



# BENEFITS MESSENGER

The NMRHCA Newsletter

## EXECUTIVE DIRECTOR'S MESSAGE

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Time flies! Benefits Switch & Open enrollment is approaching in October, and this year, several changes will be made to Medicare plans. The Inflation Reduction Act has made various adjustments over the past couple of years, but the most significant change will happen this year.

Due to this federal law, the cap on prescription drugs covered through Medicare will be reduced from \$8,000 to \$2,000. Plans with coverage gaps, known as the donut hole, will no longer be available. The impacted plans are today's plan II options through Humana, Presbyterian, and United Healthcare. To mitigate the impact, we will offer a new PPO plan through Blue Cross and Blue Shield of NM, that has the lowest premium among our PPO plans submitted through the Request for Proposal process.

Other changes will result from our Medical, Dental, and Vision RFP. We are pleased to offer a new dental plan through Blue Cross Blue Shield as an alternative to Delta Dental, providing more options to our members and empowering you to choose the plan that best suits your needs. Davis Vision will continue to be the vision service provider, with an enhanced benefit of a greater frame allowance of \$150 or \$200 at participating Visionworks providers, giving you more value for your vision care.

I strongly encourage you to review all the changes to ensure you make the best choices for you and your family members. The newsletter contains more information about these changes, so please read it thoroughly. Health plan representatives will be available to address your questions and provide additional information to help you choose. We are here to support you and ensure you feel confident in your decisions. We will also discuss the program's current funding status, legislative initiatives, changes affecting healthcare costs, and information about health and wellness plans.

Anticipated legislation for 2025 is aiming to propose protecting the trust fund, similar to this year's request. We assure you that we are committed to securing the future of our benefits program and providing peace of mind to all our members and stakeholders. Stay tuned for more communication as we approach the session.

NMRHCA staff and I look forward to seeing you at our upcoming switch meetings. Please refer to the schedule for a meeting near you or join us for a virtual option. We are excited to assist you.

Neil Kueffer, Executive Director

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ANNUAL BOARD MEETING

The New Mexico Retiree Health Care Authority (NMRHCA) held its Annual Board of Directors Meeting in Taos, NM on July 11 & 12, 2024. During the meeting, officer elections took place, and there were no changes to the existing leadership. Ms. Therese Saunders continues in her role as the Board President, Mr. Tomas Salazar as Vice President, and Ms. LeAnne Larranaga-Ruffy as Secretary. Plan providers discussed participation outcomes and potential changes for the upcoming calendar year. Actuarial consultants presented financial outcomes for the past year and future projections. These presentations, along with analysis and recommendations from NMRHCA staff, laid the foundation for decisions regarding plan changes for 2025. These changes will be summarized in this newsletter under "2025 PLAN CHANGES." For additional information and details, please visit our website under Administration/Board of Directors and review the presentations from the annual meeting held on July 11 and 12 in the corresponding board books. The meeting notes from the July board meeting will be in the August board book.

NEW BOARD MEMBER

The NMRHCA is pleased to announce the appointment of Ms. Alex Castillo-Smith to the Board of Directors. Ms. Castillo-Smith, who currently serves as the Deputy Cabinet Secretary of the recently formed New Mexico Health Care Authority (HCA), has been selected by the HCA to join the NMRHCA Board. This decision follows the implementation of recent legislation during the 2024 regular session, which included additional legislation to the bill passed in the 2023 regular session. The official transition of the new agency, HCA, from the Human Services Department and other related transitions became effective on July 1, 2024. The NMRHCA appreciates Ms. Castillo-Smith's dedicated service to the State of New Mexico.

2025 PLAN CHANGES

These tables summarize the plan changes for 2025. Contact NMRHCA for more details or attend one of the Switch & Open Enrollment meetings listed in the schedule in this newsletter or go to [www.nmrhca.org/switch-open-enrollment](http://www.nmrhca.org/switch-open-enrollment).

	CARRIER	PLAN	PLAN CHANGE	PREMIUM CHANGE		
				PERCENT CHANGE	AMOUNT OF MONTHLY CHANGE*	NEW MONTHLY PREMIUM*
<b>PRE-MEDICARE PLANS</b>	<b>PRE-MEDICARE PLANS</b>					
	Presbyterian & Blue Cross Blue Shield	Value Plan	No medical or Rx changes	2% increase for retiree & spouse 3% increase for dependent children	\$5.30 Retiree \$10.06 Spouse \$7.70 Child	\$270.19 Retiree \$512.80 Spouse \$264.38 Child
		Premier Plan		2% increase for retiree & spouse 3% increase for dependent children	\$6.78 Retiree \$12.87 Spouse \$9.87 Child	\$345.90 Retiree \$656.51 Spouse \$339.03 Child

MEDICARE PLANS							
MEDICARE PLANS	Blue Cross Blue Shield	Supplement	No medical changes. Rx change per IRA** of \$2,000 annual out-of-pocket max.	2% increase	\$4.82 Retiree \$7.22 Spouse \$9.63 Child	\$245.61 Retiree \$368.42 Spouse \$491.23 Child	
		Medicare Advantage Plan I (New name is Medicare Advantage HMO)	No medical changes. Rx change per IRA** of \$2,000 annual out-of-pocket max.	0% increase	\$0.00 Retiree \$0.00 Spouse \$0.00 Child	\$0.00 Retiree \$0.00 Spouse \$0.00 Child	
		Medicare Advantage PPO	New Plan Option	Not Applicable	Not Applicable	\$22.50 Retiree \$33.75 Spouse \$45.00 Child	
	United HealthCare	Medicare Advantage Plan I (New name is Medicare Advantage PPO)	No medical changes. Rx change per IRA** of \$2,000 annual out-of-pocket max.	42% increase	\$20.70 Retiree \$ 31.05 Spouse \$41.40 Child	\$70.50 Retiree \$105.75 Spouse \$141.00 Child	
		Medicare Advantage Plan II	No longer available				
	Humana	Medicare Advantage Plan I (New name is Medicare Advantage PPO)	No medical changes. Rx change per IRA** of \$2,000 annual out-of-pocket max.	17% increase	\$5.26 Retiree \$7.88 Spouse \$10.51 Child	\$36.61 Retiree \$54.92 Spouse \$73.23 Child	
		Medicare Advantage Plan II	No longer available				
	Presbyterian	Medicare Advantage Plan I (New name is Medicare Advantage PPO)	Various changes in co-pays and co-insurance. Rx change per IRA** of \$2,000 annual out-of-pocket max.	7% increase	\$6.53 Retiree \$9.78 Spouse \$13.04 Child	\$99.74 Retiree \$149.62 Spouse \$199.49 Child	
		Medicare Advantage Plan II	No longer available				
	VOLUNTARY BENEFITS						
VOLUNTARY BENEFITS	Delta Dental	Basic	No change	22.5% increase	\$4.42 Single \$8.41 2-Party \$12.60 Family	\$24.04 Single \$45.68 2-Party \$68.51 Family	
		Comprehensive	No change	9% increase	\$3.67 Single \$6.99 2-Party \$10.52 Family	\$43.70 Single \$83.05 2-Party \$124.57 Family	
	Blue Cross Blue Shield Dental	Basic	New Plan Option	Not Applicable	Not Applicable	\$19.98 Single \$37.95 2-Party \$56.93 Family	
		Comprehensive	New Plan Option	Not Applicable	Not Applicable	\$38.46 Single \$73.07 2-Party \$109.56 Family	
	Davis Vision	Vision Plan	Increase frame allowance up to \$150 or \$200 if at Visionworks	6% increase	\$0.29 Single \$0.53 2-Party \$0.78 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

## SWITCH &amp; OPEN ENROLLMENT

**Switch Enrollment** happens each year from early October to mid-November which allows current NMRHCA members to *switch* health plans. In late September/early October depending on location, members will receive a Switch Packet in the mail that includes information about their existing plan and the form to make any desired changes. **The form for changes must be postmarked to NMRHCA by November 15, 2024.** The changes will take effect on January 1<sup>st</sup> of the new year. This is the time of year, outside of a qualifying event, members have the option to change their plan, if they choose. If members do not want to make any changes to their plan, they do not have to take any action as their current plan will automatically be renewed for the upcoming year.

**Open Enrollment** is the period when members who are eligible to receive NMRHCA benefits who are not currently enrolled can enroll in a health plan. For members who voluntarily chose not to originally enroll during their initial eligibility period or cancelled their health plan with NMRHCA, this is when they can enroll. These members are welcome to come back to NMRHCA for benefits; however, they can only enroll during Open Enrollment. Open Enrollment for medical plans is in January of every odd year (2025, 2027, 2029 and so forth). **This is an Open Enrollment year and the time for those eligible for medical benefits but not currently on a plan with NMRHCA to enroll.** Dental and vision benefits are open for members who have never enrolled or after four years of not being enrolled in the plan.

To help you make decisions regarding what plan options are available to you, NMRHCA holds a series of in-person and virtual meetings during the months of October and early November throughout the state. At these meetings, NMRHCA staff and plan providers will present the details of your options so you are informed and can make the best decision for you. Specific wellness activities, such as flu shots, blood pressure checks and other screenings and services, will also be available to in-person attendees.

You can find the Switch Enrollment Meeting Schedule on the next page, or by visiting [www.nmrhca.org/switch-open-enrollment](http://www.nmrhca.org/switch-open-enrollment), or by looking in your switch packet.

### Summary of Actions You Need to Take

- Check your mail for your Switch Packet to arrive late September to early October.
- Attend a Switch Enrollment meeting according to the schedule and your desired location to learn the details about your options.
- If you want to make a change to your existing plan, complete the paperwork and return by the deadline. **THIS YEAR THE DEADLINE IS NOVEMBER 15, 2024.** If you do not want to make any changes to your benefits, do nothing and your current benefits will roll over into 2025.
- If you are currently on a Medicare Advantage Plan II, use the Switch packet to designate your 2025 plan choice since Plan II options are no longer available. If you do not make a designation, you will be defaulted into a plan so that you do not have a lapse in coverage and will have to wait until the next Switch Enrollment (fall of 2025) to switch to a different plan.
- If you are eligible for benefits but not currently enrolled in a medical plan you are able to enroll in medical benefits by submitting a General Enrollment Packet by the November 15<sup>th</sup> deadline in order for your Benefits to take effect January 1, 2025.
- If you miss this deadline only for medical open enrollment, you do have through the end of January to enroll but your corresponding start date will depend on when your enrollment is received.

SWITCH & OPEN ENROLLMENT MEETING SCHEDULE

Attend any of the following Switch Enrollment Meetings that are convenient to you. Virtual meetings require registration by using the link provided.

**ESPANOLA:** *October 2 @ 10:30 AM*

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

**HOBBS:** *October 16 @ 9:30 AM*

NM Junior College  
LHWD 103 High Bay  
5317 N. Lovington Hwy.  
Hobbs, NM 88240

**RATON:** *October 3 @ 9:30 AM*

Raton Convention Center  
901 S. 3<sup>rd</sup> St.  
Raton, NM 87740

**CLOVIS:** *October 17 @ 9:30 AM*

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

**LAS VEGAS:** *October 4 @ 9:30 AM*

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

**RIO RANCHO:** *October 21 @ 9:30 AM*

Rio Rancho Events Center  
3001 Civic Center Cir. NE  
Rio Rancho, NM 87144

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

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

**ALBUQUERQUE:** *October 22 & 23 @ 9:30 AM*

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

**FARMINGTON:** *October 10 @ 9:30 AM*

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

**SILVER CITY:** *October 29 @ 9:00 AM*

WNMU - Silver City  
Besse-Forward Global Resource Center  
Corner of 12<sup>th</sup> and Kentucky  
Silver City, NM 88061

**GALLUP:** *October 11 @ 9:30 AM*

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

**LAS CRUCES:** *October 30 & 31 @ 9:30 AM*

NM Farm & Ranch Heritage Museum  
4100 Dripping Springs Rd.  
Las Cruces, NM 88011

**ROSWELL:** *October 15 @ 9:30 AM*

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

**VIRTUAL:** *October 18 & 24 @ 9:30 AM*

*November 1 @ 1:30 PM*

Registration required:

[www.nmrhca.org/switch-open-enrollment](http://www.nmrhca.org/switch-open-enrollment)

For more detailed information go to:  
[www.nmrhca.org/switch-open-enrollment](http://www.nmrhca.org/switch-open-enrollment)



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### Insurer Contact Information

<b>Blue Cross Blue Shield (BCBS)</b> www.bcbsnm.com/nmrhca	800-788-1792	<b>Presbyterian Health Plan</b> www.phs.org	888-275-7737
<b>BCBS Medicare Advantage</b> www.bcbsnm.com/nmrhca	877-299-1008	<b>Presbyterian Medicare Advantage</b> www.phs.org	800-797-5343
<b>Express Scripts Medicare</b> www.express-scripts.com	800-551-1866	<b>Express Scripts Non-Medicare</b> www.express-scripts.com	800-501-0987
<b>Humana Medicare Advantage</b> https://your.humana.com/nmrhca.html	866-396-8810	<b>United Healthcare Medicare Advantage</b> https://retiree.uhc.com/nmrhca	866-622-8014
<b>Delta Dental</b> www.deltadentalnm.com	877-395-9420	<b>Davis Vision</b> www.davisvision.com	800-999-5431
<b>Standard Insurance</b> https://sites.standard.com/mybenefits/newmexico_rhca2	888-609-9763		

### NMRHCA Contact Information

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