6% Plan II: 100%	Plan I: 91.7% Plan II: 81.8%
Transplant	Assists all members in need of transplant services. This specialized team supports the members with a single point of contact as they navigate the complex care surrounding the orchestration of transplant care.	The member's dedicated clinician works with them and their provider during the planning stages, the procedure, the hospital stay and for one-year post-transplant. 100% of Transplant members are managed by Humana's Transplant Team.	Plan I: 1 Plan II: 3	Plan I: 1 Plan II: 3	Plan I: 100% Plan II: 100%	Plan I: - - - Plan II: 100%
Medication Therapy Management	Eligible patients can have a face-to-face or telephonic consultation with a qualified health care professional.	Many patients take multiple medications prescribed by more than one prescriber which increases the risks of adverse interactions. This program optimizes therapeutic outcomes by focusing on safety, effectiveness, lower-cost alternatives, and adherence.	Plan I: 42 Plan II: 10	Plan I: 36 Plan II: 10	Plan I: 85.7% Plan II: 100%	Plan I: 90.0% Plan II: 93.8%
Kidney Care	Assists members who have chronic kidney disease and End Stage Kidney Disease.	Provide members with the support and management of their chronic kidney disease to slow the progression of the disease.	Plan I: 1 Plan II: 1	Plan I: 1 Plan II: 1	Plan I: 100% Plan II: 100%	Plan I: - - - Plan II: 100%

SilverSneakers Utilization - 2023

Utilization by Month (Combined Report)

Month	Members	Participants*	% of Mbrs Participating	Visits	Avg Visits Per Person
1/31/2023	1,652	119	7.2%	1,020	8.6
2/28/2023	1,665	127	7.6%	1,071	8.4
3/31/2023	1,674	132	7.9%	1,149	8.7
4/30/2023	1,683	137	8.1%	1,003	7.3
5/31/2023	1,687	125	7.4%	1,036	8.3
6/30/2023	1,695	129	7.6%	968	7.5
7/31/2023	1,708	128	7.5%	1,036	8.1
8/31/2023	1,728	124	7.2%	1,104	8.9
9/30/2023	1,757	121	6.9%	1,030	8.5
10/31/2023	1,779	132	7.4%	1,100	8.3
11/30/2023	1,817	134	7.4%	1,036	7.7
12/31/2023	1,830	129	7.1%	999	7.7

Average Participation % by Month
7.4%

Average Participation % for the Period**
12.6%

		Current	Prior	Change	Peer
PPO I:	% Participation in Silver Sneakers	10.6%	10.4%	0.2%	13.1%
		Current	Prior	Change	Peer
PPO II:	% Participation in Silver Sneakers	15.0%	14.5%	0.5%	13.1%

Average Participation % by Month:

Current

Prior

8.8%

7.4%

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

www.silversneakers.com

Top 6 Utilized Fitness Facilities by Participants (Combined Report)

SilverSneakers – Virtual Visits 1,107 visits/17 Participants PPO I: #3 (7 mbrs/398 visits), Prior: 0 PPO II: #1 (10 mbrs/709 visits), Prior: 7 mbrs/286 visits
Defined Fitness – Rio Rancho (Rio Rancho) – 739 visits/15 Participants
Defined Fitness – Juan Tabo (Albuquerque) – 619 visits/16 Participants
Hutto Family YMCA (Hutto, TX) – 603 visits/2 Participants
Defined Fitness – Riverside Plaza (Albuquerque) – 573 visits/12 Participants
Defined Fitness – Rio Club (Rio Rancho) – 531 visits/13 Participants



* Represents the number of members enrolled who are actively participating.
** Calculated using the total unique members who participated during the period. This % can be higher than the monthly % if there are many partial-period participants.



Maintain
health



Get active



Stay
connected



Keep
learning



Earn
rewards

Go365: Well-being & rewards for Group Medicare members

Go365 by Humana®, a healthy living and learning program

- Members are enrolled automatically and can start participating on Go365.com or through the offline, paper-based experience.
- Members earn rewards for completing eligible activities to support whole-person health including preventive screenings, volunteering and completing a workout.
- Personalized experience allows members to select topics of interest and be served up resources and information to match.
- All-new fitness on-demand library offers a range of class types and times that can be done at home including cardio and dance, balance and stretching, and low mobility.
- The Wellness library is chock-full of videos, podcasts, articles and games on topics including brain health, stress management, nutrition essentials and more.

NMRHCA Go365 Wellness Summary

	Membership	Awareness %	Engagement %	Reward Redemption % Mbrs
2022	1.45k	7.59%	6.63%	6.76%
2023	1.81k	13.23%	6.67%	6.34%

Awareness:

The member completes at least one of the following:

- Completes at least one social/community event or the override
- Completes at least one 12 workouts in a month event, one quarterly 12 workouts in a month event or the override
- Redeemed in the mall
- Has a connected device workout upload of at least 5,000 steps
- Completes enroll & onboard event
- Self-Submitted/Self-Reported any activity, rewarding or not
- Has a newly connected device in the plan year

Engagement:

The member reached Awareness AND meets one of the following conditions:

- Member earns a minimum of \$80 in rewardable activities

Rewards have no cash value and can only be redeemed in the Go365 Mall. Rewards must be earned and redeemed within the same program year. Rewards not redeemed by Dec. 31 will be forfeited. Remember, only the member can redeem rewards and order gift cards. Some items in the Mall catalog may have been discontinued, and new items may be available for redemption. For the most current list, visit Go365.com or call 1-866-677-0999.

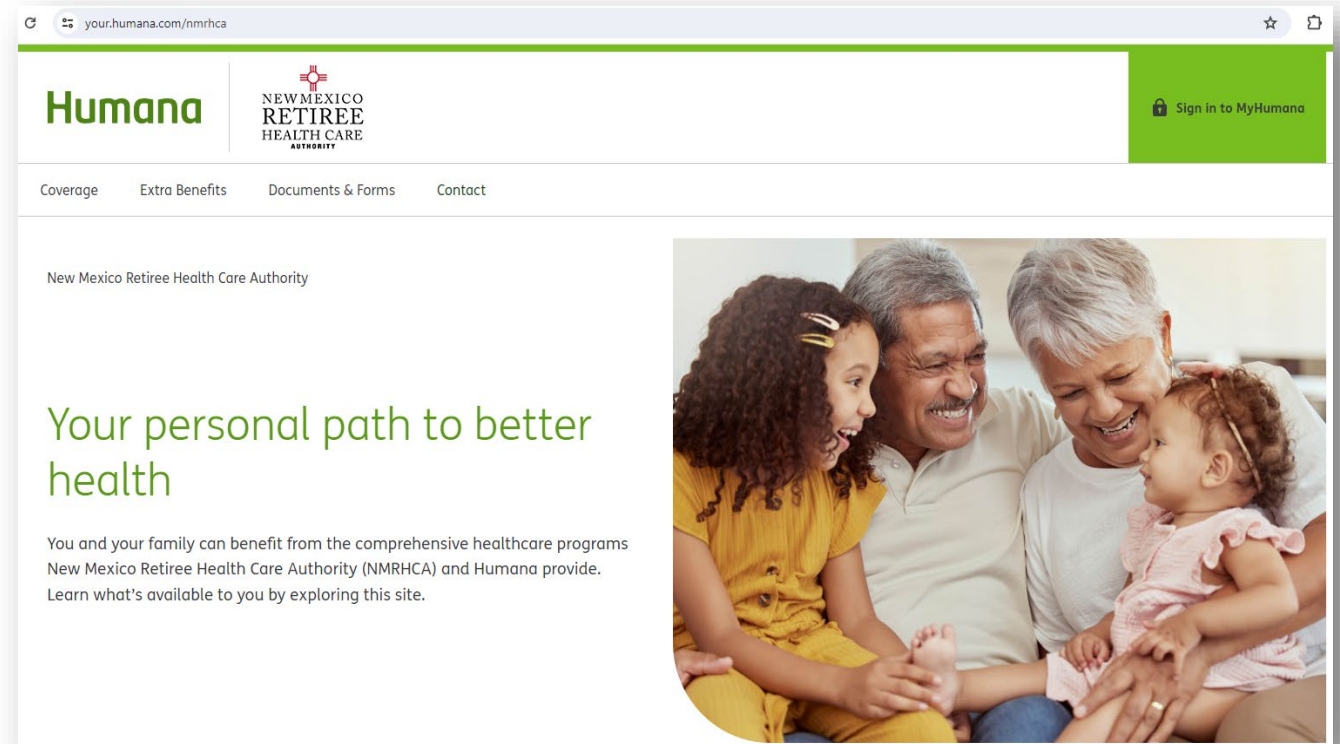


Humana Custom Website for NMRHCA – (Visits: Jan-Jun 2024)

	January	February	March	April	May	June
# of visits	77	53	37	34	52	56
# of unique visitors	59	46	34	28	41	41
Avg time on site	00:04:03	00:01:31	00:02:02	00:05:32	00:05:22	00:03:28
# of first-time visits	40	31	24	16	29	24

<https://your.humana.com/nmrhca>

	JAN	FEB	MAR	APR	MAY	JUN
Total Page Views	133	86	64	69	112	107
Landing Page	76	52	40	41	56	47
Coverage*	37	18	19	24	38	41
Extra Benefits	7	9	3	4	15	13
Documents & Forms	11	5	2	---	2	4
Contact	2	2	---	---	1	2



*What members can find under: Coverage

- Plan Comparison Chart
- Summary of Benefits PPO Plan I
- Summary of Benefits PPO Plan II
- Hearing – Supplemental Benefit Flyer
- Vision – Supplemental Benefit Flyer
- Plan Guide
- Prescription Drug Formulary

New as of June 2024: MyHealth Summary

The MyHealth Summary enables Group Medicare members to view pertinent health information so they can easily manage their health and well-being. The comprehensive, personalized summary is updated as members receive care and can be downloaded for easy sharing with their care team.

MyHealth Summary can be used to:

- Check lab/test results
- Access meds list
- Prepare for upcoming provider visits
- Stay up-to-date on vaccinations
- Download to share with providers and/or caregivers
- View upcoming appointments
- Track completion of preventive screenings
- View health data trends over time
- Easily navigate to other parts of MyHumana or Go365

The screenshot displays the MyHumana MyHealth Summary dashboard. At the top, the MyHumana logo is on the left, and navigation links for 'More sites', 'English', and 'Sign Out' are on the right. Below the header, a navigation bar includes 'Home', 'Coverage', 'Claims', 'Get Care', and 'MyMeds'. The main content area is titled 'MyHealth Summary' and includes a greeting: 'Hi, Pam. Easily view important health related information through this personalized summary. Your summary will automatically update as you receive care. Download it to share with your healthcare provider or caregiver so they have the most up-to-date view into your past and current health.' A 'Download summary' button is present. The dashboard is organized into several sections: 'Prepare for your next appointment' with tips on preparing for a visit; 'Appointments' showing an upcoming visit on March 12; 'Past immunizations' listing recent flu shots; 'Health and wellness reminders' for annual wellness, blood pressure, and breast cancer screenings; 'Allergies' listing Amoxicillin, Benadryl, and Peanuts; 'Family history' for Julia George (Smith) Mother; and 'Recent labs and tests' showing Hemoglobin A1c results.

MyHealth Summary

Hi, Pam. Easily view important health related information through this personalized summary. Your summary will automatically update as you receive care. Download it to share with your healthcare provider or caregiver so they have the most up-to-date view into your past and current health.

[Download summary](#)

Prepare for your next appointment

Start a conversation with your provider by using these quick tips.

- Bring a list of current medications and supplements you're taking, plus any questions or new health concerns you have
- Brush up on your family history! Be ready to discuss any recent health changes within your family.
- Be open and honest with your doctor so they can help you - bring a friend if you need to.

Appointments Not seeing appointments?

Upcoming

March 12 Heart doc visit Dr. Smith • 9 AM - 10 AM

Past immunizations

Aug 31, 2023 **Fluzone High-Dose Quad 2023-24 (PF) 240 mcg/0.7 mL IM syringe**

Sep 20, 2022 **Fluzone High-Dose Quad 2022-23 (PF) 240 mcg/0.7 mL IM syringe**

Oct 1, 2021 **Arexvy (PF) 120 mcg/0.5 mL IM suspension**

[Add immunizations](#)

[View full list of your past immunizations](#)

Health and wellness reminders

Maintain your health by staying up to date with preventive care activities.

Annual wellness visit [Earn Go365® rewards](#)

Appointment required

Blood Pressure Screening

Appointment required

Breast Cancer Screening [Earn Go365® rewards](#)

Appointment required

[View full list of your reminders](#)

Allergies

Amoxicillin Anaphylactic shock and hives

Benadryl Red bumps

Peanuts Hives and anxiety

[Add Allergy](#)

[View full list of your allergies](#)

Family history

View and add details about your family's health history.

Julia George (Smith) Mother Deceased at age 72

Conditions Diabetes Type II Breast Cancer

Onset at 23 Onset at 56

Notes Mom has struggled with diabetes most of her life

[Add family history](#)

Recent labs and tests

Nov 13, 2023 Quest Labs **Hemoglobin A1c/ Hemoglobin total in Blood** 108 4.9%

Sep 27, 2023 **Cholesterol**

Wegovy® for Heart Health



- **Wegovy® (semaglutide)** is a once-weekly injection used to **help adults lose weight**. It contains the same active ingredient as Ozempic® which is used for **diabetes**.



- In March 2024, Wegovy® received FDA approval to be used for a new purpose: **lowering the risk of cardiovascular events (such as death, heart attack, or stroke) in adults who are obese or overweight and already have known heart disease**.
 - Centers for Medicare and Medicaid Services (CMS) recommended considering Wegovy® a Part D drug when used for the new FDA approved indication.



- Wegovy® will now be covered on the Group Plus formulary with Prior Authorization.
 - Prior Authorizations will require clinical documentation that Wegovy® will be used for cardiac event prevention for a member who is overweight or obese and has known heart disease.
 - Wegovy® will **not** be covered for members requesting it for weight loss alone.



NEW MEXICO
RETIREE
HEALTH CARE
AUTHORITY

Annual Board Presentation

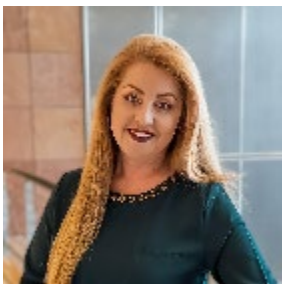
July 2024

 **DELTA DENTAL[®]**

Delta Dental of New Mexico



Your LOCAL Delta Dental of New Mexico Team



Dolores Piña

Senior Account
Manager



Anthony Moya

Senior Account
Manager



Jessica Taylor

Manager, Provider
Relations & Network
Strategy



Jeanine Vasquez

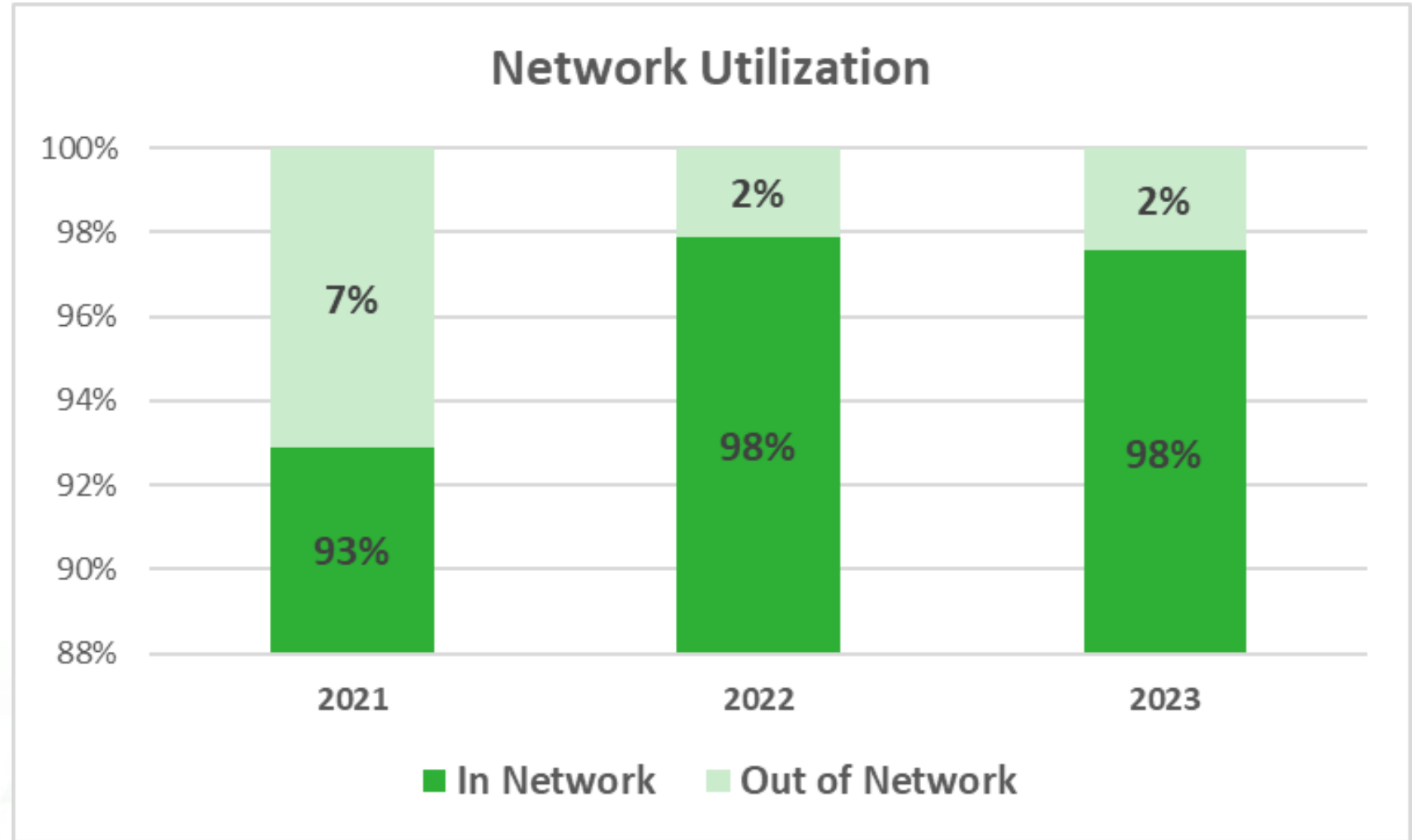
Provider Relations
Representative

Serving New Mexicans since 1971

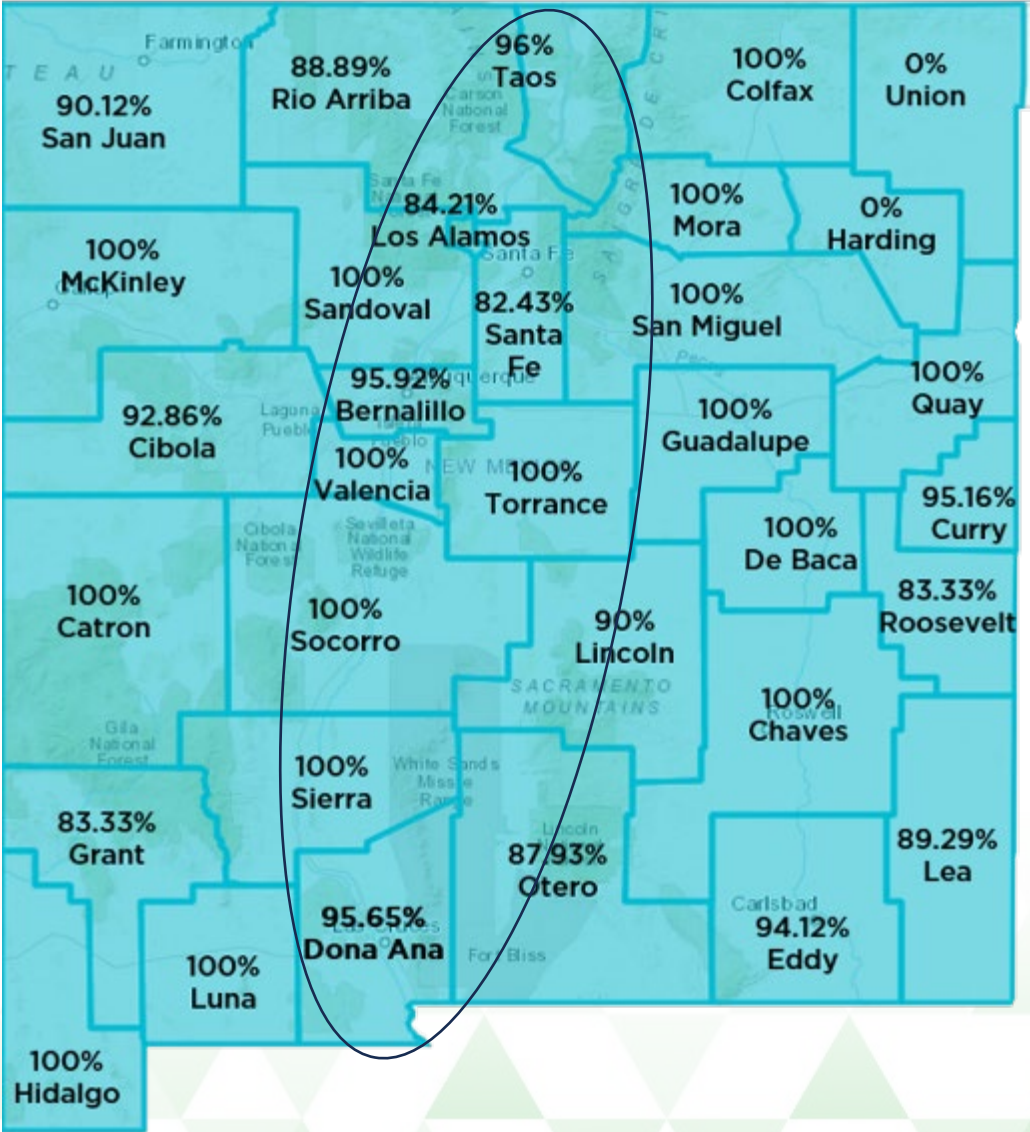
- Headquartered in Albuquerque with **43** New Mexico Employees
- **422,000+** New Mexico Members
- **2,300+** New Mexico Employer Groups
- **91%** of the **968** practicing New Mexico Dental Providers participate in the Delta Dental New Mexico Provider network
- Delta Dental New Mexico Provider network is bolstered by **152,000+** Dental Providers nation-wide under the National Delta Dental Provider System
- **61%** of Commercial Dental Insurance Market in NM
- Delta Dental of New Mexico has contributed over **\$9 million** to impact New Mexico communities over the past 5 years
- **A- (Excellent)** A.M. Best Company Rating

Plan Performance

- NMRHCA utilized the PPO New Mexico network in 2021
- The network was changed 1/1/2022 to the Delta Dental PPO Plus Premier network
- This change increased the In-Network access from 93% to 98%



Delta Dental NM Provider Network Value



Great In-Network Dental Provider Options for Our Members!

91% or 882 of the **968** practicing New Mexico Dental Providers participate in Delta Dental NM Networks

Plus

In-Network access to **152,000+** dental providers nationwide under the National Delta Dental Provider System

**Great for Members who live in Las Cruces/El Paso,
Farmington/Durango, & Roswell/Lubbock!**

Dental Action Report

53,791 Members were continuously enrolled Q1 2023 - Q4 2023

National Benchmark

Your Oral Health Score: 61/100

58th Percentile

National benchmark data comes from Healthentic's database of over 50 million members from all 50 states

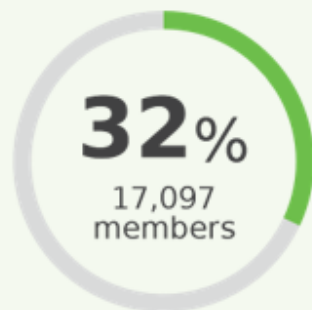
Peer Comparison

Your peers are 42 groups similar to your own, nationwide:

- Insurance Carriers and Related Activities
- 2500+ members



Healthy



Peers 41%
22% below peers
These members had preventive care only

Moderate



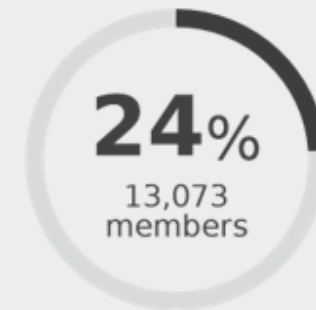
Peers 17%
47% above peers
These members primarily had preventive care and treatment

Serious



Peers 12%
58% above peers
These members had emergency care only or extensive care

No Visit



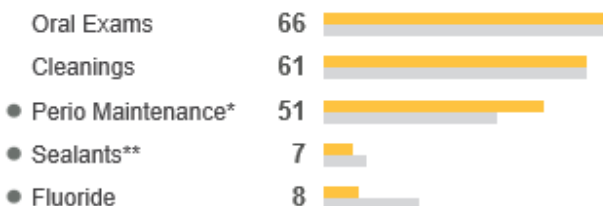
Peers 29%
17% below peers
These members had no dental claims

Oral Health Indicators

Type of Service

% of Members With Care

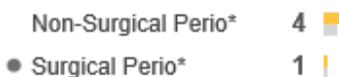
Healthy Behaviors



Tooth Decay



Gum Disease

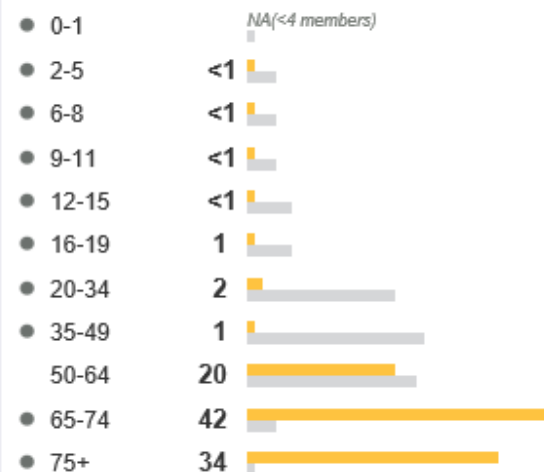


Tooth Loss



Age

% of Members



■ Your Group ■ Peers

● Indicates ≥ 20% above or below peers

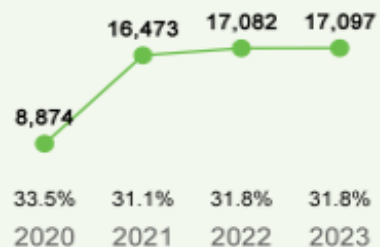
*Age 20+ **Age 6-19 ***Age 50+

Oral Health Changes

One year reporting period ending Q4 2023

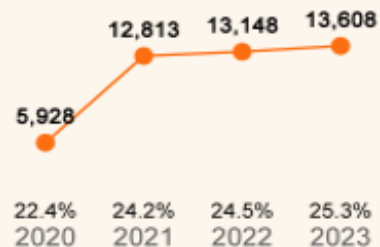
Healthy 32%

17,097 Members



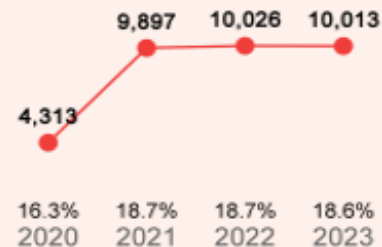
Moderate 25%

13,608 Members



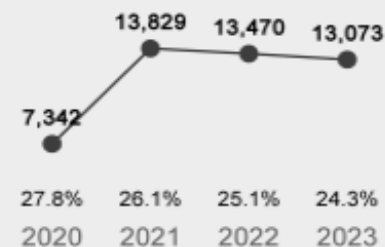
Serious 19%

10,013 Members



No Visit 24%

13,073 Members



Changes in the No Visit Category



Positive

815 previously *No Visit* saw a dentist and are *Healthy*

1,226 previously *No Visit* saw a dentist and are *Moderate*



Concerning

1,074 previously *Healthy* have not seen a dentist.

1,259 previously *No Visit* saw a dentist and are *Serious*.

608 *No Visit* are new enrollees.



Negative

9,119 *No Visit* for two years in a row

948 previously *Serious* have not seen a dentist

1,324 previously *Moderate* have not seen a dentist

Dental Action Report – Targeted Campaigns



Adults With 2 Years No Visit

Targeted Postcard Mailing

- **Co-branded postcard** sent directly to households through direct mail
- Call to action – **call your dentist and make an appointment today**
- QR code link to **Find a Provider tool** on Delta Dental of NM website
- **QR code tracking** provides group with metrics on campaign penetration

Improving Access for NMRHCA Members

Updated Website to Improve Accessibility

- Website has been fully revamped and optimized for mobile phones and tablets.
- Website has increased color contrast across the site to help users with low vision.
- Website can be resized using the browsers zoom feature for users with low vision.
- Website has enlarged buttons and controls for users with limited motor control.
- Website navigation can be used with only a keyboard for users who have limited motor control with a mouse.
- Majority of the website uses a 16pt Serif font size or larger for better readability.



Teledentistry - Now Available!

- Improves Rural Access
- Access to Prescription Medication if needed
- Facilitates Scheduling & Planning of Appointments
- Promotes Utilization & Oral Health
- Referrals to in-person Delta Dental Providers for **Lowest Out-of-Pocket Costs**

Community Engagement Oral Cancer Screenings

NMRHCA Wise & Well Wellness Fairs

- Albuquerque - May 31
- Santa Fe - June 7
- Las Cruces - June 14
- Virtual - June 21





Delta Dental of New Mexico

DeltaDentalNM.com





New Mexico Retiree Health Care Authority Annual Review

July 2024



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

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 39 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 41 million members
- 97% member satisfaction for Davis Vision
- Over 900 employees

Plan Benefits & Utilization

NMRHCA 2023-24 Highlights



Member Enrollment¹

34,786 Subscribers
12,846 Dependents
47,631 Total Lives



Benefit Utilization

22,051 Claims
46.3% Utilization



In-Network Utilization

98% In-Network*



Member Satisfaction

98% Satisfaction

¹Average Lives based on a snapshot in time



Frames Paid-in-Full

56.1% Received a Paid-in-Full



Eye Examinations

12,209 Eye Exams



Member Savings

\$2,183,340 Savings on Lens Options & Upgrades

61% 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
7/1/2023	34,392	13,103	47,495	1,900	\$182,456	\$96	4.0%
8/1/2023	34,457	13,119	47,576	2,203	\$219,379	\$100	4.6%
9/1/2023	34,262	12,949	47,211	2,054	\$221,193	\$108	4.4%
10/1/2023	34,495	12,848	47,343	2,263	\$238,324	\$105	4.8%
11/1/2023	35,173	12,863	48,036	2,043	\$217,089	\$106	4.3%
12/1/2023	35,028	12,810	47,838	1,883	\$195,219	\$104	3.9%
1/1/2024	34,883	12,732	47,615	2,090	\$221,111	\$106	4.4%
2/1/2024	34,921	12,724	47,645	2,084	\$228,146	\$109	4.4%
3/1/2024	34,947	12,706	47,653	1,921	\$215,749	\$112	4.0%
4/1/2024	35,272	12,753	48,025	1,994	\$194,927	\$98	4.2%
5/1/2024	34,812	12,694	47,506	1,616	\$162,005	\$100	3.4%
Totals	34,786	12,846	47,631	22,051	\$2,295,598	\$104	46.3%

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 152,000 access points to serve all membership
- Enhanced frame allowance at Visionworks
- In-network online retailers, Glasses.com, 1-800Contacts, Befitting, & Visionworks. **New for 2024 Targetoptical.com!**
- Processed 21,946 claims
- 46.1% overall utilization
- 98% member satisfaction and 97% first-call resolution
- Provide quarterly experience and financial reporting

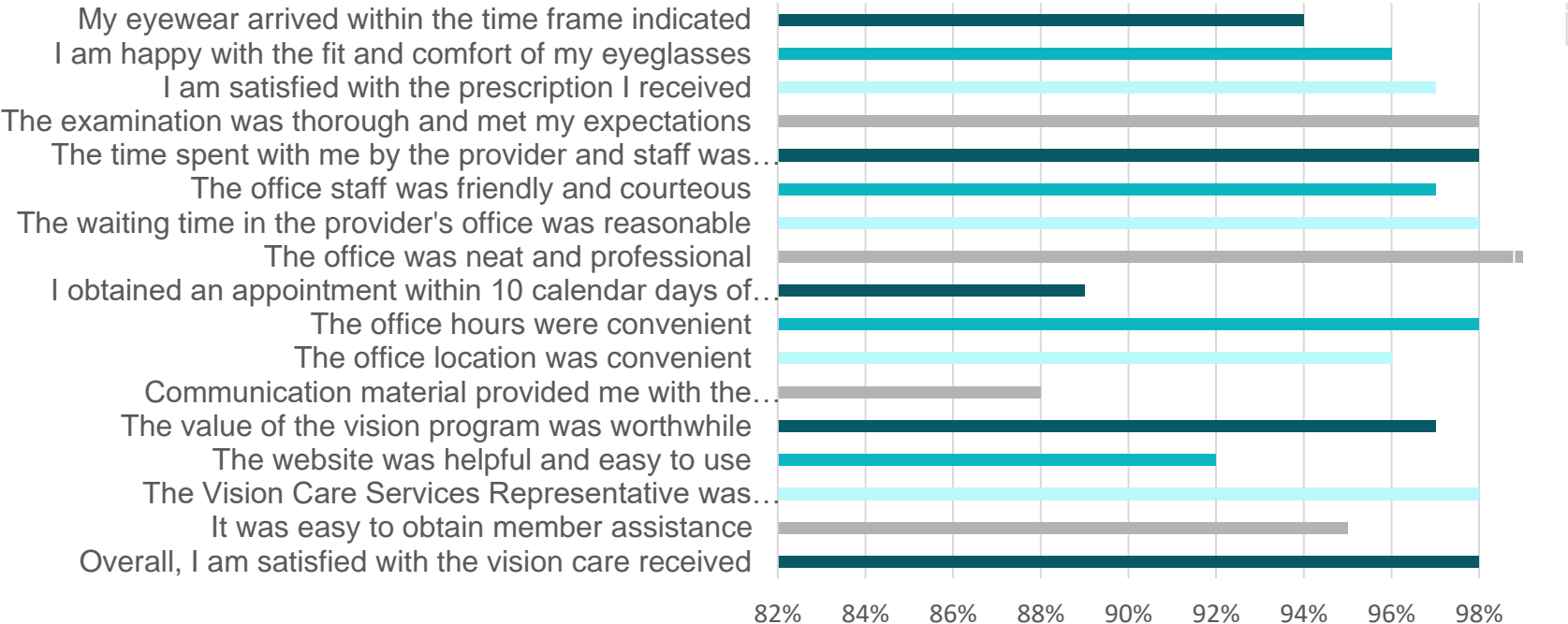


* Source: NMRHCA Utilization Reports & NAR Reports

Member Satisfaction

2023-2024

2023-2024 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)



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)



New! Estimator Tool

This is an interactive tool that allows you to estimate the costs of services at an in-network eye care provider. Along the way, you can learn about topics such as retinal imaging, choosing between eyeglasses and contacts, the benefits of various lens technologies, and more.



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®.

Summary

We Appreciate Your Partnership

Davis Vision Network

- Over 153,000 points of access, with mix of Optometrist, Ophthalmologist and many of the leading national retail brands.
- 98% 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 37% of NMRHCA members enjoy today!
- Fixed pricing, eliminating surprises
- Average 61% savings on lens options alone, an estimated \$2.4M

Client Savings

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



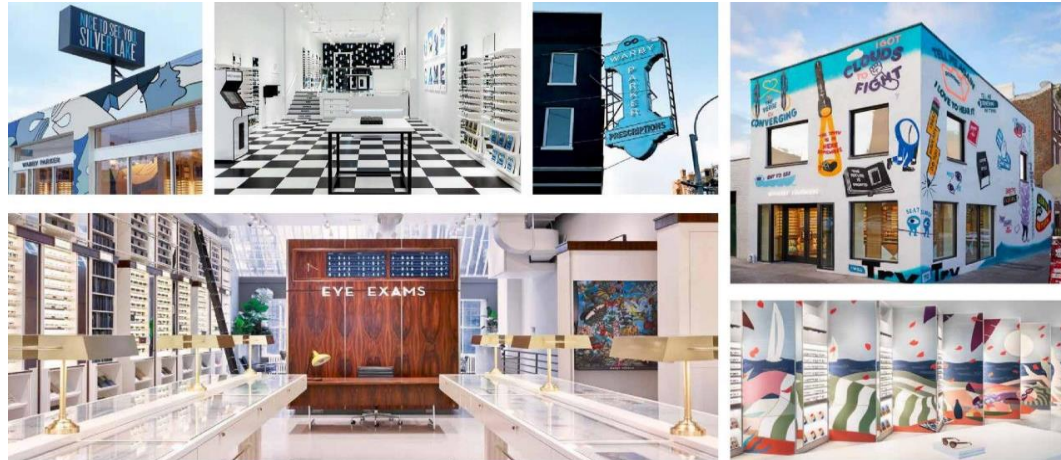
2024 Network Enhancement Warby Parker



Choice

- Entered an expanded relationship nationwide, greatly expanding their footprint.
- Members will enjoy access to online shopping, 200+ stores with onsite exams, and signature at-home try-on program

WARBY PARKER



**INVESTING IN OUR
RETAIL NETWORK TO
ANSWER CONSUMER
DEMAND**



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.

NM Retiree Health Care Authority

July 11 – 12, 2024 Board Retreat
Life Insurance Coverages



Here Today

Andrea Vargas

Dedicated Account Specialist
Albuquerque, NM

Jennifer Oswald (dialing in)

National Accounts Consultant
Portland, OR

Additional Core Team Members

Joshua Steinhaus

Employee Benefits Consultant
Phoenix, AZ

Nathan Briggs

Underwriter
Portland, OR



Customer Centricity

Satisfaction and loyalty through service and experience

9.50 Years

is the average consecutive length clients **stay with The Standard**.¹

1,000,000+

calls our Employee Benefits contact center received in the last year. With an **average 97% satisfaction score** during the optional, post-call survey.²

95%

of the 6,400+ applicants, who completed our optional survey after submitting Evidence of Insurability, were **satisfied with how easy our application was to complete** in 2023.³

Over 3,000

clients have been with The Standard for at least **20 consecutive years**.¹

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1 Internal study by The Standard: Average Client Persistency, 2023

2 Internal study by The Standard: Contact Center Averages From 11/2022-11/2023, 2023

3 Internal study by The Standard: EOI Voice of Customer Results, 2023



2024 Focus Areas of Transformation

We are committed to enabling the digital future



Integration and Administrative Partnership

Enabled faster data onboarding and real-time integrations



Enrollment Experience

Modern solutions for every type of submission preference



Employer Portal

Straightforward, configurable, easier way to manage benefits online



Claim Filing

Streamlined option to file and manage disability claims



Client Program Insights Reporting

Analytical reports that give deep insights



System Modernization

Upgrading administration system to improve the digital experience



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 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



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.

[Explore Travel Assist & Life Services Toolkit](#)

[Request Life Conversion Materials](#)



2023/2024 Life Performance Guarantee Results

Measure	Target	Q1	Q2	Q3	Q4	YTD
Calls Returned by Dedicated Account Specialist	90% or higher within one business day	100%	100%	92%		98%
Claim Payment Accuracy	99% or higher	100%	100%	100%		100%
Claim Decision Accuracy	98% or more	100%	100%	100%		100%
Life Claim Payment Timeliness	5 business days or less	2.3 days	2.9 days	3.1 days		3.0 days

Key Takeaways

- We met or exceeded all established PG metrics for the 2023/2024 plan year-to-date.
- Performance against the claim payment timeliness benchmark is particularly strong.



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

[standard.com/
mybenefits/
newmexico_rhca](http://standard.com/mybenefits/newmexico_rhca)





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Medical Underwriting Expertise

Connected EOI™

What you'll experience:

- Simplified data feed option
- Automated EOI invitations
- EOI Reminders on a customizable schedule

What employees will experience:

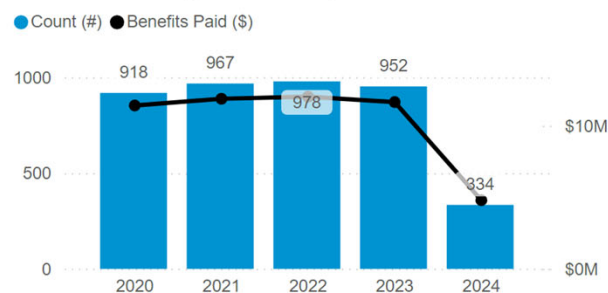
- More streamlined application process
- Save-and-return functionality
- Generates automated decisions for most applicants
- Electronic signature and submission with print-and-save options
- [See our recorded demo for a complete overview](#)



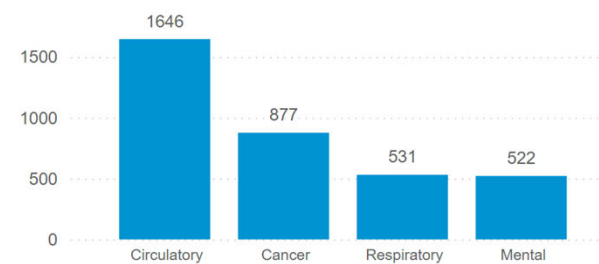
Member Term Life Approved Claims

Period	Member Claims	Benefits Paid
2020	918	\$11,412,176
2021	967	\$11,880,966
2022	978	\$12,024,684
2023	952	\$11,649,120
2024	334	\$4,798,336
Total Approved:	4149	\$51,765,282

Member Term Life Approved Claims by Year



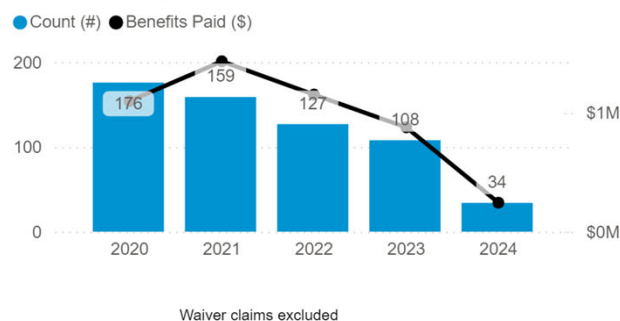
Top Diagnostic Category Counts



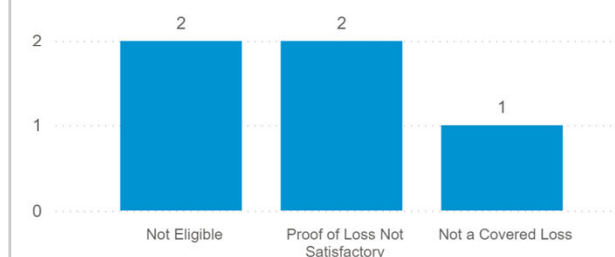
Dependent Life Approved Claims

Period	Dependent Claims	Benefits Paid
2020	176	\$1,098,000
2021	159	\$1,433,000
2022	127	\$1,153,000
2023	108	\$878,000
2024	34	\$244,000
Total Approved:	604	\$4,806,000

Dependent Life Approved Claims by Year



Top Denied Reasons



Term Life represents Basic and Additional Life

Policies displayed: 645743 Report ID: 300

Approved Claims

Member	Count
Additional Term Life	1847
Basic Term Life	3826
Total Approved:	5673

Dependent	Count
Dependents Life	604
Total Approved:	604

Approved Claims by Year

Claim Type	2020	2021	2022	2023	2024
Family	176	159	127	108	34
Dependents Life	176	159	127	108	34
Member	1273	1324	1330	1278	468
Additional Term Life	360	368	465	474	180
Basic Term Life	913	956	865	804	288
Total Approved:	1449	1483	1457	1386	502

Waiver claims excluded

Policies displayed: 645743 Report ID: 301

Benefits for Approved Claims

Member	Benefits Paid
Additional Term Life	\$24,324,642
Basic Term Life	\$27,440,641
Total Approved:	\$51,765,282

Approved Benefits Paid by Year

Claim Type	2020	2021	2022	2023	2024	Total
Family	\$1,098,000	\$1,433,000	\$1,153,000	\$878,000	\$244,000	\$4,806,000
Dependents Life	\$1,098,000	\$1,433,000	\$1,153,000	\$878,000	\$244,000	\$4,806,000
Member	\$11,412,176	\$11,880,966	\$12,024,684	\$11,649,120	\$4,798,336	\$51,765,282
Additional Term Life	\$4,403,000	\$4,720,000	\$6,178,000	\$6,323,306	\$2,700,336	\$24,324,642
Basic Term Life	\$7,009,176	\$7,160,966	\$5,846,684	\$5,325,815	\$2,098,000	\$27,440,641
Total Approved:	\$12,510,176	\$13,313,966	\$13,177,684	\$12,527,120	\$5,042,336	\$56,571,282

Dependent	Benefits Paid
Dependents Life	\$4,806,000
Total Approved:	\$4,806,000

Waiver claims excluded

Life Approved Claim Count by Diagnosis

Primary Diagnostic Category	Claims
Accidents and Violence	2%
Blood Diseases	1%
Cancer	18%
Circulatory	35%
Digestive	4%
Endocrine / Metabolic / Immunity	4%
Genitourinary	5%
Homicide	0%
Ill-Defined Conditions	2%
Infectious / Parasitic	3%
Mental	11%
Musculoskeletal / Connective	0%
Nervous	2%
Respiratory	11%
Transplant	0%
Total Approved:	100%

Life Approved Claim Count by Diagnosis by Reporting Period

Primary Diagnostic Category	2020	2021	2022	2023	2024
Accidents and Violence	2%	2%	2%	1%	2%
Blood Diseases	0%	0%	1%	0%	1%
Cancer	18%	20%	17%	18%	18%
Circulatory	36%	32%	35%	39%	34%
Digestive	3%	4%	3%	3%	5%
Endocrine / Metabolic / Immunity	4%	4%	4%	5%	6%
Genitourinary	5%	5%	4%	4%	6%
Homicide	0%	0%	0%		
Ill-Defined Conditions	2%	2%	2%	2%	2%
Infectious / Parasitic	3%	3%	4%	3%	2%
Mental	12%	9%	12%	12%	15%
Musculoskeletal / Connective	1%	0%	0%	0%	1%
Nervous	2%	2%	3%	3%	2%
Respiratory	12%	16%	12%	8%	5%
Transplant		0%	0%	0%	
Total Approved:	100%	100%	100%	100%	100%

Waiver claims excluded

Policies displayed: 645743 Report ID: 306



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 of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. 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.

Appendix

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



Lobbyist (Scope of Work, Compensation, and Term) - Action Item*

Background:

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 304 public entities including cities, counties, universities, and charter schools participate in NMRHCA with approximately 66,000 retirees and their dependents covered. NMRHCA staff would like to execute a small purchase agreement from Program Support for lobbying services related to the upcoming 2025 legislative session. The contract will be to provide support to the Board's approved action item from the April 2, 2024, Board of Directors' Meeting for proposed legislative action pertaining to the protection of the RHCA trust fund by way of a joint resolution.

FY25 Approved Operating Budget		\$748,300		
		Proposed		
		Contract	Contract	
	Vendor	Amount	Term	Type
1	Segal - Benefit & Actuary Consultant	\$320,000	July 1, 2023 - June 30, 2027	Term/Comp
2	Judith Beatty	\$7,000	July 1, 2023 - June 30, 2024	New/Small
3	Moss Adams - Audit Services	\$77,940	July 1, 2023 - June 30, 2025	Term/Comp
4	Rodey - Legal Services	\$25,000	July 1, 2023 - June 30, 2024	New/Small
5	RESPEC	\$60,862	July 1, 2023 - June 30, 2024	Price Agreement
6	PERA MOU - HR Services	\$25,500	July 1, 2023 - June 30, 2024	MOU
7	Adelante - Shredding Services	\$4,418	July 1, 2023 - June 30, 2024	New/Small
8	Real Time Solutions (Webhost)	\$1,700	July 1, 2023 - June 30, 2024	Price Agreement
9	Meketa	\$55,000	July 5, 2024 - June 30, 2028	Term/Comp
10	Robert Romero & Associates	\$32,456	TBD	New/Small
Total		\$609,876		
Unencumbered Balance		\$138,424	Available for mid/end-year adjustments	

1. Scope of Work:

The Contractor shall perform the following work:

Contractor shall provide government affairs services for all NMRHCA - related retirement, budget bills, health care, and other matters and decisions affecting NMRHCA before the Legislature, interim and standing legislative committees and budget-related legislative and legislative matters requiring or awaiting action by the Governor in connection with and in preparation for the regular 60-day session and the first special session (if called) of the 2025 New Mexico State Legislature, as follows:

- Contractor shall work closely with the NMRHCA Board, NMRHCA staff and the New Mexico Legislature to ensure any proposed Retiree Health Care Act legislation is actuarially and administratively sound before being introduced.

2. Contractor shall work closely during the interim with the Pensions and Investment Oversight Committee (IPOC), the Legislative Finance Committee, Legislative Health & Human Services, and other interim committees regarding NMRHCA related matters. Contractor shall make recommendations regarding legislative strategy to the NMRHCA Board and the Executive Director.
3. Contractor will work at the direction of the NMRHCA Executive Director to review legislative proposals that would affect NMRHCA, the NMRHCA Board or the eligibility policies and guidelines of NMRHCA and make recommendations for amendments or legislative strategy to the NMRHCA Board and Executive Director.
4. At the direction of the NMRHCA Executive Director, the contractor will communicate the NMRHCA Board's position regarding NMRHCA-related matters to the New Mexico Legislature and legislative staff.
5. As needed, assist in obtaining sponsors for NMRHCA-proposed legislation; and
6. Attend hearings, including interim hearings, to assist the NMRHCA Board and executive staff related to retirement and budget-related proposals being heard.
7. Coordinate with other lobbyists, stake holder groups, and any other agency or organization as necessary to promote and advance NMRHCA's legislation.
8. Personally attend, and coordinate staff/expert witness attendance at legislative sessions, as well as at interim committee meetings where issues affecting the NMRHCA are discussed.
9. Provide a written report or summary of relevant legislative activities, to include time spent on NMRHCA activities, for the period for which payment is being requested.

In providing such services, Contractor shall register under the Lobbyist Regulation Act, NMSA 1978, Sections 2-11-1 to 2-11-9, as amended, and comply with all other applicable terms of such Act.

2. **Compensation:** Not to exceed \$30,000 plus NM GRT
3. **Term:** Effective upon all approvals and term 6/30/2025

Action Item Request: NMRHCA staff respectfully requests permission to enter into a contract for lobbyist services with Robert Romero & Associates for the scope of work referenced above with compensation not to exceed \$32,456 for the specified contract term.



July 2024
Annual Meeting
2025 Plan Recommendations
Action Items

Summary of Proposed Actions

- Self-Insured Plan Rate Increases
 - Pre-Medicare (Premier and Value Plans)
 - Medicare Supplement
- Plan Design – Inflation Reduction Act (IRA) Changes
 - Add a deductible to the Medicare EGWP plan to offset some of the cost
- Additional Considerations
 - 2025 Medicare Advantage Rates – Zero dollar increase up to about 80% increase
 - Reduction of offerings for Medicare Advantage Prescription Drug Plans (MAPD)

Staff Recommendations

- Scenario D:
 - Premium Increases
 - 2% Retiree & Spouse/ 3% Child - Increase on Premier and Value Plans
 - 2% Increase on Medicare Supplement Plan
- Reduction of Medicare Advantage Prescription Drug Plans
 - Elimination of all remaining plan 2 options due to IRA removal of coverage gap
 - Elimination of highest costing MAPD plan due to increases
 - Unless more advantageous premium can be negotiated for CY2025 on behalf of members and RHCA
 - Current increase of 40%, after 50% increase for CY2024

Summary of Proposals

	Baseline	Scenario A	Scenario B
Pre-Medicare Rate Increase	0%	8%	4%
Medicare Supplement Plan Rate Increase	0%	6%	3%
Deficit Spending Period (FY)	2033	2034	2033
Solvency Period	Beyond Projection Period	Beyond Projection Period	Beyond Projection Period
Projected Fund Balance 6/30/56	\$ 17,973,287,203	\$ 19,053,650,307	\$ 18,513,468,755
Plan Changes	None	None	None
		Scenario C	Scenario D
Pre-Medicare Rate Increase		3%	2% / 3% (Child)
Medicare Supplement Plan Rate Increase		2%	2%
Deficit Spending Period (FY)		2034	2033
Solvency Period		Beyond Projection Period	Beyond Projection Period
Projected Fund Balance 6/30/56		\$ 19,325,936,463	\$ 18,292,615,155
Loss Ratio		\$250 EGWP Deductible on non-generics	None

CY2025 Plan Year - ACTION ITEM