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GOTO WEBINAR - Q&A REPORT
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Webinar Title: NMRHCA Virtual Open & Switch Enrollment Meeting 2026 for 2027 Plan Year
Webinar Date: 2026-10-28
Organizer: NMRHCA Retirees
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QUESTION #1

Question: will all Presbyterian doctors be available thru United Healthcare, or just some of them?
Question Time: 2026-10-28 15:15:28 UTC

ANSWER #1

- -

Answer: Good morning! All Presbyterian providers should show as in-network on the UnitedHealthcare plan. To check, please visit retiree.uhc.com/NMRHCA and use our provider search tool or call our Customer Care Advocate Team at 866-622-8014 (TTY: 711), 8am - 8pm CT for assistance.
Answer Time: 2026-10-28 15:23:46 UTC

QUESTION #2

Question: Is there a life insurance policy?
Question Time: 2026-10-28 15:29:59 UTC

ANSWER #1

- -

Answer: there isn't a basic life insurance policy for nmrhca retirees. You may seek to apply for life insurance via an application and review process.
Answer Time: 2026-10-28 15:33:53 UTC

ANSWER #2

- -

Answer: The policy is issued to NMRHCA as the policyholder, we do not issue individual policies.
Answer Time: 2026-10-28 15:34:52 UTC

QUESTION #3

Question: In addition to the Additional policy we can purchase?
Question Time: 2026-10-28 15:30:49 UTC

ANSWER #1

- -

Answer: There is only one life insurance policy you can purchase. It has 10 different amounts available for the retiree and spouse and three amounts for dependent children.
Answer Time: 2026-10-28 15:34:24 UTC

QUESTION #4

Question: Please talk about whether Pres Adv. patients will need to switch pharmacies also.
Question Time: 2026-10-28 15:31:12 UTC

ANSWER #1
- -
Answer: Hi, UnitedHealthcare has a vast selection of in-network retail pharmacies you can choose from. Likely the retail pharmacies you are using today. But our mail order pharmacy is Optum Home Delivery (OptumRx).
Answer Time: 2026-10-28 15:33:08 UTC

ANSWER #2
- -
Answer: Hi, most pharmacies are contracted with most insurance plans. You can always verify with the new plan or check with your pharmacy to make sure.
Answer Time: 2026-10-28 15:33:41 UTC
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QUESTION #5
_____

Question: For Medicare, why was UH chosen as default for those of us losing Pres, and not the BCBS advantage plan with lower premiums but same benefits? Thanks.
Question Time: 2026-10-28 15:32:36 UTC

ANSWER #1
- -
Answer: Hi, the UHC plan design and network most closely mirror the Presbyterian plan so that is why NMRHCA chose this plan as the default. You can, however, choose whatever plan you think will work best for you.

Answer Time: 2026-10-28 15:34:50 UTC

QUESTION #6

Question: thanks
Question Time: 2026-10-28 15:34:04 UTC

ANSWER #1

- -

Answer: You're welcome! Have a great day!
Answer Time: 2026-10-28 15:34:23 UTC

QUESTION #7

Question: My spouse is Medicare eligible and has Medicare Parts A, B, and D. On the BCBS Medicare Supplement being offered. Does it just cover the 20% that Medicare doesn't? What does it provide relative to excess charges? Thanks.
Question Time: 2026-10-28 15:35:47 UTC

ANSWER #1

- -

Answer: Good morning - As a Medicare Supplemental plan, BCBSNM will cover the Medicare Part A deductible and 20% of the Medicare allowed charges. The only patient responsibility will be the Medicare Part B deductible.

Answer Time: 2026-10-28 15:54:48 UTC

QUESTION #8

Question: If I retired in 2026 and had other Medicare, what is deadline for applying for retiree health care Medicare?
Question Time: 2026-10-28 15:43:42 UTC

ANSWER #1

- -

Answer: you have until second week in December 2026 to seek to enroll with nmrhca during this open enrollment period. you will need to complete a general enrollment application for your 01/01/2027 enrollment.
Answer Time: 2026-10-28 15:46:21 UTC

QUESTION #9

Question: Can we drop medical and keep dental and vision?
Question Time: 2026-10-28 15:45:49 UTC

ANSWER #1

- -

Answer: yes; we require written notification to cancel any of your coverages.
Answer Time: 2026-10-28 15:46:59 UTC

QUESTION #10

Question: Contacted customer service yesterday to change from BCBS to UnitedHealth care because our Presbyterian PCP is on that plan. Just wanted to say thank you for the help.
Question Time: 2026-10-28 15:47:10 UTC

ANSWER #1

- -

Answer: So glad you got what you needed.
Answer Time: 2026-10-28 15:47:59 UTC

QUESTION #11

Question: thank you!
Question Time: 2026-10-28 15:47:24 UTC

QUESTION #12

Question: If the spouse of an enrolled member wants to use NMRHCA for medicare supplement for the first time, is this a switch enrollment or open enrollment situation?

Question Time: 2026-10-28 15:48:49 UTC

ANSWER #1

- -

Answer: It is considered an open enrollment situation.
Answer Time: 2026-10-28 15:50:42 UTC

QUESTION #13

Question: I'm paying $156.17/mo as a spouse for UnitedHealthcare. I can't find my switch package. Is there a better plan/option for me? How can I tell the difference between your options/plans?
Question Time: 2026-10-28 15:50:12 UTC

ANSWER #1

- -

Answer: You can go to NMRHCA.org, hover your mouse over the "Retirees" tab, click on "Forms and Important Information" From there, go to "2027 Summary of Benefits Booklet" and click on "2027 Medicare Summary of Benefits Booklet. Go to page 6 for a comparison of Medicare plans and page 9 for a rate table.
Answer Time: 2026-10-28 15:55:06 UTC

QUESTION #14

Question: When changing from Pres Senior Care to a new Medicare plan, will we need to supply the

new insurer our Medicare numbers or will NMRHCA do this for us?
Question Time: 2026-10-28 15:51:22 UTC

ANSWER #1

- -

Answer: if your Medicare id number hasn't changed we will forward your mbi number to your new medical carrier.
Answer Time: 2026-10-28 15:53:57 UTC

ANSWER #2

- -

Answer: Hi, If you will be allowing NMRHCA to automatically enroll you into the UnitedHealthcare plan, they will send us an enrollment file with your Medicare number on it.
Answer Time: 2026-10-28 15:54:14 UTC

QUESTION #15

Question: I will find my package but how can I tell the difference between the plans and the answers to these questions?
Question Time: 2026-10-28 15:51:56 UTC

QUESTION #16

Question: Good morning, my birthday is in June, and in 2027 I'll be 65. As I understand, I should

enroll as I have been....non Medicare, at this time. When, and who, should I contact from NMRHCA in 2027to initaite my Medicare coverage?
Question Time: 2026-10-28 15:54:55 UTC

ANSWER #1

- -

Answer: you will receive nmrhca's Medicare medical switch enrollment packet approximately 3 months from your 65th birth month.
Answer Time: 2026-10-28 15:58:16 UTC

QUESTION #17

Question: Perfect, thanks!
Question Time: 2026-10-28 15:58:32 UTC

QUESTION #18

Question: With the IRA $2400 max a year- do you have to opt in to have this spread out over the 12 mo?
Question Time: 2026-10-28 15:58:49 UTC

ANSWER #1

- -

Answer: Hi. With the UnitedHealthcare plan, you will only be responsible for a flat copay for your

drugs, the highest copay being $70 for a 30-day supply of specialty medication at a retail pharmacy
Answer Time: 2026-10-28 16:01:22 UTC

ANSWER #2
- -
Answer: However, if you enroll in a plan with co-insurance (not UHC) you can enroll in the Medicare Prescription Payment Plan. All Medicare Part D enrollees have the option to pay their out-of-pocket prescription drug costs in monthly installments over the course of the year, instead of paying at the point of sale.
Answer Time: 2026-10-28 16:03:33 UTC
_____

_____

QUESTION #19
_____

Question: Which BCBS plan is comparable to United HealthCare's Medicare Advantage + PDP? HMO or PPO???
Question Time: 2026-10-28 16:00:49 UTC

ANSWER #1
- -
Answer: The BCBS PPO plan is a nationwide plan, as is the UnitedHealthcare PPO+PDP plan.

Answer Time: 2026-10-28 16:01:50 UTC

ANSWER #2
- -
Answer: Good morning - The most similar BCBS plan compared to United is the BCBSNM MAPD PPO plan.

Answer Time: 2026-10-28 16:08:59 UTC

QUESTION #20

Question: Good Morning, I turn 65 in September 2027. Do I have to do anything to sign up or is it all handled through NMHCRA? Is the supplement the best coverage option.
Question Time: 2026-10-28 16:01:01 UTC

ANSWER #1

- -

Answer: Good morning. If you have a pre-Medicare plan with us, we'll send you a form to select a Medicare plan three months before your birth month. The Supplement plan has the widest provider network because the only requirement is that the providers accept Medicare insurance.
Answer Time: 2026-10-28 16:04:48 UTC

QUESTION #21

Question: Thank you.
Question Time: 2026-10-28 16:05:39 UTC

ANSWER #1

- -

Answer: You're welcome!
Answer Time: 2026-10-28 16:06:07 UTC

QUESTION #22

Question: I heard that BCBS was looking at not providing Medicare Advantage Plans in the near future. Do you know anything about this?
Question Time: 2026-10-28 16:06:55 UTC

ANSWER #1

- -

Answer: Good morning - The BCBSNM MAPD plans offered through NMRHCA will continue to be offered.
Answer Time: 2026-10-28 16:10:09 UTC

QUESTION #23

Question: I am retired and my wife is not. We both have Pres. Although I have to switch, can my wife keep Pres?
Question Time: 2026-10-28 16:07:44 UTC

ANSWER #1

- -

Answer: Hi. Yes, if she is on the non-Medicare (under 65) plan, she can remain on that plan until she reaches Medicare.
Answer Time: 2026-10-28 16:08:39 UTC

QUESTION #24

Question: Do you know what plans Christus accepts?
Question Time: 2026-10-28 16:07:53 UTC

ANSWER #1

Answer: Hello, They are in the United Healthcare's Network.

Answer Time: 2026-10-28 16:09:38 UTC

ANSWER #2

Answer: Christus is in-network with UnitedHealthcare
Answer Time: 2026-10-28 16:09:41 UTC

ANSWER #3

Answer: Hi. Humana has Christus in Santa Fe, however, we do not have Christus in Alamogordo.
Thank you, Julie.
Answer Time: 2026-10-28 16:10:59 UTC

ANSWER #4

Answer: Christus is in-network with BCBSNM.
Answer Time: 2026-10-28 16:11:09 UTC

QUESTION #25

Question: Thank you!
Question Time: 2026-10-28 16:08:54 UTC

QUESTION #26

Question: Presbyterian has provided a paper day they only accept United Aetna Humana and devoted health. Have been told they won’t take BCBS. Which is true?
Question Time: 2026-10-28 16:09:07 UTC

ANSWER #1

Answer: Hi. The letter you received from Presbyterian Medical Group did not contain the complete list of Medicare plans that Presbyterian accepts. We do still accept the BCBS Medicare Advantage PPO and the BCBS Supplement as "in-network".
Answer Time: 2026-10-28 16:11:18 UTC

ANSWER #2

Answer: Good morning - Presbyterian is in-network under the BCBSNM MAPD PPO and Medicare Supplement plans.
Answer Time: 2026-10-28 16:12:31 UTC

QUESTION #27

Question: What about BCBS?
Question Time: 2026-10-28 16:10:45 UTC

ANSWER #1

- -

Answer: Good morning - Can you please expand on your question?
Answer Time: 2026-10-28 16:13:09 UTC

QUESTION #28

Question: Is Christus in network with BCBS?
Question Time: 2026-10-28 16:12:28 UTC

ANSWER #1

- -

Answer: Good morning - Christus is in-network with BCBSNM.
Answer Time: 2026-10-28 16:13:41 UTC

QUESTION #29

Question: I live out of state so I will keep my BCBS medical and purchase the supplement. Does this mean any hospital will work?
Question Time: 2026-10-28 16:13:16 UTC

ANSWER #1
- -
Answer: Good morning - Under the BCBSNM MAPD PPO plan you may utilize any Medicare Accepting facility.
Answer Time: 2026-10-28 16:14:26 UTC

QUESTION #30

Question: can I get dental and vision without medical, if I have medical insurance from another source?
Question Time: 2026-10-28 16:13:49 UTC

ANSWER #1
- -
Answer: hello, yes you may pick and choose which benefits you are enrolled in with nmrhca. You need to be deemed retired from a nmrhca participating entity while actively drawing a monthly pension.
Answer Time: 2026-10-28 16:15:35 UTC

QUESTION #31

Question: I was asking BCBSNM for Christus in Santa Fe. I was answered above.
Question Time: 2026-10-28 16:14:01 UTC

ANSWER #1

Answer: Good morning -Yes, Christus is in-network with BCBSNM.
Answer Time: 2026-10-28 16:15:34 UTC

QUESTION #32

Question: Thank you!
Question Time: 2026-10-28 16:15:01 UTC

QUESTION #33

Question: It looks like the BCBS Medicare Advantage PPO Nationwide plan is less expensive in many categories compared to the United Healthcare Medicare Advantage PPO + PDP Nationwide plan. Is there a good reason to choose the United Healthcare plan?
Question Time: 2026-10-28 16:15:21 UTC

ANSWER #1

Answer: Good morning! This UnitedHealthcare plan has been offered by the Retiree Health Care Authority for over 10 years with excellent member ratings on our Customer Service and benefits. s also rated 4.5 stars Medicare.
Answer Time: 2026-10-28 16:18:05 UTC

QUESTION #34

Question: Thank you!
Question Time: 2026-10-28 16:15:51 UTC

QUESTION #35

Question: I am having to go on a new plan because of Presbytarian advantage plan leaving. My husband is on a BCBS medicare retiree plan with LANL. How can I find out what BCBS program most closely covers about the same care I received with the Presby Medicare Advantage plan i had with NMRHCA?
Question Time: 2026-10-28 16:17:32 UTC

QUESTION #36

Question: what do we do when another situation arises like the one last spring when BCBS cancels

our services with Lovelace
Question Time: 2026-10-28 16:17:48 UTC

QUESTION #37

Question: If I switch from BCBS HMO To BCBS PPO will I receive additional benefits such as OTC, rewards, etc..?
Question Time: 2026-10-28 16:17:50 UTC

ANSWER #1

- -

Answer: OTC is not a covered benefit on the PPO plan, but rewards are.
Answer Time: 2026-10-28 16:20:55 UTC

QUESTION #38

Question: Hi. I am not 65 until June must I change now?
Question Time: 2026-10-28 16:18:13 UTC

ANSWER #1

- -

Answer: no, unless you want to change non-medicare medical plans for the new year

Answer Time: 2026-10-28 16:21:11 UTC

ANSWER #2

- -

Answer: you will receive a nmrhca medicare medical switch enrollment packet approximately 3 months from your 65th birth month.
Answer Time: 2026-10-28 16:21:42 UTC

QUESTION #39

Question: Is the HealthPlex available to plans other than Pres?
Question Time: 2026-10-28 16:18:34 UTC

QUESTION #40

Question: I would want to know if it would be advantageous for me to go with his plan.
Question Time: 2026-10-28 16:18:42 UTC

QUESTION #41

Question: If adding my spouse to we add during switch or open enrollment?
Question Time: 2026-10-28 16:19:05 UTC

QUESTION #42

Question: are the Pres Now facilities in or out of network?
Question Time: 2026-10-28 16:19:32 UTC

ANSWER #1

- -

Answer: They are in-network with the UnitedHealthcare plan!
Answer Time: 2026-10-28 16:20:09 UTC

QUESTION #43

Question: wht are physical therapy options with United Health Plan
Question Time: 2026-10-28 16:19:42 UTC

ANSWER #1

- -

Answer: $20 copay per visit. . You can see any willing Medicare provider in the country, in or out-of-network at the same copay. To find out if your provider is already a part of our nationwide network, please visit retiree.uhc.com/NMRHCA or call Customer Service at 866-622-8014 (TTY 711), 8am - 8pm CT, Monday through Friday.
Answer Time: 2026-10-28 16:28:05 UTC

QUESTION #44

Question: The BLue Cross Supplement is much more expensive than the Blue Cross PPO. Why is this? What more do I get from the supplement?
Question Time: 2026-10-28 16:20:07 UTC

QUESTION #45

Question: is the UHC advantage plan nation-wide as in or out of network
Question Time: 2026-10-28 16:20:08 UTC

ANSWER #1

- -

Answer: Hello! Yes, the UnitedHealthcare PPO Plan is a nationwide plan. You can see any willing Medicare provider in the country, in or out-of-network at the same copay. To find out if your provider is already a part of our nationwide network, please visit retiree.uhc.com/NMRHCA or call Customer Service at 866-622-8014 (TTY 711), 8am - 8pm CT, Monday through Friday.

Answer Time: 2026-10-28 16:20:47 UTC

QUESTION #46

Question: I have called Blue Cross Blue Shield and they were not able to confirm coverage at Presbyterian as in-network. Has that been confirmed for coverage for the whole year? Or is there a chance BC/BS will change?
Question Time: 2026-10-28 16:20:20 UTC

QUESTION #47

Question: Do I need to notify Medicare of my insurance change or will they be notified through NMRHCA?
Question Time: 2026-10-28 16:20:22 UTC

ANSWER #1

Answer: Your new enrollment, when process by the carrier you choose, will notify Medicare for you
Answer Time: 2026-10-28 16:45:36 UTC

QUESTION #48

Question: what is co-pay
Question Time: 2026-10-28 16:20:24 UTC

ANSWER #1

- -

Answer: For physical therapy it is $20 per visit

Answer Time: 2026-10-28 16:31:03 UTC

QUESTION #49

Question: Can my spouse be on a different plan than myself?

Question Time: 2026-10-28 16:20:26 UTC

ANSWER #1

- -

Answer: Yes; if you both are enrolled with Medicare. this does not apply for dental and vision coverages.

Answer Time: 2026-10-28 16:24:50 UTC

QUESTION #50

Question: Good Morning, Can a spouse on Medicare be added any year, or only during open enrollment years?

Question Time: 2026-10-28 16:20:26 UTC

ANSWER #1

- -

Answer: Good morning. All coverages except for life insurance can only be added during open

enrollment. You can apply for life insurance any time but would need to submit a medical history statement and subject to review.
Answer Time: 2026-10-28 16:27:50 UTC

QUESTION #51

Question: I’m on RhCA non-Medicare plan now but am going to turn 65 in February. When/how do I enroll for Medicare options?
Question Time: 2026-10-28 16:20:26 UTC

QUESTION #52

Question: please compare bcbs medicare advantage ppo nationwide and bcbs medicare supplement ppo nationwide...and is the monthly premium for the latte $250.52 for retirees w/maximum service yrs.?
Question Time: 2026-10-28 16:20:28 UTC

ANSWER #1

- -

Answer: Good morning - The Medicare Supplement plan provides low to no out of pocket cost other than the Medicare Part B Deductible. While the MAPD plans have copays for most services.
Answer Time: 2026-10-28 16:23:17 UTC

QUESTION #53

Question: Thank you!
Question Time: 2026-10-28 16:20:32 UTC

QUESTION #54

Question: outside pres
Question Time: 2026-10-28 16:21:08 UTC

QUESTION #55

Question: if we default to the UHC advantage plan is the rx still at costo or optum rx
Question Time: 2026-10-28 16:21:24 UTC

ANSWER #1

- -

Answer: Hello, You will be able to continue using Costco.
Answer Time: 2026-10-28 16:28:57 UTC

QUESTION #56

Question: Spouse will be eligible for Medicare in 2027. What do I need to consider and what changes can be made at that time? For example we have BC BS premier - if I want something different when does that decision need to be made?
Question Time: 2026-10-28 16:21:40 UTC

QUESTION #57

Question: Are there provisions for hearing aids through Medicare/BCBS Supplental?
Question Time: 2026-10-28 16:21:45 UTC

QUESTION #58

Question: So the supplement costs more, is it worth the extra expense?
Question Time: 2026-10-28 16:21:47 UTC

ANSWER #1

Answer: Good morning - The Medicare Supplement plan provides low to no out of pocket cost other than the Medicare Part B Deductible. While the MAPD plans have copays for most services.
Answer Time: 2026-10-28 16:25:22 UTC

QUESTION #59

Question: if you pick the bcbs ppo plan do you then need to enroll in Medicare part D? thx!
Question Time: 2026-10-28 16:22:23 UTC

QUESTION #60

Question: BCBS Supplement... What is the biggest factor?
Question Time: 2026-10-28 16:22:24 UTC

ANSWER #1

Answer: Good morning - The Medicare Supplement plan provides low to no out of pocket cost other than the Medicare Part B Deductible. While the MAPD plans have copays for most services.
Answer Time: 2026-10-28 16:27:45 UTC

QUESTION #61

Question: How do I find the drug formulary for United Health plan?
Question Time: 2026-10-28 16:22:25 UTC

ANSWER #1

- -

Answer: Hi! The UnitedHealthcare Provider Directory and Prescription Drug Formulary are available online at retiree.uhc.com/NMRHCA. For the Formulary, please click the Pharmacies and Prescriptions tab.
Answer Time: 2026-10-28 16:25:00 UTC

QUESTION #62

Question: There was something in the news that stated United Healthcare and Humana were cancelling UHC and Human Medicare Advantage. Is that for next year? Or something completely different.
Question Time: 2026-10-28 16:22:43 UTC

ANSWER #1

- -

Answer: Hi - Humana is not exiting New Mexico, we are reducing the number of individual Medicare plans we are offering. This is something that is evaluated annually by private insurance companies, and does not impact Group Sponsored plans such as what is offered to you through NMRHCA. I hope that helps - Julie/Humana.
Answer Time: 2026-10-28 16:25:35 UTC

ANSWER #2

- -

Answer: Hi - Humana is not exiting New Mexico, we are reducing the number of individual Medicare plans we are offering. This is something that is evaluated annually by private insurance companies, and does not impact Group Sponsored plans such as what is offered to you through NMRHCA. I hope that helps - Julie/Humana.
Answer Time: 2026-10-28 16:26:00 UTC

QUESTION #63

Question: I need to compare particular support for T1 diabetes. How do I determine if a plan covers the insulin pump, glucose monitors, etc.?
Question Time: 2026-10-28 16:23:10 UTC

ANSWER #1

- -

Answer: Hello, You are able to verify this on our website retiree.uhc.com/nmrhca https://uhcvirtualretiree.com/nmrhca/

Answer Time: 2026-10-28 16:25:08 UTC

ANSWER #2

- -

Answer: Hello, with the UnitedHealthcare PPO Plan, there is a $0 copayment for each Medicare-covered diabetes monitoring supply. We cover Accu-Chek® and Contour® brands. This includes supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancing devices and lancets, glucose control solutions for checking the accuracy of your meter, and replacement batteries for your meter.
Answer Time: 2026-10-28 16:25:21 UTC

QUESTION #64

Question: I thought Humana Medicare PPO allowed us to choose our Primary Care physician, then found that isn't true. My PCP is retiring and won't say who will be replacing him. What to do besides change to BCBS Medicare Supplement Plan?
Question Time: 2026-10-28 16:23:46 UTC

ANSWER #1

- -

Answer: Hi - with the Humana plan under NMRHCA, it is a Medicare Advantage PPO plan and you can choose your PCP. You can search online at Humana.com/FindCare or by calling the Customer Care number on the back of your ID card. I hope that helps - Julie/Humana.
Answer Time: 2026-10-28 16:29:06 UTC

QUESTION #65

Question: Just to confirm...if I switch from a Medicare Advantage plan to a Supplemental plan, the change will NOT be subject to approval. I will automatically be accepted to the Supplemental plan.
Question Time: 2026-10-28 16:24:04 UTC

ANSWER #1

- -

Answer: Good morning - Correct, there is no approval required.
Answer Time: 2026-10-28 16:31:44 UTC

QUESTION #66

Question: I am a spouse of a retiree. I will turn 65 before him. Will the switch enrollment packet include a medicare switch for me?
Question Time: 2026-10-28 16:24:31 UTC

QUESTION #67

Question: I am skeptical of the idea that NMRHCA has NO control over what the insurers do. This is a HUGE group of members. We have to remember that the insurers work for US, not the other way around. We can't advocate for ourselves with these large group plans, and we do need RHCA to everything possible to advocate for us.
The BCBS/Lovelace situation was just stupid-- we all knew they would work it out. Yet everyone had to go through all the stress. I think state agencies should do whatever they can to throw their weight around in these situations.
Is there anything at all we can do as members?
Question Time: 2026-10-28 16:24:50 UTC

QUESTION #68

Question: What are acupuncture options for UHC plan?
Question Time: 2026-10-28 16:24:55 UTC

ANSWER #1

- -

Answer: Acupuncture - Medicare-covered (for chronic low back pain) $15 copay
Acupuncture - Routine services "$15 copay, up to 20 visits per plan year"

Answer Time: 2026-10-28 16:25:51 UTC

QUESTION #69

Question: PS I am a provider as well as a patient
Question Time: 2026-10-28 16:25:06 UTC

QUESTION #70

Question: Im a PERA retiree and my spouse is retiring on Dec. 31st 2026 from a non PERA job. She is also not going to be on medicare. How would we go about adding her onto a PERA spouse plan. Is there a specific date to add her on ?
Question Time: 2026-10-28 16:25:30 UTC

ANSWER #1

- -

Answer: hello, you will need to complete a nmrhca general enrollment application and utilize the attached checklist to provide all applicable documents. you will also need a loss of coverage letter from your spouse's insurance. please submit your documents by the 1st week in December for 01/01/2027 coverage.

Answer Time: 2026-10-28 16:28:29 UTC

QUESTION #71

Question: If I retire outside the open enrollment dates, can I enroll
Question Time: 2026-10-28 16:25:46 UTC

QUESTION #72

Question: and the insulin pump
Question Time: 2026-10-28 16:25:57 UTC

ANSWER #1

- -

Answer: Insulin pumps are considered Durable Medical Equipment and are covered at a $0 copay on the UnitedHealthcare plan.
Answer Time: 2026-10-28 16:29:44 UTC

QUESTION #73

Question: that's most important. does it support our pump?

Question Time: 2026-10-28 16:26:35 UTC

ANSWER #1

- -

Answer: Insulin pumps are considered Durable Medical Equipment and are covered at a $0 copay on the UnitedHealthcare plan.
Answer Time: 2026-10-28 16:29:35 UTC

QUESTION #74

Question: And is there a separate webinar for those who will be transitioning to Medicare with supplemental health insurance coverage?
Question Time: 2026-10-28 16:26:40 UTC

QUESTION #75

Question: Does United HC have any in-home medical services option available for people with mobility issues?

Question Time: 2026-10-28 16:26:46 UTC

ANSWER #1

- -

Answer: Hello, Yes, there is the Home Health option that your provider would submit a prior

authorization indicating which services are needed.
Answer Time: 2026-10-28 16:27:45 UTC

QUESTION #76

Question: wil we have access after mtg to all questions asked with the answers
Question Time: 2026-10-28 16:26:47 UTC

QUESTION #77

Question: My husband is currently covered through his employer, but will be retiring soon, but not before Open Enrollment ends. Will I be able to able to add him to my RHCA policy when his employment/coverage ends?
Question Time: 2026-10-28 16:27:05 UTC

ANSWER #1

- -

Answer: hello, yes you will be able to add him. you have 31 days from his last date of medical coverage to seek to enroll him. He will need to provide a loss of coverage letter from his employer.
Answer Time: 2026-10-28 16:31:06 UTC

QUESTION #78

Question: Which BCBS plan is closest to the Presbyterian Plan?
Question Time: 2026-10-28 16:27:30 UTC

ANSWER #1

Answer: Good morning - The most comparable would be the BCBSNM MAPD PPO plan.
Answer Time: 2026-10-28 16:28:39 UTC

QUESTION #79

Question: BCBS PPO - confused as to which pharmacies are Standard/Preferred, which can be used for mail order, etc
Question Time: 2026-10-28 16:27:50 UTC

ANSWER #1

Answer: Good morning - Network pharmacies include but not limited to Albertsons, Safeway, Smith's, Walgreens, Walmart and independents.
Answer Time: 2026-10-28 16:30:52 UTC

ANSWER #2

Answer: Hello - for long term medications, you are able to fill up to a 90 day supply at your local Walgreens or through home delivery with Express Scripts Pharmacy. For acute medication fills

(up to 34 days supply) there are a wide range of in-network pharmacies to choose from. You can log onto express-scripts.com and use the Locate a Pharmacy option to type in your zip code and see all the in network pharmacies near you!

Answer Time: 2026-10-28 16:30:58 UTC

ANSWER #3

- -

Answer: I want to clarify that my above response would be for the non-Medicare BCBS PPO plan where Express Scripts is the pharmacy benefit.

Answer Time: 2026-10-28 16:32:53 UTC

QUESTION #80

Question: Is the supplement price an addition to my medical coverage monthly price or in place of my coverage...

Question Time: 2026-10-28 16:28:30 UTC

ANSWER #1

- -

Answer: The premium for the BCBS Medicare Supplement plan is separate from the premium for Medicare Part B.

Answer Time: 2026-10-28 16:31:56 UTC

QUESTION #81

Question: Thank you.
Question Time: 2026-10-28 16:28:41 UTC

QUESTION #82

Question: Since BCBS Medicare Advantage PPO is contracted with both Presbyterian and Lovelace, does that include all their neurologists, hospitals, and imaging facilities, or are there provider-specific exceptions?
Question Time: 2026-10-28 16:29:06 UTC

ANSWER #1

Answer: Good morning - Any Medicare accepting provider is considered in-network under the BCBSNM MAPD PPO plan.
Answer Time: 2026-10-28 16:35:05 UTC

QUESTION #83

Question: Who offers Acupuncture - Routine services "$15 copay, up to 20 visits per plan year"? How is acupuncture covered by BCBS and UHC? Currently under Pres, we get 12 visits per year, for any reason, with small copays.
Question Time: 2026-10-28 16:29:45 UTC

ANSWER #1

- -

Answer: Hi - the Humana plan includes "routine acupuncture," up to 20 visits per year for a $20 copay per visit. There is "Medicare-Covered acupuncture" benefits as well. Thank you, Julie/Humana

Answer Time: 2026-10-28 16:32:33 UTC

QUESTION #84

Question: I retired from CNM with 11 years of service and am now leaving NMDWS after 5 years full-time (non-PERA because I have ERB), is my total time 16 years of service?

Question Time: 2026-10-28 16:29:52 UTC

ANSWER #1

- -

Answer: yes; when you enroll with nmrhcan you need to provide documentation from the pension systems reflecting 16 years of service contributed to the nmrhca fund.

Answer Time: 2026-10-28 16:35:45 UTC

QUESTION #85

Question: I was notified that Optum will no longer be in the Humana PPO Network. If we switched to BCBS, would there be any delays in medical care or getting coverage for our current medications?

Question Time: 2026-10-28 16:29:53 UTC

ANSWER #1

- -

Answer: Hi. Unfortunately, we were not able to maintain Optum in our network as of 1/1/2027 and Optum is taking the position to not see Humana members out of network. You can continue to see your Optum provider this year, to 12/31/2026. If you want to remain on Humana you would need to choose a new PCP. Humana has Lovelace and UNM, and other independent providers which can be found online at Humana.com/FindCare or by calling Humana Customer Care for assistance - number on the back of your ID card. Thank you, Julie/Humana.
Answer Time: 2026-10-28 16:36:33 UTC

QUESTION #86

Question: I am wondering whether it's worth keeping my Davis Vision plan, even though it doesn't cost very much.

Since my eyes have a medical issue, my optometrist submits charges to BCBS. However, Medicare does not pay for vision exams. And Davis then denies the vision charges.

It seems ridiculous that I have coverage for vision exams but cannot get them paid for.

Is it possible that my provider could submit charges in a way that my Davis plan would actually do me some good?
Question Time: 2026-10-28 16:29:54 UTC

ANSWER #1

- -

Answer: Davis Vision will pay for a routine comprehensive exam. If your provider is doing a medical exam it needs to be covered by your medical carrier. Your provider is coding that exam as Medical. However, materials, lens options and enhancements are covered by Davis Vision. The lens options alone are big savings for you as a member. We also offer free frames at no cost which are valued At 195.00. Members also receive discounts on a second pair of glasses, hearing aids and laser vision correction if you are a Davis Vision member.
Answer Time: 2026-10-28 16:41:17 UTC

QUESTION #87

Question: We live on the eastern side of the state and most of your doctors are in Amarillo. This spring we were informed that our doctors are not excepting BCBS out of New Mexico. Will that change in the future?
Question Time: 2026-10-28 16:30:47 UTC

ANSWER #1

- -

Answer: The BCBS Medicare Advantage PPO plan is a nationwide plan. the HMO plan is a statewide plan.

Answer Time: 2026-10-28 16:35:53 UTC

QUESTION #88

Question: If our current provider (Presbyterian) is not listed in the United HC, can he or she be added to the provider list in United HC?
Question Time: 2026-10-28 16:30:58 UTC

ANSWER #1

- -

Answer: Hello. The UnitedHealthcare PPO Plan is a nationwide plan. You can see any willing Medicare provider in the country, in or out-of-network at the same copay. To find out if your provider is already a part of our nationwide network, please visit retiree.uhc.com/NMRHCA or call Customer Service at 866-622-8014 (TTY 711), 8am - 8pm, Monday through Friday
Answer Time: 2026-10-28 16:31:32 UTC

ANSWER #2

- -

Answer: Hi, even if your provider isn't listed, you can still go to them at the in-network copay amount

Answer Time: 2026-10-28 16:31:47 UTC

ANSWER #3

- -

Answer: UnitedHealthcare PPO Plan offers out-of-network coverage at the same copay as in-network. So, if your provider is out-of-network, you can still see them if they are a Medicare provider and willing to bill UHC. If they aren't willing to bill us, you have the option to pay out-of-pocket and UHC will reimburse you everything minus your copay if there was one.
Answer Time: 2026-10-28 16:31:53 UTC

QUESTION #89

Question: good. we've had to change insulin pumps in the past because presbyterian wasn't supporting the old one. that was a difficult transition, so i'm trying to verify support for our tandem t-slim pump
Question Time: 2026-10-28 16:31:11 UTC

ANSWER #1

Answer: Hello, Yes, United Healthcare does cover the Tandem insulin pumps for eligible members.
Answer Time: 2026-10-28 16:36:17 UTC

QUESTION #90

Question: And Since Presbyterian Medicare Advantage is being discontinued, and BCBS PPO is contracted with both Presbyterian and Lovelace, is there any reason a current Presbyterian member with ongoing neurological care should choose UnitedHealthcare over BCBS PPO, assuming her physicians participate in both?
Question Time: 2026-10-28 16:31:21 UTC

ANSWER #1

Answer: Presbyterian and Lovelace are both included in the UnitedHealthcare network. So is UMN.
Answer Time: 2026-10-28 16:33:12 UTC

QUESTION #91

Question: It's almost impossible to read previous questions and answers-- the window keeps scrolling down to the last question no matter what we do!
Question Time: 2026-10-28 16:31:38 UTC

QUESTION #92

Question: I think I know the answer but just need to confirm... must retirees and their spouses who are both on Medicare be on the SAME Medicare plan?
Question Time: 2026-10-28 16:32:03 UTC

ANSWER #1

Answer: hello, no. if both enrolled members are on medicare each member may select different nmrhca medicare medical providers.
Answer Time: 2026-10-28 16:33:01 UTC

QUESTION #93

Question: For the BCBS representative, why should I choose your Medicare Advantage instead of UHC?
Question Time: 2026-10-28 16:32:09 UTC

ANSWER #1

- -

Answer: That is a very personal choice. We suggest you choose the right plan based on your specific individual needs.

Answer Time: 2026-10-28 16:33:09 UTC

QUESTION #94

Question: What are the differences between BCBS Medicare HMO, PPO, and UHC PPO +PDP?
Question Time: 2026-10-28 16:32:52 UTC

ANSWER #1

- -

Answer: Hi, I will have to let BCBS speak to their HMO vs PPO, but I can tell you that when BCBS introduced their PPO plan a few years ago, they duplicated the UnitedHealthcare plan benefits almost exactly. Over the past couple of years, there may be a benefit change or two but they are pretty much the same benefit-wise. I cannot speak to whether or not they include the same additional benefits we include on our UHC plan
Answer Time: 2026-10-28 16:41:17 UTC

QUESTION #95

Question: I'm so confused, I'll be on medicare and still paying my medical benefits through the

state and the supplement?
Question Time: 2026-10-28 16:33:48 UTC

ANSWER #1
- -
Answer: You pay a monthly premium to Social Security for Medicare Part B. Medicare covers 80% of your medical expenses. You pay a separate premium to us if you are enrolled in the BCBS Supplement plan. and our plan covers the 20 % of costs that Medicare doesn't cover.
Answer Time: 2026-10-28 16:39:20 UTC

QUESTION #96

Question: I called United Healthcare yesterday to ask a question.. Does that mean that they automatically enrolled me in their medicare Annual Enrollement?
Question Time: 2026-10-28 16:34:39 UTC

ANSWER #1
- -
Answer: Hello, No. You would have to elect it or default into it, if you are currently on the Pres plan.
Answer Time: 2026-10-28 16:38:09 UTC

ANSWER #2
- -
Answer: Hi! Did you call the custom number for NMRHCA members? 866-622-8014? They cannot enroll you. The enrollment Jess mentioned at the beginning of his presentation are when you receive telemarketing calls from brokers. Sometimes they enroll you when they shouldn't.

Answer Time: 2026-10-28 16:38:19 UTC

QUESTION #97

Question: When I return my form to the Retirement Board by November 13 about which plan I want to switch to, do I still need to contact that company to apply for their plan?
Question Time: 2026-10-28 16:34:39 UTC

ANSWER #1

- -

Answer: no, your submission of changes provided to nmrhca will be electronically sent to all of the carriers you seek to enroll. with for the new year.
Answer Time: 2026-10-28 16:39:04 UTC

QUESTION #98

Question: Is the life insurance a term life policy or a whole life policy?
Question Time: 2026-10-28 16:34:48 UTC

ANSWER #1

- -

Answer: This is a term life policy but it will not terminate at a certain age and it does not reduce in coverage at a certain age.
Answer Time: 2026-10-28 16:35:30 UTC

QUESTION #99

Question: Can the UHC representative relay when the plan guide at https://retiree.uhc.com/nmrhca/coverage-and-benefits, will be available?
Question Time: 2026-10-28 16:34:50 UTC

ANSWER #1

- -

Answer: Hi! Our Plan Guides should be posted any day now. For reference, you could look at the 2026 Plan Guide as none of our benefits are changing for 2027. Apologies for the delay. The Formulary for 2027 is posted.
Answer Time: 2026-10-28 16:36:05 UTC

ANSWER #2

- -

Answer: https://retiree.uhc.com/nmrhca/coverage-and-benefits/review-previous-plan-year-materials
Answer Time: 2026-10-28 16:43:18 UTC

QUESTION #100

Question: I am over 65, collecting SS and enrolled in Medicare Part A, not Part B as I am covered by City's Group Health Plan. I might retire in the summer, am I able to enroll myself and my non-medicare eligible spouse?

Question Time: 2026-10-28 16:35:01 UTC

ANSWER #1

- -

Answer: NO. To participate with nmrhcan you need to be deemed retired from a nmrhca participating entity while actively drawing a monthly pension.

Answer Time: 2026-10-28 16:37:13 UTC

QUESTION #101

Question: Thank you!

Question Time: 2026-10-28 16:35:13 UTC

QUESTION #102

Question: Does the Blue Cross Supplement correspond to any of the Medigap plans A, B, C, C, F, G, N, etc.

Question Time: 2026-10-28 16:35:40 UTC

ANSWER #1

- -

Answer: Good morning - The BCBSNM Supplement plan is considered a Medigap Plan G.

Answer Time: 2026-10-28 16:37:44 UTC

QUESTION #103

Question: BCBS medicare advantage HMO is only in NM?
Question Time: 2026-10-28 16:36:36 UTC

ANSWER #1

- -

Answer: You must live in NM and receive care coordinated through your PCP to receive care from another provider. Urgent/Emergent care is available nationwide.
Answer Time: 2026-10-28 16:38:07 UTC

QUESTION #104

Question: if i switch to medicare do i still have to pay retiree health premiums in my pera check?
Question Time: 2026-10-28 16:38:24 UTC

QUESTION #105

Question: Thank you so much for this detailed clarification about negotiating with the insurers.

Question Time: 2026-10-28 16:38:41 UTC

QUESTION #106

Question: can the pcp be in texas?
Question Time: 2026-10-28 16:38:53 UTC

ANSWER #1

- -

Answer: Generally, no. The PCP must reside in the HMO service area
Answer Time: 2026-10-28 16:40:58 UTC

QUESTION #107

Question: I have retired then returned to work so I had to drop my coverage through this agency. I want to re-enroll however my retirement is in process. What is the deadline for me to enroll in coverage. I will need coverage starting Jan 2027
Question Time: 2026-10-28 16:38:55 UTC

ANSWER #1

- -

Answer: if you will be utilizing the open enrollment period as an active retiree drawing a pension you must have your documents into nmrhca by the 2nd week in December for 01/01/2027 effective date of coverage.

Answer Time: 2026-10-28 16:41:03 UTC

QUESTION #108

Question: Is Presbyterian My Chart still active under UHC?
Question Time: 2026-10-28 16:39:10 UTC

ANSWER #1

- -

Answer: Hello, Yes, that is a provider portal and has nothing to do with United Healthcare.
Answer Time: 2026-10-28 16:39:40 UTC

ANSWER #2

- -

Answer: Yes, MyChart is your electronic medical record and follows you as a patient. When you switch to a new plan you can update your insurance in the portal to ensure they bill the correct insurance plan.
Answer Time: 2026-10-28 16:40:35 UTC

QUESTION #109

Question: I would like to thank the NMRHCA Represntatives for taking the time to explain to us our options.
Question Time: 2026-10-28 16:39:59 UTC

QUESTION #110

Question: will UHC advantage pay the $50 co-pay for GLP-1 drugs?
Question Time: 2026-10-28 16:40:03 UTC

ANSWER #1

Answer: Hello, GLP1s are only covered on the UnitedHealthcare plan for the following medically necessary diagnoses: diabetes, reduction in cardiovascular death, heart attack and stroke in obese adults with cardiovascular disease, noncirrhotic metabolic dysfunction-associated steatohepatitis (MASH) and severe obstructive sleep apnea (OSA). United Healthcare does not cover the copay for you.
Answer Time: 2026-10-28 16:41:14 UTC

QUESTION #111

Question: Thank you
Question Time: 2026-10-28 16:40:05 UTC

QUESTION #112

Question: Got it, thanks!
Question Time: 2026-10-28 16:40:36 UTC

QUESTION #113

Question: Thank you!
Question Time: 2026-10-28 16:41:19 UTC

QUESTION #114

Question: May I have phone number call and asked someone about BCBS Medicare Advantage +PPO.
Question Time: 2026-10-28 16:42:00 UTC

ANSWER #1

- -

Answer: 1-800-618-6156
Answer Time: 2026-10-28 16:43:05 UTC

ANSWER #2

- -

Answer: Good morning - BCBSNM MAPD Education Helpline 1.800.618.6156
Answer Time: 2026-10-28 16:49:58 UTC

QUESTION #115

Question: What are primary physician choices with humana Medicare ppo?
Question Time: 2026-10-28 16:42:25 UTC

ANSWER #1

- -

Answer: You can search online for Primary Care Providers (PCPs) , specialist and facitlities and pharmacies at: Humana.com/FindCare, or by calling Humana Customer Care at: 866-396-8810 (TTY: 711),
Monday – Friday, 6 a.m. – 7p.m., Mountain time

Answer Time: 2026-10-28 16:47:57 UTC

QUESTION #116

Question: I live outside of NM. BCBS supplement is my only choice through the authority, right?
Question Time: 2026-10-28 16:42:46 UTC

ANSWER #1

- -

Answer: Hello, No you can also choose the United Healthcare Medicare Advantage PPO plan, it is a Nationwide plan and can be used anywhere within the United States.
Answer Time: 2026-10-28 16:43:45 UTC

ANSWER #2

- -

Answer: Hello. The BCBS, Humana and United Healthcare Medicare Advantage PPO plans all are nationwide plans.
Answer Time: 2026-10-28 16:44:14 UTC

QUESTION #117

Question: Thank you
Question Time: 2026-10-28 16:43:18 UTC

QUESTION #118

Question: The NMRHCA staff is fantastic, thanks to all of you. You are amazing!
Question Time: 2026-10-28 16:43:19 UTC

QUESTION #119

Question: I'm on a phone and don't see "3 dots" to download questions/ answers.
Question Time: 2026-10-28 16:43:25 UTC

QUESTION #120

Question: Why does NMRHC only offer Medicare Advantage insurance plans?
Question Time: 2026-10-28 16:43:26 UTC

ANSWER #1

- -

Answer: NMRHCA does offer one Medicare Supplement plan that is administered by BCBS, but the only requirement for that plan is that doctors accept Medicare.
Answer Time: 2026-10-28 16:45:59 UTC

QUESTION #121

Question: I currently have a BCBS Medicare advantage HMO plan which I receive OTC benefits. If I switch to the BCBS Medicare advantage PPO will I continue to receive OTC benefits?
Question Time: 2026-10-28 16:43:43 UTC

ANSWER #1

- -

Answer: The OTC benefit is not offered on the PPO plan
Answer Time: 2026-10-28 16:45:35 UTC

QUESTION #122

Question: I'm not seeing how to save the questions while accessing the webinar on a smart phone instead of a computer. Is there a different process?
Question Time: 2026-10-28 16:43:52 UTC

QUESTION #123

Question: Do you have to enroll in Medicare?
Question Time: 2026-10-28 16:43:54 UTC

ANSWER #1

Answer: Yes, you must be enrolled in Part A and Part B to enroll in any of these plans
Answer Time: 2026-10-28 16:44:40 UTC

QUESTION #124

Question: I am currently on Pres but it has zero out of network coverage so I am basically trapped in NM. IF if were medicare eligable, I could pick a plan and still use Pres but I'm no, so, if I want out of state coverage, I basically have to switcht to BCBS right?
Question Time: 2026-10-28 16:45:03 UTC

ANSWER #1

- -

Answer: If you're not 65 and need to select a nationwide plan, the plan you would select is the BCBS Premier Plan for nationwide coverage.
Answer Time: 2026-10-28 16:47:19 UTC

ANSWER #2

- -

Answer: Hi, if you are on the Value HMO plan with Presbyterian you are correct - coverage outside of our network would be limited to emergencies and urgent care unless you received prior approval. If you live in NM you can also choose our Premier PPO plan. This allows access to our national network of providers. Outside of NM we partner with Aetna and those providers are automatically in-network on the PPO plan (www.aetna.com/asa). Hope this helps!
Answer Time: 2026-10-28 16:50:55 UTC

QUESTION #125

Question: This webinar has been very helpful - even something as simple as explaining how to find resources on your website was much needed. Thank you!
Question Time: 2026-10-28 16:45:04 UTC

QUESTION #126

Question: The "NMRHCA 2027 Medicare Plan Comparison" sheet in the switch packet has Prime RX listed as the retail pharmacy for BCBS Medicare PPO. Is that correct?
Question Time: 2026-10-28 16:46:00 UTC

ANSWER #1

- -

Answer: Good morning - Prime Rx is the BCBSNM MAPD pharmacy benefit manager. Retail pharmacies include Albertsons, Safeway, Smith's, Walgreens, Walmart and independents.
Answer Time: 2026-10-28 16:56:25 UTC

QUESTION #127

Question: I tried to find the 2027 formulary for Express Scripts on the website but could not find a link for it.
Question Time: 2026-10-28 16:46:10 UTC

ANSWER #1

- -

Answer: express-scripts.com/documents
Answer Time: 2026-10-28 16:54:58 UTC

QUESTION #128

Question: How can I get my BC BS PPO to mail be a complete booklet of coverage, deductibles, etc?

I know I can download from the website but I'd like to have a paper packet mailed to me if that's an option
Question Time: 2026-10-28 16:46:14 UTC

ANSWER #1
- -
Answer: You can contact the number on the back of your card to request coverage documents.
Answer Time: 2026-10-28 16:49:22 UTC

QUESTION #129

Question: I live out of state. Did I hear you say that BCBS is my only option for coverage?
Question Time: 2026-10-28 16:46:52 UTC

ANSWER #1
- -
Answer: If you are under 65, the BCBS Premier plan is the only nationwide plan. If you are 65 or older (on Medicare), all plans except the BCBS Medicare Advantage HMO plan are nationwide plans - have nationwide coverage.
Answer Time: 2026-10-28 16:49:14 UTC

ANSWER #2
- -
Answer: Hi. Humana is a nationwide Medicare Advantage PPO plan. You can reside anywhere in the country and be on Humana, and access our nationwide PPO network.
Answer Time: 2026-10-28 16:49:31 UTC

ANSWER #3

- -

Answer: Hello, United Healthcare is a nationwide PPO, you are able to use this plan anywhere within the United States.
Answer Time: 2026-10-28 16:50:25 UTC

QUESTION #130

Question: We have seen articles that UHC Advantage care is being discontinued.. do u know anything about this
Question Time: 2026-10-28 16:47:09 UTC

QUESTION #131

Question: I am enrolling in open enrollment after being on my spouse's health insurance. When will my insurance take effect?
Question Time: 2026-10-28 16:47:10 UTC

ANSWER #1

- -

Answer: coverage will be effective 01/01/2027
Answer Time: 2026-10-28 16:49:07 UTC

QUESTION #132

Question: UHC question: I have had UHC since retiring in 2014 and had most of my providers through Optum. Now Optum has eliminated 3 of the 4 specialists I used/need. WHY? How are Optum and UHC related?
Question Time: 2026-10-28 16:47:19 UTC

ANSWER #1

- -

Answer: Hi

Answer Time: 2026-10-28 16:50:02 UTC

ANSWER #2

- -

Answer: Optum is a sister company to UnitedHealthcare. Are you saying they are now out-of-network? If so, you can still utilize them if they are willing to bill UHC.
Answer Time: 2026-10-28 16:51:34 UTC

QUESTION #133

Question: Does United Healthcare Advantage pay for specialists in-network and out-of-network?
Question Time: 2026-10-28 16:47:37 UTC

ANSWER #1

- -
Answer: Yes, we do, and you don't pay any more for out-of-network providers as long as they participate in Medicare
Answer Time: 2026-10-28 16:49:29 UTC

QUESTION #134

Question: ty
Question Time: 2026-10-28 16:47:50 UTC

QUESTION #135

Question: So, for those of us on phones, could the questions that you download be made available on the website? Thanks.
Question Time: 2026-10-28 16:48:31 UTC

QUESTION #136

Question: RE: Phone problems. How about downloading the questions at the end and posting the report to the NMRHCA site?
Question Time: 2026-10-28 16:48:55 UTC

QUESTION #137

Question: I only have Dental incurance with PERA. Since the changes with Presbertain, I would like to sign up with PERA to get medicare insurance. I don't see the sign up form.
Question Time: 2026-10-28 16:49:33 UTC

ANSWER #1

- -

Answer: you will need to call 800 233 2576 to request information to enroll into a medical plan for the "open enrollment" period.

Answer Time: 2026-10-28 16:54:23 UTC

QUESTION #138

Question: yes supplement plan
Question Time: 2026-10-28 16:49:42 UTC

ANSWER #1

- -

Answer: Hello you can see a PDF printed drug list for 2027 by logging into express-scripts.com/documents

Answer Time: 2026-10-28 16:51:16 UTC

ANSWER #2

- -

Answer: you could also call Express Scripts customer service at 800-551-1866

Answer Time: 2026-10-28 16:52:18 UTC

QUESTION #139

Question: Does this include on a national level?
Question Time: 2026-10-28 16:51:06 UTC

ANSWER #1

- -

Answer: Hello, Yes, United Healthcare is a nationwide plan. You are able to see providers nationwide.
Answer Time: 2026-10-28 16:54:30 UTC

QUESTION #140

Question: Regarding foreign travel, under Pres, we had 90 days coverage for urgent or emergency care abroad. Who has this coverage now?
Question Time: 2026-10-28 16:51:19 UTC

ANSWER #1

- -

Answer: Hello, Outside of the United States you are covered in the event of a medical emergency with the United Healthcare plan.
Answer Time: 2026-10-28 16:52:31 UTC

ANSWER #2

- -

Answer: Good morning - The BCBSNM plans provide this coverage.
Answer Time: 2026-10-28 16:53:03 UTC

ANSWER #3

- -

Answer: Services can be obtain at an Urgent Care or Emergency room.
Answer Time: 2026-10-28 16:53:14 UTC

QUESTION #141

Question: Thank you Jolene!
Question Time: 2026-10-28 16:54:52 UTC

ANSWER #1

- -

Answer: You're welcome!

Answer Time: 2026-10-28 16:55:09 UTC

QUESTION #142

Question: The issue with Optum is that they entirely eliminated their departments in three specialties.
Question Time: 2026-10-28 16:54:58 UTC

ANSWER #1

- -

Answer: I'm sorry to hear that... That is frustrating! No one likes trying to find a new provider but hopefully you are able to find a new provider you like. Please visit retiree.uhc.com/NMRHCA or call Customer Service at 866-622-8014 (TTY 711), 8am - 8pm CT, Monday through Friday and hopefully we can help!

Answer Time: 2026-10-28 16:59:51 UTC

QUESTION #143

Question: You have not answered my question about Davis Vision
Question Time: 2026-10-28 16:55:07 UTC

QUESTION #144

Question: Do you have numbers we can call for each carrier?
Question Time: 2026-10-28 16:55:19 UTC

ANSWER #1

Answer: UnitedHealthcare's Customer Care Advocate Team is available at 866-622-8014 (TTY: 711), 8am - 8pm CT, Monday through Friday to answer your questions, discuss providers and find out if your drugs are covered and at which Tier.
Answer Time: 2026-10-28 16:56:09 UTC

QUESTION #145

Question: You can copy and paste answers with your mouse
Question Time: 2026-10-28 16:55:19 UTC

QUESTION #146

Question: It's a long question I hope you can find it in the list
Question Time: 2026-10-28 16:55:46 UTC

QUESTION #147

Question: when traveling out of the country does uhc advantage pay
Question Time: 2026-10-28 16:55:55 UTC

ANSWER #1

Answer: Hello, Yes, you are covered in the event of a medical emergency or urgent care.
Answer Time: 2026-10-28 16:57:22 UTC

QUESTION #148

Question: Thank you!
Question Time: 2026-10-28 16:56:03 UTC

QUESTION #149

Question: Will BCBS pay for Optum care and do they cover Lovelace and UNM?
Question Time: 2026-10-28 16:56:05 UTC

ANSWER #1

Answer: Lovelace and UNM are in-network for the Medicare Advantage PPO and HMO.

Answer Time: 2026-10-28 16:57:06 UTC

ANSWER #2

- -

Answer: Good morning - The BCBSNM Supplement and MAPD PPO plan will cover any Medicare accepting provider.

Answer Time: 2026-10-28 16:57:56 UTC

QUESTION #150

Question: meaning on emergent nature

Question Time: 2026-10-28 16:56:16 UTC

ANSWER #1

- -

Answer: Hello, Yes

Answer Time: 2026-10-28 16:58:12 UTC

QUESTION #151

Question: You can scroll more easily using the scroll bar at the right of the screen.

Question Time: 2026-10-28 16:56:40 UTC

QUESTION #152

Question: I am wondering whether it's worth keeping my Davis Vision plan, even though it doesn't cost very much.

Since my eyes have a medical issue, my optometrist submits charges to BCBS. However, Medicare does not pay for vision exams. And Davis then denies the vision charges.

It seems ridiculous that I have coverage for vision exams but cannot get them paid for.

Is it possible that my provider could submit charges in a way that my Davis plan would actually do me some good?

(I was able to find this in the downloaded questions so did not have to retype)
Question Time: 2026-10-28 16:56:48 UTC

QUESTION #153

Question: does bcbs cover emergency tx. overseas?
Question Time: 2026-10-28 16:56:52 UTC

ANSWER #1

- -

Answer: Yes
Answer Time: 2026-10-28 16:57:43 UTC

QUESTION #154

Question: Someone just asked about medical coverage when outside the USA for their plan - mine is BC BS PPO, am i covered?
Question Time: 2026-10-28 16:57:06 UTC

ANSWER #1

- -

Answer: Yes, emergency and urgent coverage is available.
Answer Time: 2026-10-28 16:59:12 UTC

QUESTION #155

Question: yes it does
Question Time: 2026-10-28 16:57:12 UTC

QUESTION #156

Question: And what about Optum with BCBS?
Question Time: 2026-10-28 16:57:27 UTC

ANSWER #1

- -

Answer: Can you clarify your question?

Answer Time: 2026-10-28 16:58:14 UTC

QUESTION #157

Question: Please ask the rest of my question to Davis
Question Time: 2026-10-28 16:58:58 UTC

QUESTION #158

Question: I just want to clarify that we can keep our PCP with Optum if we switch to BCBS.
Question Time: 2026-10-28 16:59:16 UTC

QUESTION #159

Question: None of the options the Davis person listed worked
Question Time: 2026-10-28 16:59:22 UTC

QUESTION #160

Question: For open enrollment, should I use the general enrollment form?
Question Time: 2026-10-28 16:59:32 UTC

ANSWER #1

- -

Answer: if you are not currently enrolled with nmrhca with any coverages you will need to complete a general enrollment application.
Answer Time: 2026-10-28 17:00:27 UTC

ANSWER #2

- -

Answer: if you have any coverage currently active with nmrhca (example" vision) you will utilize the change request form to enroll into a medical plan for the open enrollment period.
Answer Time: 2026-10-28 17:01:17 UTC

QUESTION #161

Question: If I choose BCBS can I still choose Delta Dental or do I have to go with their dental plan?

Question Time: 2026-10-28 17:00:33 UTC

ANSWER #1

- -

Answer: Good morning - Yes, you may choose any dental program. They are not tied to each other.
Answer Time: 2026-10-28 17:01:27 UTC

QUESTION #162

Question: I DID reach out to Davis and they did not help
Question Time: 2026-10-28 17:00:52 UTC

ANSWER #1

- -

Answer: Do you want to call me after the seminar at [direct number removed – call Davis Vision customer service] and give me your Davis Vision Id number so that we can research your claim. Also it must be a coding error on the part of your provider since if it is a medical issue your medical should be paying for it.
Answer Time: 2026-10-28 17:04:39 UTC

QUESTION #163

Question: Is there anything in the works to provide a supplemental Medicare plan with co-pays (plan N) in the future?.Would be a great option for those of us who are out of state who did not

want a Medicare Advantage plan
Question Time: 2026-10-28 17:00:54 UTC

QUESTION #164

Question: Why is BCBS supplement coverage so much higher than all the others
Question Time: 2026-10-28 17:01:40 UTC

ANSWER #1

- -

Answer: Good morning - The Medicare Supplement plan provides low to no out of pocket cost other than the Medicare Part B Deductible. While the MAPD plans have copays for most services.
Answer Time: 2026-10-28 17:02:19 UTC

QUESTION #165

Question: I was told Humana PPO would *not * pay for the primary care I wanted. I was told it's limited for pcp and maternity care. This was by NMRHCA / Humana ppo when I called.

Question Time: 2026-10-28 17:01:44 UTC

ANSWER #1

- -

Answer: Hi - please call Humana Customer Care at 866-396-8810 (TTY: 711) for help with your PCP

question. Thank you, Julie/Humana.
Answer Time: 2026-10-28 17:06:45 UTC

QUESTION #166

Question: Sorry but I'm not able to click the "carriers" link to get any information. The llink doesn't seem to be active.
Question Time: 2026-10-28 17:01:45 UTC

ANSWER #1

- -

Answer: https://www.nmrhca.org/carriers/. I just check it and it is active for me. It may be a browser issue for you?
Answer Time: 2026-10-28 17:03:58 UTC

QUESTION #167

Question: The physician pcp rather.
Question Time: 2026-10-28 17:02:07 UTC

QUESTION #168

Question: Pcp physician
Question Time: 2026-10-28 17:03:12 UTC

QUESTION #169

Question: When is BCBS going to put the 2027 formulary for the MAPD-PPO plan on their website?
Question Time: 2026-10-28 17:03:14 UTC

ANSWER #1

- -

Answer: https://www.myprime.com/v/BCBSNM/MEDICARE_D/en.html

Answer Time: 2026-10-28 17:07:16 UTC

ANSWER #2

- -

Answer: You can find the formulary here for the BCBS Medicare Advantage PPO and HMO
Answer Time: 2026-10-28 17:07:45 UTC

QUESTION #170

Question: How do find Primary Care providers available in my area for each plan before I choose a plan?

Question Time: 2026-10-28 17:03:59 UTC

ANSWER #1

- -

Answer: Hello. The UnitedHealthcare PPO Plan is a nationwide plan. You can see any willing Medicare provider in the country, in or out-of-network at the same copay. To find out if your provider is already a part of our nationwide network, please visit retiree.uhc.com/NMRHCA or call Customer Service at 866-622-8014 (TTY 711), 8am - 8pm CT, Monday through Friday.
Answer Time: 2026-10-28 17:04:18 UTC

QUESTION #171

Question: Plan N premiums are generally less than Plan G but require a copay when accessing services with no referrals.
Question Time: 2026-10-28 17:04:11 UTC

QUESTION #172

Question: Primary care PHYSICIAN. I thought pcp physician was my choice and physician takes medicare.
Question Time: 2026-10-28 17:04:15 UTC

QUESTION #173

Question: Thank you very much to all the presenters for this informative session. It’s been a huge help.
Question Time: 2026-10-28 17:04:51 UTC

ANSWER #1

Answer: Good morning - You are very welcome!
Answer Time: 2026-10-28 17:06:13 UTC

QUESTION #174

Question: Thank you for your time your responces have put my mind at ease moving forward even if im not happy with my choices i can change things next year
Question Time: 2026-10-28 17:06:16 UTC

QUESTION #175

Question: What about BCBS providers?
Question Time: 2026-10-28 17:06:17 UTC

QUESTION #176

Question: Sorry, another question. Your website indicates that the in person Medicare Sessions are full for the balance of 2026, is that correct?
Question Time: 2026-10-28 17:07:35 UTC

QUESTION #177

Question: Thanks for the help with the link.
Question Time: 2026-10-28 17:08:27 UTC

QUESTION #178

Question: Uner BC/BS PPO Plan, is admission to the hospital covered if necessare after an ER visit
Question Time: 2026-10-28 17:08:29 UTC

ANSWER #1

- -

Answer: Yes, Inpatient admissions are covered.
Answer Time: 2026-10-28 17:11:02 UTC

QUESTION #179

Question: Thanks, I'd rather attend in person. I'll look for the 2027 schedule to be posted.
Question Time: 2026-10-28 17:09:29 UTC

QUESTION #180

Question: WHere would I find info on - the United HC formulary and vision care under United
Question Time: 2026-10-28 17:10:04 UTC

ANSWER #1

- -

Answer: Hello,

retiree.uhc.com/nmrhca
Answer Time: 2026-10-28 17:11:02 UTC

ANSWER #2

- -

Answer: https://retiree.uhc.com/nmrhca/pharmacies-and-prescriptions - you will need to scroll down

Answer Time: 2026-10-28 17:11:42 UTC

ANSWER #3

- -

Answer: https://retiree.uhc.com/uhccom-api/doc360service/readDocument/CGEX27MP0399770_000
Answer Time: 2026-10-28 17:11:56 UTC

QUESTION #181

Question: I currently have a non-NMRHCA medicare supplement plan I intend to cancel, and then enroll with NMRHCA. What should I do to cancel my current plan to ensure a timely transition with Medicare?
Question Time: 2026-10-28 17:10:05 UTC

QUESTION #182

Question: Is it possible to post these questions and answers somewhere such as web page in case those of us on phone can't find the download?
Question Time: 2026-10-28 17:10:05 UTC

QUESTION #183

Question: what about United vision care
Question Time: 2026-10-28 17:11:12 UTC

ANSWER #1

- -

Answer: Hello, the UnitedHealthcare PPO Plan includes coverage for an annual routine eye exam for a $0 copay as well as medically necessary vision services at the specialist copay. There is no coverage for glasses (except for glasses following cataract surgery).
Answer Time: 2026-10-28 17:11:35 UTC

ANSWER #2

- -

Answer: https://retiree.uhc.com/nmrhca/find-a-provider - Click on Vision provider search to find a provider
Answer Time: 2026-10-28 17:12:58 UTC

QUESTION #184

Question: Did you say that Presbyterian physicians are covered under the bibs pop plan?
Question Time: 2026-10-28 17:12:15 UTC

ANSWER #1

- -

Answer: Yes
Answer Time: 2026-10-28 17:12:34 UTC

ANSWER #2

- -

Answer: They are accepted in the PPO plan only

Answer Time: 2026-10-28 17:12:51 UTC

QUESTION #185

Question: Is Eye Associates of New Mexico covered for medical issues through UHC?
Question Time: 2026-10-28 17:12:59 UTC

ANSWER #1

- -

Answer: Yes!

Answer Time: 2026-10-28 17:13:29 UTC

ANSWER #2

- -

Answer: Hello, Yes, Eye Associates is a in-network provider with United Healthcare.
Answer Time: 2026-10-28 17:13:32 UTC

QUESTION #186

Question: Please repeat where to find Humana Prescription list, etc.
Question Time: 2026-10-28 17:13:05 UTC

QUESTION #187

Question: Thank you!
Question Time: 2026-10-28 17:13:06 UTC

QUESTION #188

Question: You can also copy and paste answers with your mouse.
Question Time: 2026-10-28 17:13:21 UTC

QUESTION #189

Question: and Tier info
Question Time: 2026-10-28 17:13:24 UTC

QUESTION #190

Question: Do all the BCBS plans include Pres providers or only the Supplement plan?
Question Time: 2026-10-28 17:14:24 UTC

ANSWER #1

- -

Answer: In terms of the HMO and PPO Medicare Advantage, only the PPO accepts Presbyterian providers.
Answer Time: 2026-10-28 17:15:26 UTC

QUESTION #191

Question: Appreciate it
Question Time: 2026-10-28 17:14:46 UTC

QUESTION #192

Question: Just to confirm, if I have no out of network coverage but I am traveling and need urgent care/ emergency care, it would be covered no matter what carrier   or level of coverage I have. I just need to see local in network providers for normal stuff and follow ups for coverage.
Question Time: 2026-10-28 17:15:49 UTC

QUESTION #193

Question: Would you do that again for the formularly for Blue Cross
Question Time: 2026-10-28 17:16:02 UTC

QUESTION #194

Question: I currently have BCBS and have been told that since I have the 3 tier plan that I have to meet each deductable in each particular tier for that deductable be met. In addition, I was told that about the max out-of-pocket. Is that correct? If so that can be very costly.
Question Time: 2026-10-28 17:16:22 UTC

QUESTION #195

Question: how is the cost of infusions given at an infusion center covered? Like the infusion department at Presbyterian?
Question Time: 2026-10-28 17:16:24 UTC

ANSWER #1

- -

Answer: Hi, are you referring to a particular plan? The answer would depend on which plan you may be asking about.
Answer Time: 2026-10-28 17:18:28 UTC

ANSWER #2

- -

Answer: Infusions on the UnitedHealthcare plan are consider covered under Part B and our UHC copay is $0
Answer Time: 2026-10-28 17:19:22 UTC

QUESTION #196

Question: fabulous
Question Time: 2026-10-28 17:16:36 UTC

QUESTION #197

Question: example: infusions for alzheimers
Question Time: 2026-10-28 17:16:51 UTC

QUESTION #198

Question: You explained coverage outside the USA. How about extraction - if we need to be helicoptor transported or other transportation (for example on a cruise ship) is that also covered? I have BC BS premiere
Question Time: 2026-10-28 17:17:26 UTC

QUESTION #199

Question: The BCBS webpage that Jess just showed only has 2026 and 2025 info. When will the 2027 info be available
Question Time: 2026-10-28 17:18:03 UTC

QUESTION #200

Question: Thank you for doing all this. It must be exhausting to do the lecture and wrangle all the questions. It was all super informative.
Question Time: 2026-10-28 17:18:23 UTC

QUESTION #201

Question: Are all Presbyterian providers covered under blue cross blue shield Medicare advantage pop plan
Question Time: 2026-10-28 17:18:34 UTC

ANSWER #1

- -

Answer: Presbyterian providers accept the Medicare Advantage PPO plan

Answer Time: 2026-10-28 17:19:32 UTC

QUESTION #202

Question: What is the major difference between BCBS Medicare Supplement and BCBS Medicare Advantage?
Question Time: 2026-10-28 17:18:59 UTC

ANSWER #1

- -

Answer: Good morning - The Medicare Supplement plan provides low to no out of pocket cost other than the Medicare Part B Deductible. While the MAPD plans have copays for most services.
Answer Time: 2026-10-28 17:19:34 UTC

QUESTION #203

Question: bcbs medicare advantage ppo nationwide
Question Time: 2026-10-28 17:19:04 UTC

ANSWER #1

- -

Answer: Yes this plan is nationwide

Answer Time: 2026-10-28 17:21:13 UTC

QUESTION #204

Question: Are the independent pharmacies covered by Pres also covered by UHC?
Question Time: 2026-10-28 17:19:41 UTC

ANSWER #1

- -

Answer: I would refer you to double check on our website please:
https://retiree.uhc.com/nmrhca/pharmacies-and-prescriptions. Click on Find a network pharmacy
Answer Time: 2026-10-28 17:20:52 UTC

QUESTION #205

Question: What if you have a separate carrier for flight out of small towns to larger hospitals; how does that work with our insurance, UHC and Humana
Question Time: 2026-10-28 17:21:03 UTC

QUESTION #206

Question: Thanks for all your help.

Question Time: 2026-10-28 17:21:07 UTC

QUESTION #207

Question: Click on the BCBS link for the Medicare plans
Question Time: 2026-10-28 17:21:08 UTC

QUESTION #208

Question: infusion coverage under bcbs medicare advantage PPO nationwide...? what is the coverage? For alzheimzers specialty infusions
Question Time: 2026-10-28 17:21:32 UTC

ANSWER #1

- -

Answer: You can contact the information line to check coverage
Answer Time: 2026-10-28 17:22:03 UTC

ANSWER #2

- -

Answer: 1-800-618-6156
Answer Time: 2026-10-28 17:22:22 UTC

QUESTION #209

Question: Yes, ER
Question Time: 2026-10-28 17:21:56 UTC

QUESTION #210

Question: Yes separate plan
Question Time: 2026-10-28 17:22:07 UTC

QUESTION #211

Question: my wife and I are both retirees, and we both want to obtain NMRHCA medical coverage. Do we fill out separate forms as retirees, or fill out one form for retiree/spouse?
Question Time: 2026-10-28 17:22:55 UTC

QUESTION #212

Question: Thank you. perfect

Question Time: 2026-10-28 17:23:22 UTC

QUESTION #213

Question: On pre 65 plan I was covered/treated for cancer. Will all Medicare options allow me to keep same oncologist?
Question Time: 2026-10-28 17:23:25 UTC

ANSWER #1

- -

Answer: Hello. The UnitedHealthcare PPO Plan is a nationwide plan. You can see any willing Medicare provider in the country, in or out-of-network at the same copay. To find out if your provider is already a part of our nationwide network, please visit retiree.uhc.com/NMRHCA or call Customer Service at 866-622-8014 (TTY 711), 8am - 8pm CT, Monday through Friday.
Answer Time: 2026-10-28 17:24:05 UTC

QUESTION #214

Question: If I select BCBS, do I need both the Medicare PPO and the Supplement PPO to cover care and drugs?
Question Time: 2026-10-28 17:24:18 UTC

ANSWER #1

- -

Answer: Both the HMO and PPO are considered Part C, and include prescriptions (Part D)
Answer Time: 2026-10-28 17:25:03 UTC

ANSWER #2

- -

Answer: Good morning - No, you would select either the MAPD PPO or Supplement plan. You can not have both.
Answer Time: 2026-10-28 17:25:24 UTC

QUESTION #215

Question: Appreciate all the info
Question Time: 2026-10-28 17:25:23 UTC

QUESTION #216

Question: I printed the Blue Care dental summary of dental benefits for both PPO Basic, and PPO Comprehensive. The 2nd page for both says Basic so there's something wrong on the 2nd page for Comprehensive.
Question Time: 2026-10-28 17:25:29 UTC

QUESTION #217

Question: About $202 comes out of our social security checks every month for Medicare. A friend of mine says hers is only $100. Why would that be?
Question Time: 2026-10-28 17:25:34 UTC

QUESTION #218

Question: I have maintained dental coverage through NMHRCA since retirement and I'm looking to reenroll in medical. Is the general form the only document needed to reenroll?
Question Time: 2026-10-28 17:25:40 UTC

QUESTION #219

Question: Reaching out to your providers (individually) is a great tool. Some may not be joining 2027 year. Don't go in blind.
Question Time: 2026-10-28 17:26:43 UTC

QUESTION #220

Question: Thank you NMRHCA staff and insurance provider representatives for your time and

information... very much appreciated!
Question Time: 2026-10-28 17:28:07 UTC

QUESTION #221

Question: I would like to take life insurance how do i do that   what form
Question Time: 2026-10-28 17:28:20 UTC

QUESTION #222

Question: Super helpful! Look forward to that .pdf you're adding...
Question Time: 2026-10-28 17:28:39 UTC

QUESTION #223

Question: thank you. very informative. excellent presenter
Question Time: 2026-10-28 17:29:33 UTC

QUESTION #224

Question: thanks everyone!
Question Time: 2026-10-28 17:29:51 UTC

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END OF REPORT | Total Questions: 224 | Total Answers: 168

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