



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



2017 Enrollment Exceptions

Board of Trustees Meeting

January 27, 2017

A Division of the Department of State Treasurer

Open Enrollment Exceptions – CY 2017

- Any enrollment changes outside the Open Enrollment period are processed as exceptions.
- Active members are required to work with their HR departments, which decide if an exception is warranted.
- Non-Active members (members enrolled through the Retirement Systems, COBRA participants and former legislators) are handled by State Health Plan staff.
- Compared to last year, there's been a 45% decline in the number of exceptions requested.

	2016	2017
OE Exceptions (received through mid-January)	2,235	1225
Reviewed and Processed	1,605	1173
To Be Reviewed	630	52

Open Enrollment Exception Process

All exceptions are reviewed by Plan staff. In addition to evaluating all the information provided with the exception request, staff reviews the member's eEnroll history, the vendor call notes, and when necessary listens to the member's calls with the enrollment vendor.



There is a third level of appeal – the Office of Administrative Hearings (OAH)

Open Enrollment Exception Trends – CY 2017

- While there are a variety of reasons a member might request an enrollment exception, these are the major trends:
 - **Enrollment into the Traditional 70/30 Plan** – As always, there are members who did not read or completely read their Open Enrollment materials and therefore did not understand that if they took no action, they would be enrolled in the Traditional 70/30 Plan this year.
 - This applied to Actives and non-Medicare primary members enrolled through the Retirement Systems.
 - **Successful Enrollment Completion** – We also have members who thought they did what was necessary but did not successfully complete the process.
 - **Health Assessment vs. Tobacco Attestation** – Even though it was noted in the OE Decision Guide and in the online Health Assessment, some members continue to think that by completing the Health Assessment they were also completing the other wellness premium activities such as the tobacco attestation.
 - **Incomplete Enrollments** –
 - Some members completed some but not all of the OE activities
 - Others said they did everything, but nothing was saved

Open Enrollment Validation: Tobacco Attestation

- ❑ **Tobacco Attestation:** As part of the enrollment process, subscribers had the opportunity to attest to their tobacco user status. Clicking the “non-tobacco user” or “tobacco user who agreed to participate in the QuitlineNC” box earned the subscriber the \$40 tobacco wellness premium credit.



Non-tobacco user or



Tobacco user who agreed to participate in the QuitlineNC or



Tobacco user

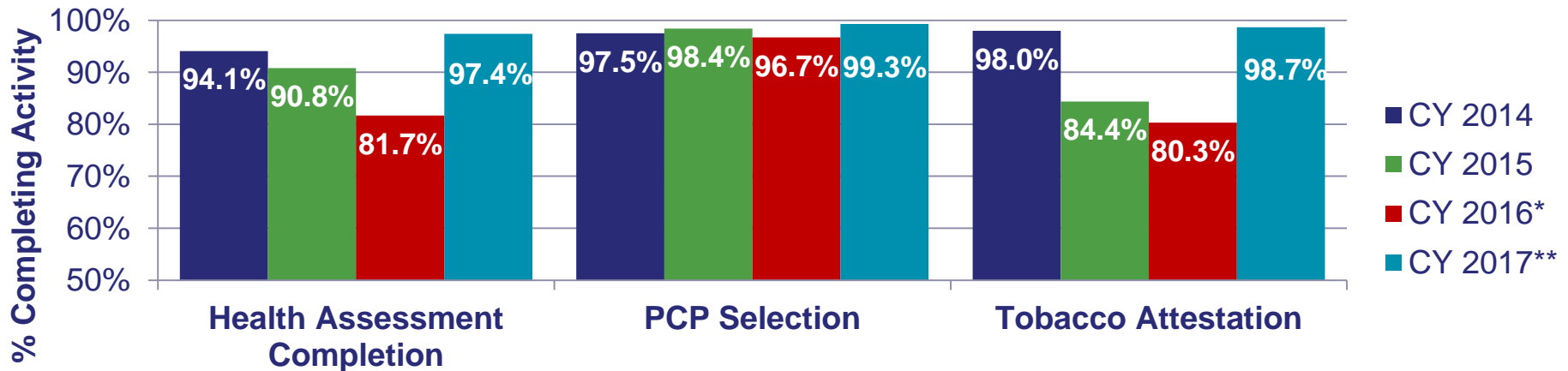
- ❑ **QuitlineNC Enrollment** – Subscribers who indicated their willingness to enroll in QuitlineNC smoking cessation program were advised that they must enroll in the program by December 31, 2016 or their tobacco wellness premium credit would be removed. The Plan has determined that 3,034 members who indicated they would enroll in the program, did not. The Plan is taking steps to remove their \$40 tobacco wellness premium credit

2017 Open Enrollment QuitlineNC Enrollment	
Agreed to Enroll	10,705
Actually Enrolled	7,671
Did Not Enroll	3,034

Open Enrollment: Year Over Year Success

- As a reminder, in an attempt to improve the premium credit completion rate, the Board approved enrolling all Non-Medicare Primary members into the Traditional 70/30 Plan for 2017.
- Members who wanted the Enhanced 80/20 or the CDHP 85/15 Plans had to elect them during Open Enrollment. This strategy appears to have been very successful for members who enrolled in the these plans.

Completion of Premium Credits (Enhanced 80/20 & CDHP)

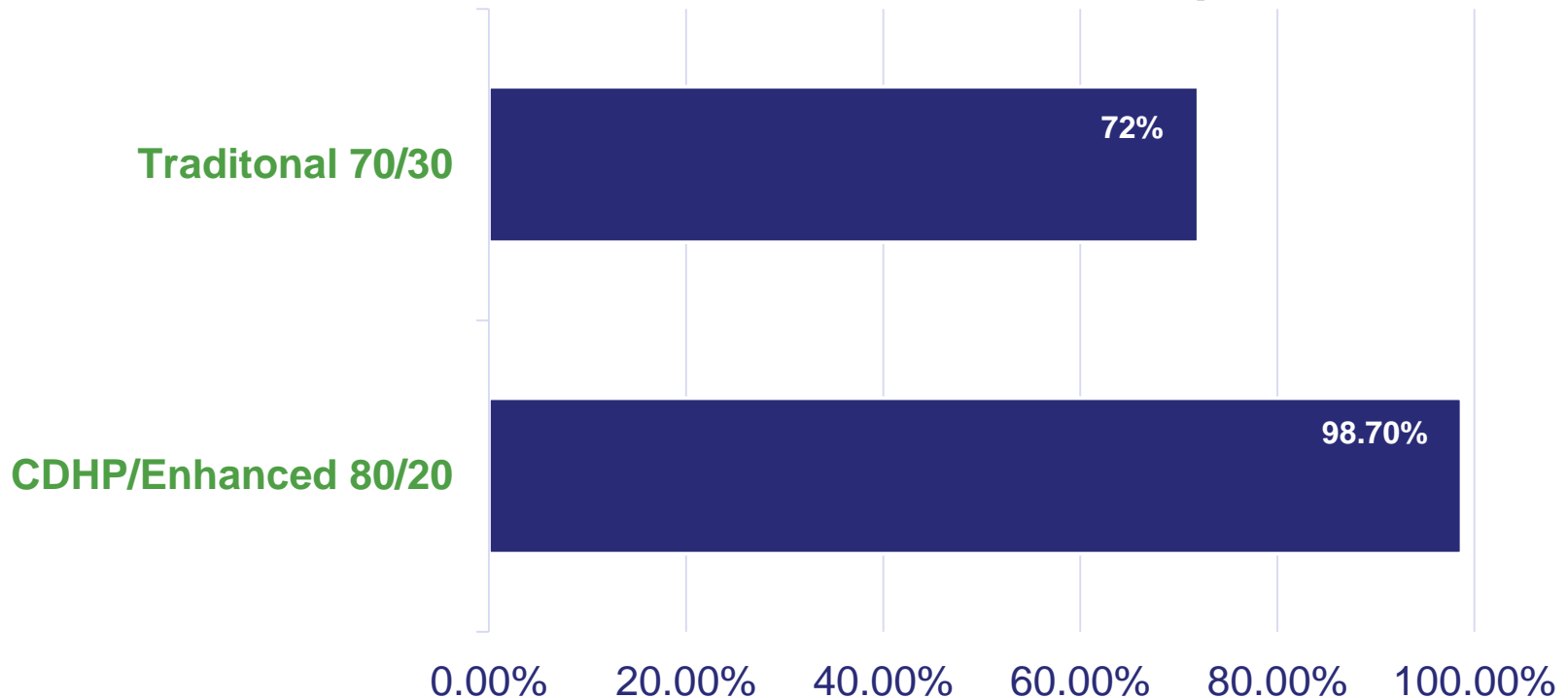


*numbers are prior to processing exceptions
 ** CY2017 was the first year attestation applied to 70/30

Open Enrollment: Year Over Year Success

- Members enrolled in the Traditional 70/30 for 2017 had a much lower Tobacco Attestation completion rate: 72%
- The overall tobacco attestation completion rate is 85.5%.

CY 2017 Tobacco Attestation Completion



Appendix

1. 2016 Open Enrollment Approach for 2017 Plan Year
2. Weekly Open Enrollment Update Results
3. Year over Year Open Enrollment Results
4. Open Enrollment Results: Tobacco Attestations
5. Open Enrollment Results: Health Assessments
6. Open Enrollment Online Experience

Open Enrollment Approach

- As a reminder, in addition to all the outreach and communication activities, the Plan took other steps to improve the Open Enrollment Experience.
- **Open Enrollment Default Strategy** – Earlier this year, the Board approved moving all non-Medicare Primary members into the Traditional 70/30 Plan. The Plan communicated that all members needed to take action or they would remain in the Traditional 70/30 for 2017 with a \$40 employee premium. (*Note: Traditional 70/30 premium not applicable to retirees*)
- **Health Assessment Early Action Campaign** – To encourage members to complete their Health Assessment online, members who completed their Health Assessments online in the weeks preceding OE were entered into a drawing for an Amazon gift card and iWatch.

Open Enrollment Approach

- **Enrollment Call Center** – Instead of supplementing the Benefitfocus Call Center with another call center vendor, Benefitfocus expanded their facilities and resources to meet demand.
 - Their secondary call center is located in Greenville, S.C., which turned out to be a big plus when Charleston had to evacuate for Hurricane Matthew. Benefitfocus sent additional resources to their Greenville call center to support us while the Charleston center was closed.
- **eEnroll Enhancements** – Multiple member experience enhancements were implemented prior to Open Enrollment which provided a much improved enrollment workflow.

Open Enrollment Results – Week by Week

Week four, which should have been the final week of Open Enrollment, was still the highest week of enrollment activity. As a reminder, week five was added to allow extra time for members impacted by Hurricane Matthew.

Week By Week 2017 OE Enrollment Activity			
	Online Updates	Telephonic Updates	Total Updates
Week 1	66,868	14,854	81,722
Week 2	51,805	13,659	65,464
Week 3	61,005	16,839	77,844
Week 4	80,288	19,316	99,604
Week 5	60,863	15,591	76,454
Total	320,829	80,259	401,088

Open Enrollment Results – Year Over Year

The year-over-year results seem to indicate that the measures taken to improve the online enrollment workflows, the member experience along with the communication and outreach paid off.

	2016	2017	Increase
Online Enrollment	213,814	320,829	50%
Telephonic Enrollment	71,528	80,259	12%
*Total Enrollments	285,342	401,088	41%

**These are not distinct members. Some members updated their enrollment multiple times. There were 318,936 distinct members who updated their enrollment this OE and 223,658 members who updated it last year. That is an overall participation increase of 43%.*

Open Enrollment Results: Tobacco Attestations

The tobacco attestation completion rate was much higher this year.

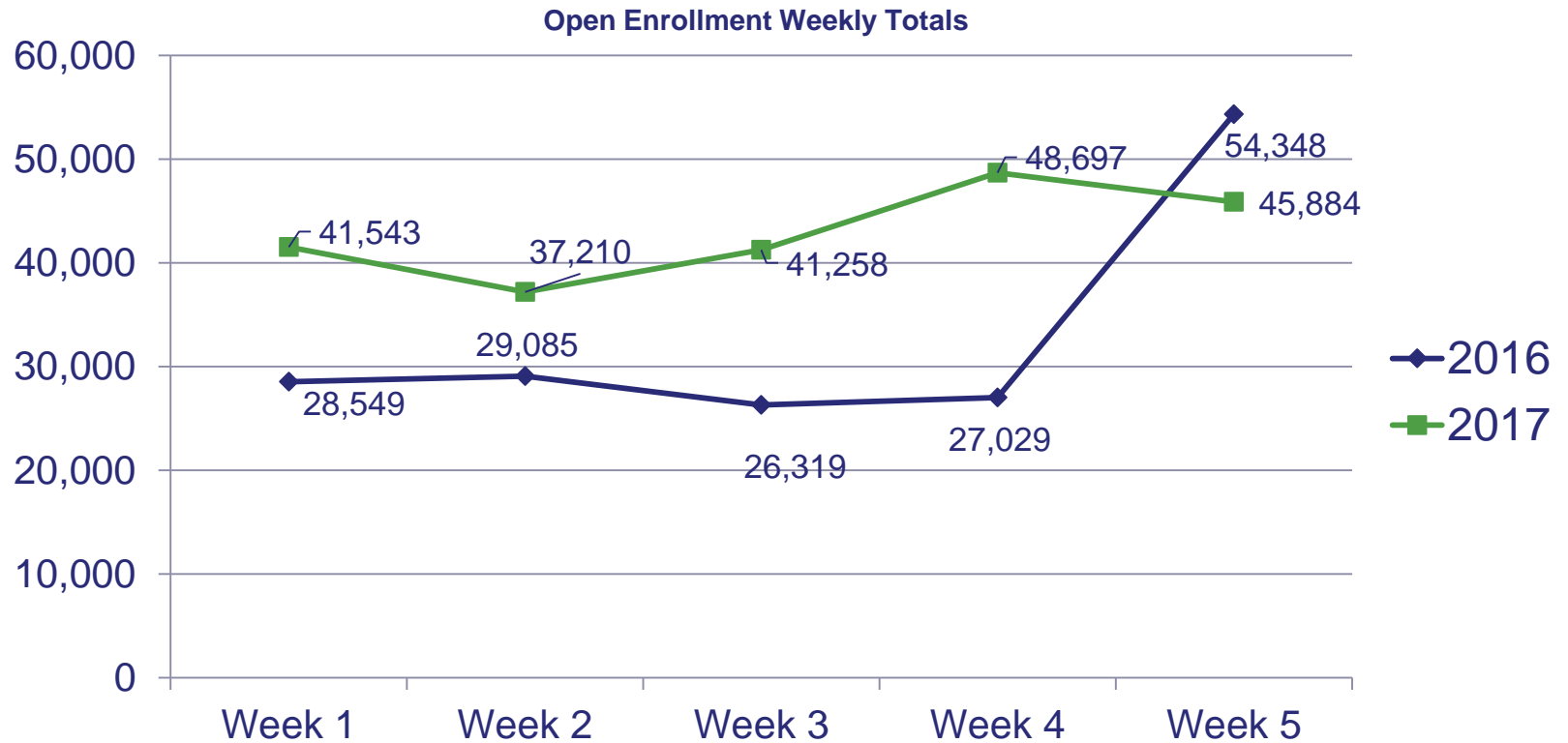
Tobacco Attestation Completions				
Completed Attestation	2016		2017	
Yes	179,407	80.3%	330,065	89.9%
No	43,980	19.7%	37,214	10.1%
Total	223,387	100.0%	367,279	100%

There are a few important notes to keep in mind:

- For the first time, active members had a tobacco attestation on the 70/30 Plan
- These are preliminary numbers. A final analysis cannot be completed until January membership reports are produced and available in February.
- The Plan is in the early phase of the OE exception process. The completion rates could go up as exception requests and appeals are evaluated.

Open Enrollment Results: Health Assessments

Health Assessment Completions	2015	2016
During Open Enrollment	165,330	214,592 (Oct. 1-Nov. 5)
Carry Over from Previous Completions	35,053	49,471 (May 1-Sept. 30)
TOTAL	200,383	264,063



Non-BEACON (Non-State Agency) Online Enrollment Experience

State Health Plan Website “Enroll Now”



Home > Enroll Now

- 2016 Plan Information
- Enroll Now**
- Member Login
- My Personal Health Portal
- Rate Calculator
- Find a Doctor
- Contact Us

State Health Plan for Teachers and State Employees

Enroll Now

To enroll or make changes to your State Health Plan benefits, members use the eEnroll system. If you are employed by any of the following organizations, or your organization corresponding yellow button below.

Enroll Using e-Enroll

Login to eEnroll

Retirees Using the ORBIT System

Login to eEnroll through ORBIT

Employees Using the BEACON System

Login to eEnroll through BEACON

N.C. State University Employees

Login to eEnroll through NCSU

UNC-Asheville Employees

Login to eEnroll through UNC-Asheville

UNC-Chapel Hill Employees

Login to eEnroll through UNC-Chapel Hill

Need help? [View Instructions for How to Enroll](#)

Members in these groups will be directed to their employer's portal to login into eEnroll.

Attention CDHP Members:
Check out the Health Engagement Program,
where you can earn up to \$100 this year!

[Find Out More](#)

- [Enroll Now](#)
- [Find a Doctor](#)
- [My Personal Health Portal](#)
- [Health Benefits Estimator](#)

News and Updates



Plan Benefit Changes for 2017
The State Health Plan's Board of Trustees approved the following changes for the 2017 benefit year at their May 13, 2016, meeting...

Upcoming Events

Navigating Your State Health Plan Benefits and Retirement
Monday, July 11, 2016 at 3:00 p.m. - 5:00 p.m.

State Health Plan 101 - Understanding Your Health and Wellness Benefits
Tuesday, July 12, 2016 at 12:30 p.m. - 1:30 p.m.



Login




Welcome to the North Carolina State Health Plan's eEnroll system!

If you are part of one of the groups below, please click the appropriate link. If not, please login using your eEnroll username and password to the right.

[State Retirement System \(ORBIT\)](#)
[UNC Chapel Hill and UNC General Administration](#)
[UNC Asheville](#)
[NC State University](#)
[BEACON \(Click here if your agency uses BEACON\)](#)

eEnroll is used to enroll in your State Health Plan and NCFlex benefits.

 **Log in to your account**

Username*

Password*

[Log in](#)

[Reset your Account](#) ▶

Technical Questions?

Please call 1.855.859.0966
Monday - Friday, 8:00 AM to 5:00 PM ET

Supported Browsers

[Learn about Officially Supported Browsers](#)

Login-HR In Touch Example

Communication Portal | H x

https://appbuildercqb1.benefitfocus.com/AppBuilder/Default.aspx?ApplicationID=HRInTouch&TenantID=WCPSS&PageID=Main

Apps Chrome bf test bf One Place 365

Test Test

WAKE COUNTY PUBLIC SCHOOL SYSTEM

Home

QuickLinks
Pierce Group Benefits

BCBS Access
Go to BCBS Member Services

Enroll Now!
eEnroll- Click Here to View Your

Welcome to HR InTouch

Featured Documents

- Dependent Eligibility Requirements**
Dependent Eligibility Requirements
- Qualifying Events Requirements**
Qualifying Events Requirements
- SHP rates effective 9/1/2011**

Medical Benefits
The State Health Plan offers a wide range of health benefits and a customer friendly Web site at www.shpnc.org.

Dental Benefits
Dental Benefits are provided by Ameritas.

Vision Benefits
Wake County offers one plan through Superior Vision.

[Home](#)

Get Started

The screenshot shows the North Carolina State Health Plan website interface. The header includes the logo and text: "North Carolina State Health Plan FOR TEACHERS AND STATE EMPLOYEES A Division of the Department of State Treasurer". A blue navigation bar contains a menu icon. The left sidebar lists: Home, Dependents, Language Preferences, MANAGE ACCOUNT (with sub-links: Login Information, Medicare, Life Change, Premium Wellness Credits), and QUICK LINKS (with sub-link: Learning Center). The main content area features three sections: "Important Actions for Completing Open Enrollment" with a "Get started >" button, "Important Messages for You" with a warning icon and text about new benefits and 242 days to elect, and "Completing Open Enrollment" with detailed instructions. A red arrow points from the "Premium Wellness Credits" link in the sidebar to the "Get started >" button.

North Carolina State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer

Home
Dependents
Language Preferences

MANAGE ACCOUNT

Login Information
Medicare
Life Change
Premium Wellness Credits

QUICK LINKS

Learning Center

Important Actions for Completing Open Enrollment

Open Enrollment October 1-31, 2016
All active and Non-Medicare retirees were moved to the Traditional 70/30 Plan. You have until October 31, 2016, to complete your enrollment selection and complete any Wellness Premium Credit activities.

Open Enrollment takes place October 1-31, 2016. All active and Non-Medicare retirees were moved to the Traditional 70/30 Plan. You must take action! All three Wellness Premium Credit activities must be completed by October 31, 2016. If you need assistance with navigating eEnroll you can view the Enrollment video or call the Support Center at 855-855-0966 M-F 8a.m.-10p.m and on Saturdays 10a.m.-4p.m.

[Get started >](#)

Important Messages for You

You have new benefits being offered to you:

You have 242 days to elect your Open Enrollment benefits.

A change has been made to your benefits. Please review the change

Completing Open Enrollment

\$\$\$\$ custom page To begin Open Enrollment, please click "Get Started". Once you have completed your elections for 2017, please print a copy of the benefit detail report for your records. Medicare retirees were moved to the Traditional 70/30 Plan. You must take action! All three Wellness Premium Credit activities must be completed by October 31, 2016. Remember to print a copy of the Benefit Detail Report for your records. If you need assistance with navigating eEnroll you can view the Enrollment video or call the Support Center at 855-855-0966 M-F 8a.m.-10p.m and on Saturdays 10a.m.-4p.m.

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Ability to get straight to credit activities from this screen.

Open Enrollment Selection



✓ Profile

✓ Shop for benefits

Confirm & Finish

Medical

Please select a reason for changing your benefit coverage.

You are making a change to benefit elections. Why are you making this change?

- Open Enrollment
- Life or family change (ex. Marriage, birth, death, loss of other coverage, etc.)

You must have a qualifying life or family change to change coverage.

Note: All changes to your benefits must be approved by your Health Benefits Representative before they become effective.

Next

Previous

Cancel

Pop Up Reminder

The screenshot shows a web browser window with the URL <https://ncqa4.benefitfocus.com/member/control/benefitListNavigationAction?method=editCoverage&furlContextElementId=3331688771076980Z1007430759Z100687179>. The page is titled "Choose your Medical" and displays a "Pop Up Reminder" from a Health Benefits Representative. The reminder text reads: "Open Enrollment will be held October 1-31, 2016. Click on the plan in which you would like to enroll. Remember to click SAVE when you complete your enrollment and your Wellness Premium Credits. Print your Benefit Detail Report and save a copy for your records." A red arrow points to the "Close" button on the pop-up. The background page shows a "Confirm & Finish" step and a table of health plans. The first plan is "Traditional 70/30 PPO Plan 2017" with a monthly cost of \$578.86. The second plan is "Enhanced 80/20 PPO Plan 2017" with a monthly cost of \$789.42. The page also includes a "Covered persons" section with a list of names and a "2017 State Health Plan Comparison" section.

A note from your Health Benefits Representative

Open Enrollment will be held October 1-31, 2016. Click on the plan in which you would like to enroll. Remember to click SAVE when you complete your enrollment and your Wellness Premium Credits. Print your Benefit Detail Report and save a copy for your records.

Close

Confirm & Finish

Plan Name	Monthly Cost
Traditional 70/30 PPO Plan 2017	\$578.86
Enhanced 80/20 PPO Plan 2017	\$789.42

Benefit	Cost
Benefit Year Deductible	\$1,054 Individual/\$3,162 Family
Emergency Room Copay	\$329 Copay, then 30% after deductible
Inpatient Hospital Copay	\$329 Copay, then 30% after deductible
Office Visit Copay	\$39 Copay
Preventive Care	\$39 Copay
Specialist Visit Copay	\$92 Copay

Benefit	Cost
Benefit Year Deductible	\$700 Individual/\$2,100 Family
Emergency Room Copay	\$233 Copay after deductible, then 20% after deductible

Plan Selection



✓ Profile
✓ Shop for benefits
Confirm & Finish

Choose your Medical plan.

Please review your options and choose the plan that best meets your needs.

📍 Open Enrollment takes place October 1-31, 2016

Covered persons ^

[Redacted]

[Redacted]

[+ Add Dependent](#)

2017 State Health Plan Comparison

[2017 State Health Plan Comparison](#)

[Traditional 70/30 PPO Plan](#)

[Consumer-Directed Health Plan \(CDHP\)](#)

[Enhanced 80/20 PPO Plan](#)

FSA

Traditional 70/30 PPO Plan 2017

\$543.46
Monthly Cost

Benefit Year Deductible	\$1,054 Individual/\$3,162 Family
Emergency Room Copay	\$329 Copay, then 30% after deductible
Inpatient Hospital Copay	\$329 Copay, then 30% after deductible
Office Visit Copay	\$39 Copay
Preventive Care	\$39 Copay
Specialist Visit Copay	\$92 Copay

✓ Currently Selected
Plan details

FSA

Enhanced 80/20 PPO Plan 2017

\$750.52
Monthly Cost

Benefit Year Deductible	\$700 Individual/\$2,100 Family
Emergency Room Copay	\$233 Copay after deductible, then 20% after deductible
Inpatient Hospital Copay	\$233 Copay after deductible, then 20% after deductible
Office Visit Copay	\$30; \$15 if you use PCP on ID card
Preventive Care	\$0 Copay
Specialist Visit Copay	\$70 Copay

Premium Wellness Credits

✓ Profile

✓ Shop for benefits

Confirm & Finish

Premium credits

▼ Tobacco User Attestation

\$0.00 per month

You are NOT a tobacco user or you ARE a tobacco user and attest that you will enroll in QuitLineNC multiple call program before the end of open enrollment or within 30 days of your date of hire. To enroll you must call 800-QUIT-NOW (800-784-8669).

I understand that making a false statement, representation or attestation to the Plan could result in my termination from the Plan and that by attesting to my tobacco status I am also agreeing to cooperate with the Plan in efforts to verify that status.

- I am not a tobacco user
- I am a tobacco user but agree to enroll in QuitLineNC multiple call program before the end of open enrollment or within 30 days of my date of hire
- I am a tobacco user

Next

> Primary Care Provider

✓ \$25.00 per month

> Health Assessment

\$0.00 per month

Next

Previous

Cancel

Medical Summary



FOR TEACHERS AND STATE EMPLOYEES

Progress bar: Profile (checked), Shop for benefits (checked), Confirm & Finish

2017 SHP Medical Summary

Your 2017 SHP Medical benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.

Medical

\$685.52
per month

Enhanced 80/20 PPO Plan 2017

Offered By: Blue Cross and Blue Shield of North Carolina
Effective Date: 01/01/2017
Persons Covered: [REDACTED]

Medicare [Edit](#)

1 policy on record
[Show details](#)

Additional Insurance [Edit](#)

No policy on record
No additional insurance policy information on record

[Edit plan](#) [Plan details](#)

Cart Summary

This is a summary of your OE benefit elections.

Benefit Elections	
Monthly Cost	
Eligible for Employer Contribution	
Medical	\$750.52
Subtotal	\$750.52
Premium Wellness Credits	(\$65.00)
Monthly Total	\$685.52


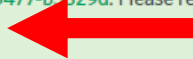
You Pay	
Monthly Total:	\$685.52

[Save](#) [Cancel](#)



Enrollment Confirmation

- Home
 - Profile
 - Benefits
 - Dependents
 - Language Preferences
- MANAGE ACCOUNT
- Login Information
 - Medicare
 - View Tax Documents
 - Life Change
- QUICK LINKS

 Congratulations [REDACTED] You have successfully completed your enrollment process.
Your confirmation number is: 172786477-b5829d. Please review and print your Benefit Detail Report for your records.
[Print your enrollment details](#) 

A note from your Health Benefits Representative

As a reminder Open Enrollment ends October 31, 2016. All enrollment activity include your Wellness Premium Credits need to be completed and SAVED by that date. above for your confirmation.

Next

BEACON (State Agencies) Online Enrollment Experience

State Health Plan Website “Enroll Now”

Home > Enroll Now

- 2016 Plan Information
- Enroll Now**
- Member Login
- My Personal Health Portal
- Rate Calculator
- Find a Doctor
- Contact Us

State Health Plan for Teachers and State Employees

Enroll Now

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Enroll Using e-Enroll

Login to eEnroll

Retirees Using the ORBIT System

Login to eEnroll through ORBIT

Employees Using the BEACON System

Login to eEnroll through BEACON

N.C. State University Employees

Login to eEnroll through NCSU

UNC-Asheville Employees

Login to eEnroll through UNC-Asheville

UNC-Chapel Hill Employees

Login to eEnroll through UNC-Chapel Hill

Need help? [View Instructions for How to Enroll](#)



Attention CDHP Members:
Check out the Health Engagement Program,
where you can earn up to \$100 this year!



Enroll Now Find a Doctor My Personal Health Portal Health Benefits Estimator

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State Health Plan 101 - Understanding Your Health and Wellness Benefits
Tuesday, July 12, 2016 at 12:30 p.m. - 1:30 p.m.

BEACON Enrollment Experience



Welcome State of North Carolina Employees

NCID *
Password *



For human resources, payroll or BEACON system assistance, call **919-707-0707** in the Raleigh area, or 1-866-NCBEST4U (866-622-3784) statewide, from 8 a.m. to 5 p.m., Monday through Friday.

For NCID assistance, contact your agency's NCID administrator, or to reset your NCID password visit <https://ncid.nc.gov>.

[Customer Service](#) | [System Status](#) | [Privacy and Security](#) | [Legal](#)



INTEGRATED HR-PAYROLL SYSTEM

HR | PAYROLL | BENEFITS | TRAINING | TIME

Formerly BEACON

Click Next to sign in

[Customer Service](#) | [System Status](#) | [Privacy & Security](#) | [Legal](#)

BEACON Enrollment Experience

My Benefits

[eEnroll](#)
Enroll or make changes to your State Health Plan or NCFlex Plan benefit enrollments.


If you have trouble logging in to eEnroll, need an ID card, or are being told by a provider or pharmacy that your coverage is not active, please call the Eligibility and Enrollment Support Center at 1-855-859-0966.

Benefits Participation
[Participation Overview](#)
View a list of plans in which you are currently enrolled.

My Supplemental Savings Plans
[401\(k\) and Roth Savings Plans](#)
Enroll or make changes to your 401(k) and Roth 401(k) savings plans.
[457 Savings Plans](#)
Enroll or make changes to your 457 savings plan.
SRA Form - Submit to Best Shared Services
[403\(b\) Salary Reduction Agreement Form](#)
Enroll or make changes to your 403(b) plan.

My Data (ESS) > My Benefits > My Benefits

My Data (ESS) > My Benefits > My Benefits

 **INTEGRATED HR-PAYROLL SYSTEM**
HR | PAYROLL | BENEFITS | TRAINING | TIME
Formerly BEACON

Information regarding your State Health Plan coverage can be accessed through eEnroll.

Note: The application will open in a new window/tab. You will be automatically logged into eEnroll, but it is your responsibility to log out of each application.

By clicking the submit button you:

- Understand that you are leaving the OSC Integrated HR-Payroll System
- Understand that you are responsible for logging out of each application when finished

BEACON Enrollment Experience



- Home
- Dependents
- Language Preferences
- MANAGE ACCOUNT
 - Login Information
 - Medicare
 - View Tax Documents
 - Life Change
 - Premium Wellness Credits

- QUICK LINKS
 - BlueConnect
 - Learning Center

Important Actions for Completing Open Enrollment

Open Enrollment October 1-31, 2016

All active and Non-Medicare retirees were moved to the Traditional 70/30 Plan. You have until October 31, 2016, to complete your enrollment selection and complete any Wellness Premium Credits. To complete the enrollment process you will need to click the "Get Started" button. Please remember to click SAVE!

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[Get started >](#)

Important Messages for You



You have new benefits being offered to you:

You have 156 days to elect your Open Enrollment benefits.

Completing Open Enrollment

To begin Open Enrollment, please click "Get Started". Open Enrollment is October 1-31, 2016 and you must take action. Once you have completed your plan selection and your Wellness Premium Credits remember to click SAVE and print your Benefit Detail Report for confirmation. If you need assistance with navigating eEnroll you can call the Eligibility and Enrollment Support Center at 855-859-0966 M-F 8a.m.-10p.m. and on Saturdays during October from 8a.m.-3p.m.