



BENEFITS MESSENGER

THE NMRHCA Newsletter

EXECUTIVE DIRECTOR'S MESSAGE

Health care continues to evolve, and sometimes those changes mean taking a fresh look at the coverage that works best for you. As we prepare for 2027, this year's Open & Switch Enrollment is an important opportunity to review your benefits and consider the options available to you.

One significant change is that the Presbyterian Medicare Advantage plan will no longer be offered through NMRHCA effective January 1, 2027. However, this does not mean the end of access to Presbyterian doctors and facilities. Other NMRHCA plans provide access to the Presbyterian provider network, including the UnitedHealthcare Medicare Advantage PPO, Blue Cross Blue Shield Medicare Advantage PPO, and Blue Cross Blue Shield Medicare Supplement plan, however, members should confirm participation with their specific providers.

Members currently enrolled in the Presbyterian plan who do not make another election will automatically transition to the UnitedHealthcare Medicare Advantage PPO. I encourage affected members—and all NMRHCA members—to take this opportunity to compare plans and consider premiums, benefits, provider access, prescriptions, and out-of-pocket costs before deciding for 2027.

This newsletter provides information about 2027 plan changes and premiums, along with our statewide schedule of in-person and virtual enrollment meetings. Our staff and benefit plan representatives will be available to answer questions and help you better understand your choices.

Thank you for allowing NMRHCA to continue serving you.

Neil Kueffer, Executive Director

NMRHCA ANNUAL BOARD MEETING

NMRHCA's Board of Directors held its annual meeting July 16–17 at the Historic Plaza Hotel in Las Vegas, NM. This meeting establishes the agency's direction for the coming fiscal year.

Board Officers: No leadership changes. Dr. Lee Caruana continues as President, Dr. Tomas Salazar as Vice-President, and Mr. Lance Pyle as Secretary. Recently vacant seats were filled by Ms. Heather Vigil Clark of the NM State Personnel Office, and Ms. JoLou Trujillo-Ottino of the NM Health Care Authority. The full board of directors can be found by [CLICKING HERE](#) or going to <https://www.nmrhca.org/administration/board-of-directors/>.

Plan and Rate Decisions: Medical and prescription carriers reported 2025 & 2026 outcomes and 2027 developments. Actuarial consultants presented solvency modeling that, along with rising medical spend trends, shaped the Board's decisions on plan and rate changes — balanced against minimizing impact on retirees. See "Plan Changes for 2027" for details.

Investment Strategies: Investment consultants provided an update on the trust fund portfolio and presented rebalancing recommendations to maintain alignment with the Board-approved asset allocation. The Board also received information on active and passive investment management approaches for review and potential future discussion. As of May 30, 2026, the trust fund balance was approximately \$2.1 billion.

UHC AND HUMANA MEDICARE ADVANTAGE PLAN CHANGES

UnitedHealthcare Medicare Advantage PPO and Humana Medicare Advantage PPO members will see a change to how their medical and prescription drug coverage is structured in 2027. Effective January 1, 2027, the UnitedHealthcare and Humana Medicare Advantage PPO plans will include a Medicare Advantage medical plan and a standalone Group Medicare Part D Plan (PDP) for prescription drug coverage, remaining with the same carrier and their respective pharmacy benefit managers as today. The medical and prescription drug plans will continue to be offered together as a packaged NMRHCA Medicare plan option when making your plan selection. This change helps manage plan costs, allowing UnitedHealthcare premiums to remain unchanged for 2027 while Humana members will see a premium reduction. Medical benefits, member cost-sharing and network access will not change as a result of the new structure. For most members, there will be little noticeable difference in how they use their coverage. Humana members will continue to use a single ID card for both medical and prescription drug coverage. UnitedHealthcare members will receive two ID cards, one for medical coverage and one for prescription drug coverage. All affected members will receive an individual letter with additional details before the change takes effect.

PRESBYTERIAN MEDICARE ADVANTAGE NOT OFFERED IN 2027

Members may have heard about Presbyterian Health Plan's previously announced business decision regarding its Medicare Advantage offerings and wondered what that would mean for their NMRHCA coverage. We now know that the Presbyterian Medicare Advantage plan will no longer be offered through NMRHCA effective January 1, 2027.

As a result of Presbyterian's broader business decision, continuing the plan through NMRHCA for 2027 would have required significant changes to premiums and plan design. These changes would have resulted in a plan that was no longer competitive in either premium or the level of member cost-sharing that NMRHCA members have been accustomed to when accessing care. With other Medicare options available to members, continuing the Presbyterian Medicare Advantage plan was no longer a viable option for 2027.

NMRHCA members will be able to select from these Medicare options during Switch Enrollment that offer access to Presbyterian providers:

- United HealthCare Medicare Advantage PPO
- BCBS Medicare Advantage PPO
- BCBS Supplement

While these plans provide access to Presbyterian providers, provider networks and plan benefits may differ. Members should confirm that their specific doctors, facilities and prescriptions are covered before selecting a plan.

Members who take no action will be defaulted to UnitedHealthcare. During Switch Enrollment, you will be able to compare plans, including provider networks, to determine which plan best meets your needs.

Members currently receiving ongoing treatment or scheduled services should contact their new plan to discuss continuity-of-care and coordinate any necessary authorizations. Presbyterian will also provide transition support for members moving from its Medicare Advantage plan. Call Presbyterian for support at (505) 923-2000 (TTY 711).

Non-Medicare options from PHP are still available to members who are not Medicare eligible.

OPEN & SWITCH ENROLLMENT 2026 FOR 2027 PLAN YEAR

Open Enrollment If you're not currently enrolled: 2027 is an Open Enrollment year for medical coverage (occurs every odd year). If you, your spouse/domestic partner, or a qualifying dependent are eligible but not enrolled, you can enroll October 1, 2026 – January 30, 2027, with coverage most starting January 1, 2027.

Switch Enrollment If you're currently enrolled: Switch Enrollment runs from October 1 to November 13, 2026. Watch for your Switch Packet in the mail in late September. Your Switch Form will show the benefits you currently have and what they are costing you, along with the options you can “switch” to and what the price difference is. To change plans, **your form must be returned, postmarked by November 13, 2026;** changes take effect January 1, 2027. **If your current plan will continue to be offered in 2027 and you want to keep it, no action is required.** **Members currently enrolled in Presbyterian Medicare Advantage who take no action will automatically default to the UnitedHealthcare Medicare Advantage PPO effective January 1, 2027**

Dental & Vision: Open to members enrolling for the first time, or re-enrolling after four consecutive years after canceling dental/vision coverage.

Meetings: NMRHCA holds in-person and virtual meetings throughout October statewide, where staff and plan providers walk through your options. In-person attendees can also access wellness screenings such as flu shots, blood pressure checks, and more.

See the Switch Enrollment Meeting Schedule on the next page, at nmrhca.org/switch-open-enrollment, or in your Switch Packet.

NMRHCA PLAN CHANGES FOR 2027

The following table summarizes the plan and rate changes for 2027. Contact NMRHCA for more details or attend one of the Open & Switch Enrollment Meetings listed in the schedule in this newsletter or go to our Open and Switch Enrollment Web page at www.nmrhca.org/switch-open-enrollment.

BENEFITS MESSENGER | AUGUST 2026

CARRIER		PLAN	PLAN CHANGE	PREMIUM CHANGE		
				PERCENT CHANGE	AMOUNT OF MONTHLY CHANGE*	2027 MONTHLY PREMIUM*
PRE-MEDICARE PLANS	PRE-MEDICARE PLANS					
	Presbyterian & Blue Cross Blue Shield	Value Plan	No Medical or Rx changes	5% increase	\$13.78 Retiree \$26.15 Spouse \$13.62 Child	\$289.38 Retiree \$549.21 Spouse \$285.93 Child
		Premier Plan		5% increase	\$17.64 Retiree \$33.48 Spouse \$17.46 Child	\$370.45 Retiree \$703.12 Spouse \$366.66 Child
	MEDICARE PLANS					
MEDICARE PLANS	Blue Cross Blue Shield	Supplement	No Medical changes. Rx change \$2400 annual out-of-pocket max per IRA**.	2% increase	\$4.91 Retiree \$7.37 Spouse \$9.82 Child	\$250.52 Retiree \$375.79 Spouse \$501.05 Child
		Medicare Advantage HMO	No medical changes. Rx change \$2400 annual out-of-pocket max per IRA**.	0% increase	\$0.00 Retiree \$0.00 Spouse \$0.00 Child	\$0.00 Retiree \$0.00 Spouse \$0.00 Child
		Medicare Advantage PPO	No medical changes. Rx change \$2400 annual out-of-pocket max per IRA**.	22.2% increase	\$5.00 Retiree \$7.50 Spouse \$10.00 Child	\$27.50 Retiree \$41.25 Spouse \$55.00 Child
	United HealthCare	Medicare Advatage + PDP	No medical changes. Rx change \$2400 annual out-of-pocket max per IRA**.	0% increase	\$0.00 Retiree \$ 0.00 Spouse \$0.00 Child	\$99.95 Retiree \$149.92 Spouse \$199.90 Child
	Humana	Medicare Advatage + PDP	No medical changes. Rx change \$2400 annual out-of-pocket max per IRA**.	29.2% decrease	\$-18.78 Retiree \$ -28.17 Spouse \$-37.56 Child	\$45.53 Retiree \$68.30 Spouse \$91.06 Child
	Presbyterian	Medicare Advantage HMO-POS	Presbyterian Medicare Advantage plan will no longer be offered through NMRHCA effective January 1, 2027. Members who take no action to select another plan will be defaulted to UnitedHealthcare Medicare Advantage PPO as of 1/1/2027.			
	VOLUNTARY BENEFITS					
VOLUNTARY BENEFITS	Delta Dental	Basic	No change	0% increase	\$0 Single \$0 2-Party \$0 Family	\$24.04 Single \$45.68 2-Party \$68.51 Family
		Comprehensive	No change	4.5% increase	\$1.97 Single \$3.74 2-Party \$5.61 Family	\$45.67 Single \$86.79 2-Party \$130.18 Family
	Blue Cross Blue Shield Dental	Basic	No change	0% increase	\$0 Single \$0 2-Party \$0 Family	\$19.98 Single \$37.95 2-Party \$56.93 Family
		Comprehensive	No change	0% increase	\$0 Single \$0 2-Party \$0 Family	\$38.46 Single \$73.07 2-Party \$109.56 Family
	Davis Vision	Vision Plan	No change	0% increase	\$0 Single \$0 2-Party \$0 Family	\$4.91 Single \$9.24 2-Party \$13.61 Family
	The Standard Life	Multiple Levels of Coverage Available	No change			

* Amounts listed are based on retiree premiums who are receiving maximum subsidy.

**Inflation Reduction Act

OPEN & SWITCH ENROLLMENT 2026 MEETING SCHEDULE

ESPANOLA: *September 30, 2026 @ 9:30 AM*

Northern NM College
Event Center & AD 101/102
921 Paseo de Oñate
Española, NM 87532

FARMINGTON: *October 1, 2026 @ 9:30 AM*

San Juan College
Henderson Fine Arts Building Room 9008
4601 College Blvd
Farmington, NM 87402

GALLUP: *October 2, 2026 @ 9:30 AM*

UNM - Gallup
Student Services & Tech Center
705 Gurley Ave
Gallup, NM 87301

RATON: *October 6, 2026 @ 9:30 AM*

Raton Convention Center
901 S. 3rd St.
Raton, NM 87740

LAS VEGAS: *October 7, 2026 @ 9:30 AM*

New Mexico Highlands Univ. Student Center
800 National Ave.
Las Vegas, NM 87701

SANTA FE: *October 8 & 9, 2026 @ 9:30 AM*

Santa Fe Community College - Jemez Room
6401 Richards Ave.
Santa Fe, NM 87508

LAS CRUCES: *October 12 & 13, 2026 @ 9:30 AM*

NMSU Corbett Center Student Union,
Ballroom Level 3
International Mall, Las Cruces, NM 88003

SILVER CITY: *October 14, 2026 @ 9:30 AM*

WNMU – Silver City
Besse-Forward Global Resource Center
Corner of 12th and Kentucky
Silver City, NM 88061

RIO RANCHO/NORTH ALBUQUERQUE:

October 19, 2026 @ 9:30 AM
CNM Workforce Training Center
5600 Eagle Rock Ave NE,
Albuquerque, NM 87113

CARLSBAD: *October 21, 2026 @ 9:30 AM*

Carlsbad Schools Eddy Training Center
700 West Stevens St
Carlsbad, NM 88220

ROSWELL: *October 22, 2026 @ 9:30 AM*

NM Military Institute
Jack Daniels Leadership Center
101 West College Blvd
Roswell, NM 88201

CLOVIS: *October 23, 2026 @ 9:30 AM*

Clovis Community College
Town Hall Auditorium
417 Schepps Blvd
Clovis, NM 88101

ALBUQUERQUE: *October 29 & 30, 2026 @ 9:30 AM*

CNM Main Campus Smith Brasher Hall
717 University Blvd., SE
Albuquerque, NM 87106

VIRTUAL: *October 5 & 28, 2026 @ 9:30 AM*

October 16, 2026 @ 1:30 PM

Registration required:

www.nmrhca.org/switch-open-enrollment

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Carrier Contact Information

Blue Cross Blue Shield (BCBS) www.bcbsnm.com/nmrhca	800-788-1792	Presbyterian Health Plan www.phs.org	888-275-7737
BCBS Medicare Advantage www.bcbsnm.com/nmrhca	800-618-6156	Presbyterian Medicare Advantage www.phs.org	800-797-5343
Express Scripts Medicare www.express-scripts.com	800-551-1866	Humana Medicare Advantage https://ourhumana.com/nmrhca	866-396-8810
Express Scripts Non-Medicare www.express-scripts.com	800-501-0987	UnitedHealthcare Medicare Advantage www.uhcretiree.com/nmrhca	866-622-8014
Davis Vision www.davisvision.com	800-999-5431	Delta Dental www.deltadentalnm.com	877-395-9420
Blue Cross Blue Shield Dental www.bcbsnm.com/nmrhca	877-723-5697	Standard Insurance www.standard.com/mybenefits/newmexico_rhca	888-609-9763

NMRHCA Contact Information

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