



*North Carolina*  
**State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES



## 2015 Enrollment Rules

*Board of Trustees Meeting*

May 30, 2014

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*A Division of the Department of State Treasurer*

# Proposed 2015 Enrollment Rules

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- Premium Wellness Credits
- Open Enrollment
  - Active and Non-Medicare
  - Medicare Primary
- ACA New Hire Automatic Enrollment\*

*\*Final guidance has not been provided – The ACA requirement to auto-enroll all new hires could be postponed again.*

# 2014 Premium Wellness Credits

2014 Premium Wellness Credits		
Traditional 70/30 PPO	Enhanced 80/20 PPO	Consumer Driven Health Plan
NA	<b>Smoker Surcharge</b> <b>Applies to Subscriber &amp; Spouse</b> <b>\$20</b>	<b>Smoker Surcharge</b> <b>Applies to Subscriber &amp; Spouse</b> <b>\$20</b>
NA	<b>PCP Election</b> <b>Each family member must elect a PCP</b> <b>\$15</b>	<b>PCP Election</b> <b>Each family member must elect a PCP</b> <b>\$10</b>
NA	<b>Health Assessment (HA)</b> <b>Subscriber must complete HA</b> <b>\$15</b>	<b>Health Assessment (HA)</b> <b>Subscriber must complete HA</b> <b>\$10</b>

- Smoker Attestation had to be completed during OE.
- PCPs could be elected prior or during to OE.
- HA had to be completed between November 1, 2012 and the end of OE.

# Premium Wellness Activity – Smoker Attestation Recommendation

## 2015 Premium Wellness Credits

Traditional 70/30 PPO	Enhanced 80/20 PPO	Consumer Driven Health Plan
NA	Smoker Surcharge Applies to Subscriber & Spouse \$20	Smoker Surcharge Applies to Subscriber & Spouse \$20



Plan staff recommends that the subscriber, and if applicable, the spouse must re-attest to not smoking or to participating in a smoking cessation program during the 2015 Open Enrollment to receive the smoking credit.

# Premium Wellness Activity – PCP Selection Recommendation

2015 Premium Wellness Credits		
Traditional 70/30 PPO	Enhanced 80/20 PPO	Consumer Driven Health Plan
NA	PCP Election Each family member must elect a PCP \$15	PCP Election Each family member must elect a PCP \$10



Plan staff recommends that subscribers who have selected a valid PCP for each participating family member prior to the 2015 open enrollment do not need to change or update their PCP to receive the PCP Premium Credit for the 2015 Plan Year.

# Premium Wellness Activity – HA Recommendation

2015 Premium Wellness Credits		
Traditional 70/30 PPO	Enhanced 80/20 PPO	Consumer Driven Health Plan
NA	Health Assessment (HA) Subscriber must complete HA \$15	Health Assessment (HA) Subscriber must complete HA \$10



Plan staff recommends that any subscriber who has updated their HA or taken it for the first time between November 2013 and the end of the 2015 Open Enrollment will receive the HA credit.

# Active & Non-Medicare Enrollment

2015 Plan Design Options for Actives & Non-Medicare Primary Members			
	Traditional 70/30 PPO	Enhanced 80/20 PPO	Consumer Driven Health Plan
Premium Wellness Credits Apply	No	Yes	Yes

Plan staff recommends a passive enrollment for existing Active and Non-Medicare Primary members. When a subscriber logs in to view their 2015 Open Enrollment options, the 2014 benefit election will display with the premium wellness credits earned for 2015. The subscriber may

- Complete wellness credits *and/or*
- Elect a new plan design *and/or*
- \*Make no change and remain in their 2014 election

*\*If no changes are made during OE, the member will remain in the plan that was elected in 2014 with the premium credits earned through the end of the 2015 OE.*

# Medicare Primary Enrollment

- Plan staff prefers a passive enrollment for existing Medicare Primary Retirees, Dependents and Surviving Dependents who have already made a Medicare Primary election.
- However, the Plan is in the process of discussing renewal pricing (i.e. the fully insured premium rates applicable for 2015) with the Medicare Advantage Carriers.
- Depending on the results of those discussions, Plan staff may recommend changes to the auto-enrollment and contribution strategies and will present a final recommendation at a later date.

Preferred Medicare Primary Enrollment Approach	
Member Type	Open Enrollment Type
<b>Existing Medicare Primary Retirees, Dependents and Surviving Dependents</b>	<b>Passive</b> - Unless they make a new election during Open Enrollment, they will remain in the Medicare Primary Plan they had previously elected
<b>New Medicare Primary Enrollees</b> (New Medicare Primary Retirees or Members who will age into Medicare primacy in November, December, January)	<b>Active</b> - Member will be auto-enrolled into a Medicare Advantage Base Plan and have the option to elect any of the other three Medicare Advantage Plans or the Traditional 70/30 Plan



# January 1, 2015 – New Hires

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As a reminder, we may also have new ACA enrollment requirements for January 2015 related to new hires: New Hire Auto-Enrollment.

If this moves forward, Plan staff recommends enrolling New Hires into the Traditional 70/30 if they have not made an election by the end of their thirty (30) day initial enrollment period, which means these members will not have the opportunity to make a plan change until the next open enrollment period.

# Appendix: Premium Wellness Credit Scenarios

# Premium Wellness Activity – PCP Selection Scenarios

PCP Enrollment Scenarios				
Scenario	PCP action taken at OE	PCP action taken after OE - Prior to 1/1/15	PCP action taken after 1/1/15	Qualified for PCP Premium Credit
Sub/Family have elected PCP prior to OE	None	None	None	Yes
Sub/Family have not elected PCP prior to OE	All family members elect PCP	None	None	Yes
Sub/Family have not elected PCP prior to OE	Only subscriber elects PCP	None	None	No
Sub/Family have not elected PCP prior to OE	Only subscriber elects PCP	None	Rest of the family elects PCPs	No
Sub/Family have not elected PCP prior to OE	Some family members elect PCPs	None	None	No
Sub/Family have elected PCP prior to OE	None	Sub changes PCP	Family members change PCP	Yes
Sub/Family have not elected PCP prior to OE	None	All family members elect PCP	None	No
Sub/Family have not elected PCP prior to OE	None	None	All family members elect PCP	No
Sub/Family have not elected PCP prior to OE	None	None	Sub elects PCP	No
Sub/Family have not elected PCP prior to OE	All family members elect PCP	None	One or all family members change PCP to "none selected"	Yes
Sub/Family have not elected PCP prior to OE	All family members elect PCP	None	New family member is added who does not add a PCP	Yes
Sub/Family have not elected PCP prior to OE	All family members elect PCP	Baby born after OE and PCP added	None	Yes
Sub/Family have not elected PCP prior to OE	All family members elect PCP	Dependent added with QE - no PCP elected	None	Yes

# Premium Wellness Activity – Health Assessment Scenarios

Open Enrollment Health Assessment Scenarios				
Subscriber HA takes between 11/16/13 and start of OE	Subscriber HA taken During OE	Subscriber takes HA for the first time after OE and before 1/1/15	Subscriber takes HA for the first time after 1/1/15	Qualifies for HA Credit
Yes				Yes
	Yes			Yes
		Yes		No
			Yes	No
Subscriber enrolls as a new hire or Qualifying Event after Open Enrollment				
Subscriber completes HA during 30 day enrolment window	Subscriber completes HA after 30 day enrollment window			Qualifies for HA Credit
Yes				Yes
	No			No

# Premium Wellness Activity – Smoker Attestation Scenarios

Open Enrollment Scenarios			
Subscriber completes Smoker Attestation during OE	Subscriber completes smoker attestation for the first time after OE and before 1/1/15	Subscriber completes smoker attestation for the first time after 1/1/15	Qualifies for Non-Smoker Credit
X			Yes
	X		No
		X	No