



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



2021 Open Enrollment Results

Board of Trustees Meeting

December 15, 2020

A Division of the Department of State Treasurer

Open Enrollment Recap

- Open Enrollment (OE) was held Oct. 15-31, 2020
- All Non-Medicare members were moved to the 70/30 Plan and needed to take action to enroll in the 80/20 Plan or to reduce their premium.
 - Subscribers in the Retirement System did not have to complete the tobacco attestation for the 70/30 Plan, as it will remain premium-free for eligible retirees and disabled members.
- As a reminder, all Medicare Advantage members are transitioning to Humana as of Jan. 1, 2021.
 - UHC Medicare Advantage members were moved to the Humana Medicare Advantage Base Plan and needed to take action during OE if they wanted to be on the Enhanced Medicare Advantage Plan.

Communication Outreach Summary

- The Customer Experience Team reached a total of **30,270** members through webinars and Telephone Town Halls prior to and during Open Enrollment.
- The team also reached **604** Health Benefit Representatives through training webinars.
- **Virtual Event Totals:**
 - Medicare Advantage webinars with Humana: 5,463
 - Active member webinars: 4,411
 - Telephone Town Halls: 20,396

STATE HEALTH PLAN GET A HEAD START ON OPEN ENROLLMENT!



IF YOU'RE A TOBACCO USER and want to earn your monthly premium credit for 2021, you don't have to wait until Open Enrollment this fall.

Take action now!
See back for details.

SAVE THE DATE: 2021 OPEN ENROLLMENT • OCTOBER 15-31, 2020



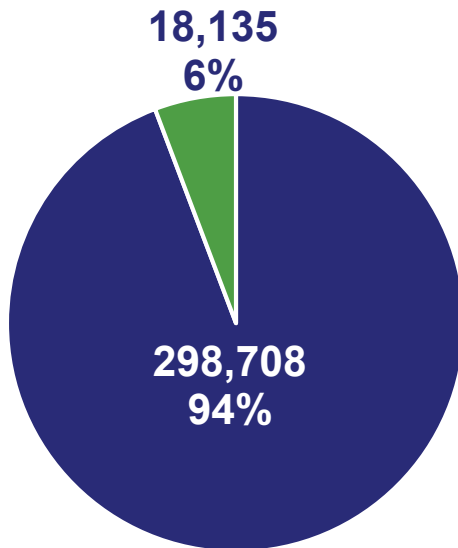
The image shows the cover of two documents. The top document is titled "Your NORTH CAROLINA STATE HEALTH PLAN 2021 OPEN ENROLLMENT DECISION GUIDE" and is dated "OCTOBER 15-31, 2020". It features a photograph of a man in a suit sitting at a desk. The bottom document is titled "2021 STATE HEALTH PLAN OPTIONS" and "MEDICARE OUTREACH EVENT SCHEDULE". It also features the same photograph of the man at the desk. A green callout box on the right side of the bottom document says "SEE INSIDE FOR DATES + TIMES + INFORMATION". At the bottom of the bottom document, there is a quote: "Earlier this year, the contract for Medicare Advantage Services was awarded to Humana. While we appreciate the service that UnitedHealthcare (UHC) has provided to our members, we were REQUIRED to enter into a competitive bid process because the contract with UHC was expiring."

2021 Open Enrollment Results: Non-Med Prime

- What happens to Non-Medicare primary subscribers who did not take action during Open Enrollment?
 - **Active Subscribers** will be enrolled in the 70/30 Plan for 2021.
 - They have missed the opportunity to:
 - Elect the 80/20 Plan
 - Drop coverage for themselves
 - Add or drop dependents
 - Reduce their premium by \$60 per month by completing the tobacco attestation
 - **Non-Medicare Primary Subscribers** in the Retirement System will also be enrolled in the 70/30 Plan for 2021.
 - While they are not impacted by the tobacco attestation or the inability to drop coverage, they also missed opportunity to:
 - Elect the 80/20 Plan
 - Add dependents

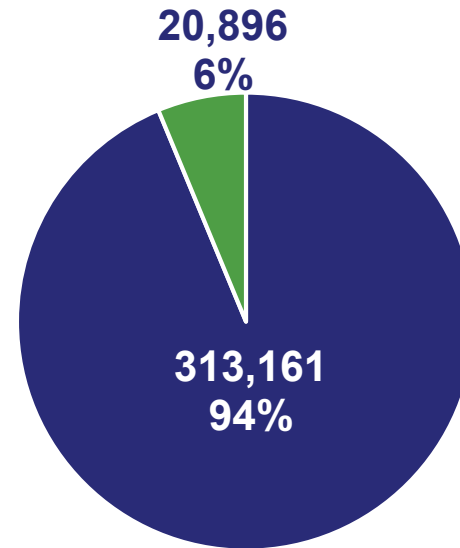
Tobacco Attestation Completion Rate (Active Members)

2019



■ Complete ■ Incomplete

2020



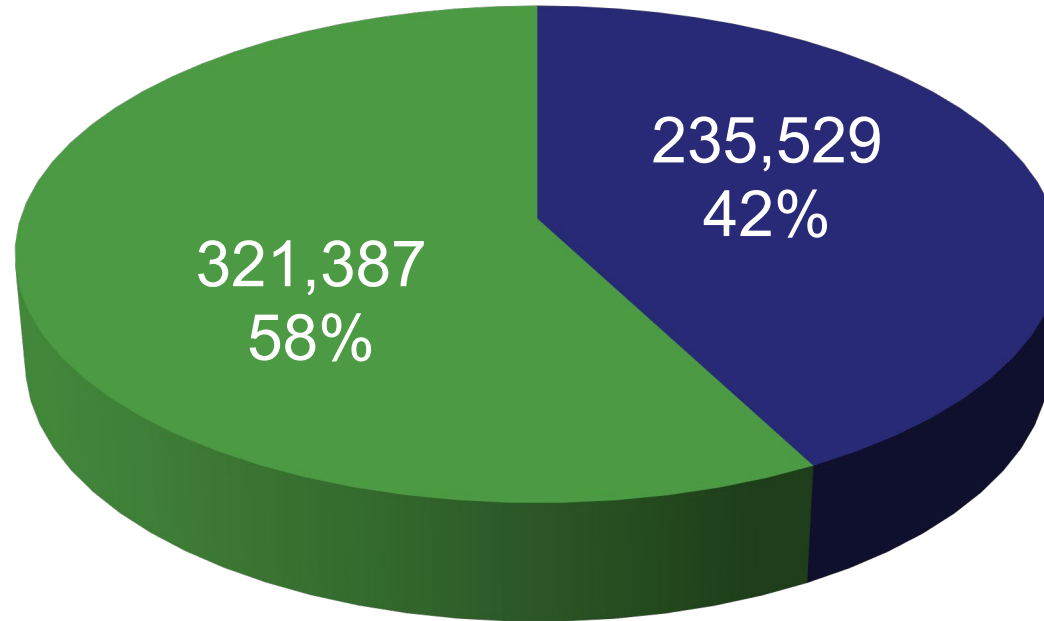
■ Complete ■ Incomplete

2021 Open Enrollment Results: Active Employees

- Active employees are the most impacted if they do not complete OE. Fortunately, 94% (292,902) of our Active employees completed Open Enrollment.

Entity	Total Employees that Took Action	Percentage of Employees that Took Action
State Agencies	61,368	94%
Charter Schools	5,048	93%
Community Colleges	14,638	96%
Local Governments	10,673	95%
Public Schools	149,791	93%
Universities	51,384	93%

Open Enrollment Results: Non-Medicare Primary Plan Selections



■ 70/30 Plan ■ 80/20 Plan

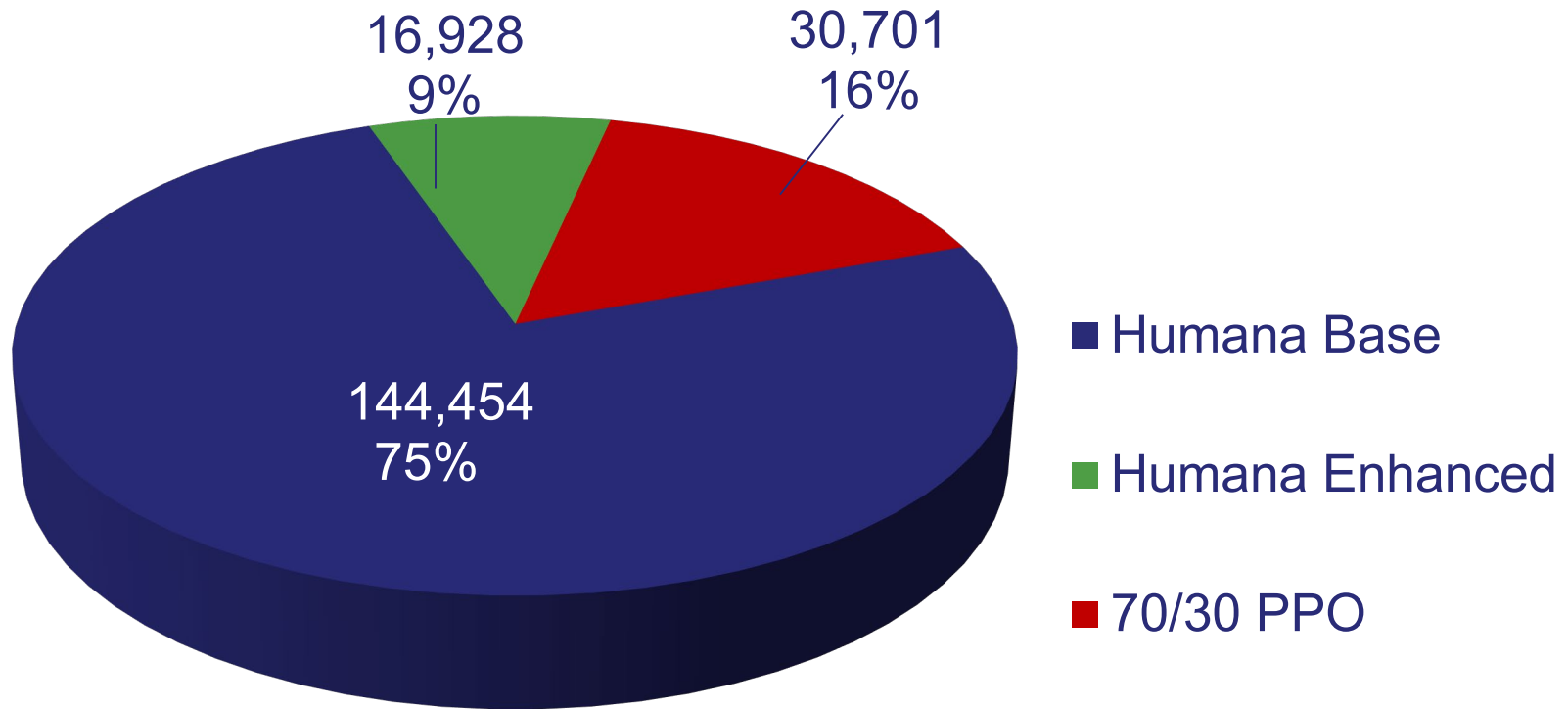
80/20 Subscribers – 215,822
80/20 Dependents – 105,565
Total – 321,387

70/30 Subscribers – 141,281
70/30 Dependents – 94,248
Total – 235,529

2021 Open Enrollment Results: Medicare Primary

- Medicare Primary members may have a second opportunity to make changes.
- **Medicare Advantage Open Enrollment Period** will run from Jan. 1 – March 31, 2021.
 - Plan members enrolled in a Medicare Advantage Plan will be able to make one change during this period.
 - Plan members enrolled in the 70/30 Plan will not be able to change plans.

Open Enrollment Results: Medicare Primary Plan Selections



- 192,083 Medicare members
- Counts are based on the last day of Open Enrollment.
- Since the end of OE, more than 2,000 Medicare members have been disenrolled and moved to the 70/20 Plan as a result of the bump against CMS records.
- The final enrollment results will not be available until the end of the Medicare Advantage Open Enrollment Period.

Eligibility and Enrollment Support Center

- The Plan's Eligibility and Enrollment Support Center offered extended call center hours throughout OE.
- Extended hours included:
 - Monday-Friday, 8am-10pm
 - Saturday, 8am-5pm

Open Enrollment Call Volume			
Week 1	Week 2	Week 3	Total
15,805	28,431	34,502	78,738

Last year the call center took 89,913 calls.

2021 Open Enrollment Results

- Open Enrollment by all accounts was successful.
- 334,913 out of 356,815 subscribers took action during OE, which means 94% of our subscribers took action! Last year, 325,921 subscribers took action.
 - **44,657** subscribers successfully completed enrollment activity by phone (13% of total).
 - An additional **39,153** subscribers called for a variety of other reasons such as password resets, navigational assistance or benefits/premium information.

2020 vs 2021 Comparison

	2020	2021
Online Enrollment	337,425	296,946
Telephonic Enrollment	44,818	44,657
Total Enrollments	382,243	341,603
Distinct Subscribers	325,921	334,913

A Deeper Look at the Numbers

- Between January 2020 and January 2021, the Plan has seen an overall increase of 7,342 members, which is mainly due to Open Enrollment.
- The active population has decreased by 1,523 from January 2020.
- Members in the Retirement Systems have increased by 8,607.
 - The Plan added 1,928 subscribers and 2,548 dependents in the Retirement Systems during or after Open Enrollment.
- The Medicare Advantage Plans added 2,646 new dependents and 1,162 subscribers through Open Enrollment.
 - 1,200 additional Medicare members were added to the 70/30 Plan.
 - This is most likely due to getting disenrolled as a result being enrolled in another MA plan.

2020 Membership Breakdown

	January 1, 2020			November 30, 2020			January 1, 2021		
	Sub.	Deps.	Total	Sub.	Deps.	Total	Sub.	Deps.	Total
Actives	317,319	185,260	502,579	312,609	185,896	498,505	314,275	186,781	501,056
COBRA	806	648	1,454	929	733	1,662	926	740	1,666
Surviving Deps.	2,610	140	2,750	2,656	153	2,809	2,669	149	2,818
Individuals	95	78	173	95	69	164	87	64	151
Retirement System	209,990	25,287	235,277	213,558	25,841	239,399	215,486	28,389	243,884
Totals	530,820	211,413	742,233	529,847	212,692	742,539	553,443	216,132	749,575

Sub.= Subscriber
Deps.= Dependents

2021 Open Enrollment – Next Steps

- 2021 ID Cards are on the way to members!
- 2021 premium invoices will generate this week for employing units.
- OE exceptions are under way!

Exceptions Breakdown

Year	Approved	Denied	TOTAL Exceptions	Enrollments Expected	Exceptions as % of Enrollment
2020	386	622	1,008	342,291	0.3%
2021	152	324	476	356,815	0.1%