HBR Monthly Webinar

June 21, 2023

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

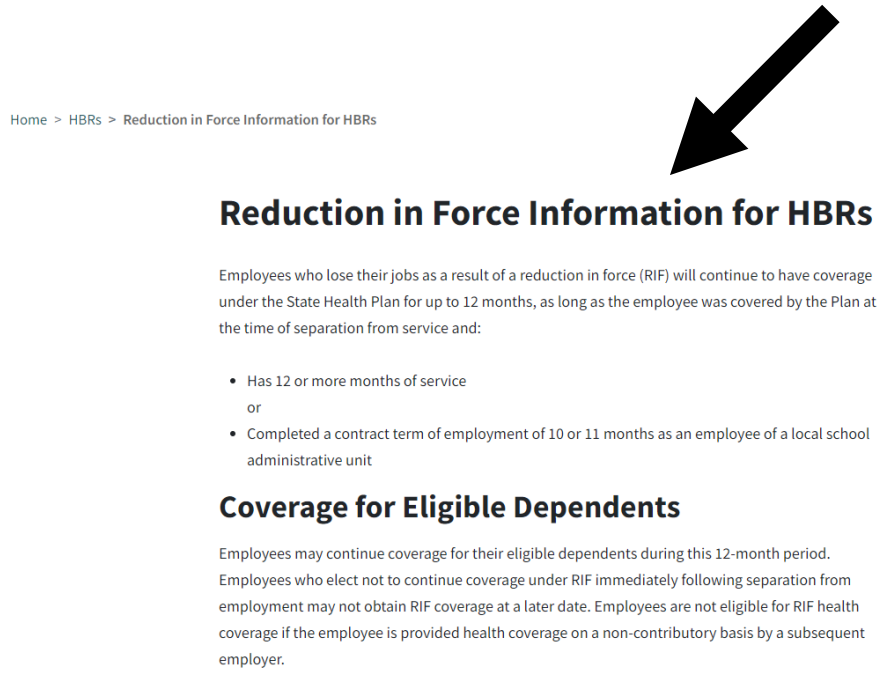
Dale R. Folwell, CPA
State Treasurer of North Carolina

Agenda

- Reduction In Force (RIF) Coverage
- Employee Engagement
- Prepare for 2024 OE with HBR Training
- 2023 HBR Monthly Webinars

Reduction In Force (RIF) Coverage Reminders

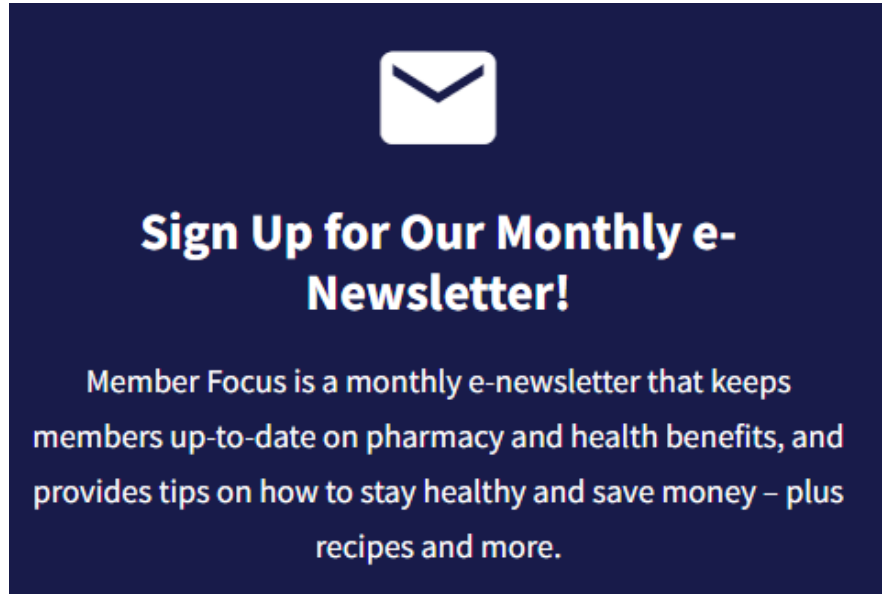
- **As a reminder, employees who are currently enrolled in Plan benefits and whose jobs are eliminated because of a partial or full reduction in funding are eligible for RIF coverage.**
- It is critical that these members are offered and set up for 12-month RIF coverage on a timely basis.
- This should be done not only to ensure there is no break in coverage or access to care concerns, but also because delays in enrollment will cause delays in the member receiving a premium invoice.
- Timely set-up is even more important for members who are eligible for Medicare, as they will be Medicare primary under RIF; therefore, they need to get their Medicare Parts A & B by the start of their 12-month RIF period.



shpnc.org
Online Resources
Available

Employee Engagement

- Over the next year the State Health Plan will be heavily communicating to members.
- Please encourage employees to:
  - Keep their address updated
  - Add an email in eBenefits
  - Sign up for the Plan's monthly newsletter
  - Follow the Plan on Facebook



Prepare for 2024 Open Enrollment with HBR Webinars

- The State Health Plan is holding Open Enrollment training webinars for HBRs in July.
- Trainings will cover important information regarding 2024. Reserve your spot to ensure you have the information you need to best serve your employees! Click below to register for the one that best fits your schedule.
- Open Enrollment HBR Trainings Dates/Times:

  July 19 – 2 p.m.

  July 20 – 10 a.m.

  July 25 – 10 a.m.

  July 27 – 2 p.m.

SAVE the DATE:

2024 Open Enrollment will be held October 9-27, 2023.

Upcoming 2023 HBR Monthly Webinars

- All webinars begin at 10 a.m. To register for the monthly webinars, see below or visit the Plan's website.

  - June 21, 2023, 10-11 a.m.
  - July 26, 2023, 10-11 a.m.
  - August 23, 2023, 10-11 a.m.
  - September 20, 2023, 10-11 a.m.
  - October 25, 2023, 10-11 a.m.
  - November 15, 2023, 10-11 a.m.
  - December 20, 2023, 10-11 a.m.

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State Health Plan Terminations and Cancellations

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Definitions

- Termination=Employees shell is terminated, and the member is no longer an employee

- Cancellation=Only the members benefits are cancelled, and the member is still an employee

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Tasks

- **APPROVE OR DECLINE ALL TASK BEFORE TERMINATING MEMBERS**

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Termination Rules for Medical Benefits

- End of the month following last day of employment (most common)
  - EX: employee terms 3/1 or 3/16 coverage terms 3/31
- If the last day of employment is before the 16th of the month, then end of the month; otherwise end of the following month
  - EX: employee terms 3/15 coverage terms 3/31
  - EX: employee terms 3/16 coverage terms 4/30
- On any last day of the current and following 2 months (Public School Systems and Charter Schools)
  - EX: employee terms 5/31. Coverage can term either 6/30, 7/31, or 8/31
    - *This rule is in place to cover employees through the summer months that are employed at an LEA the following Fall.*

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Explanation of Termination Reason

- Involuntary - Group ends employment with member (COBRA eligible)
- Voluntary - Member resigns (COBRA eligible)
- Retirement (Not COBRA eligible) - Retiring with the State Retirement System
- Gross Misconduct (not COBRA eligible) Group ends employment or member is incarcerated and member is not eligible to continue benefits with the State Health Plan
- Death of Employee (Directions located in the resource center)
- No Show – Employee does not show up for work after being hired.

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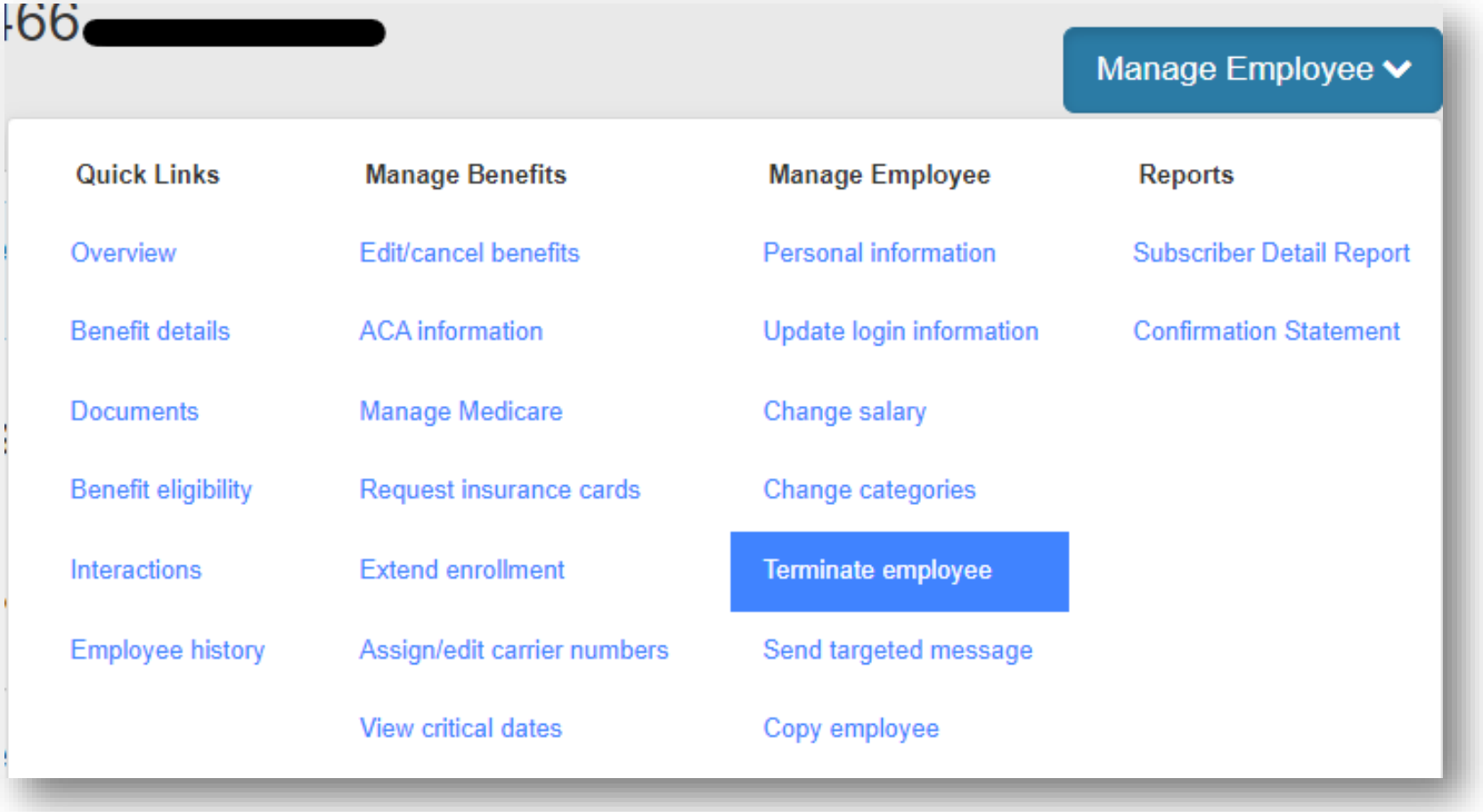
How to Key a Termination



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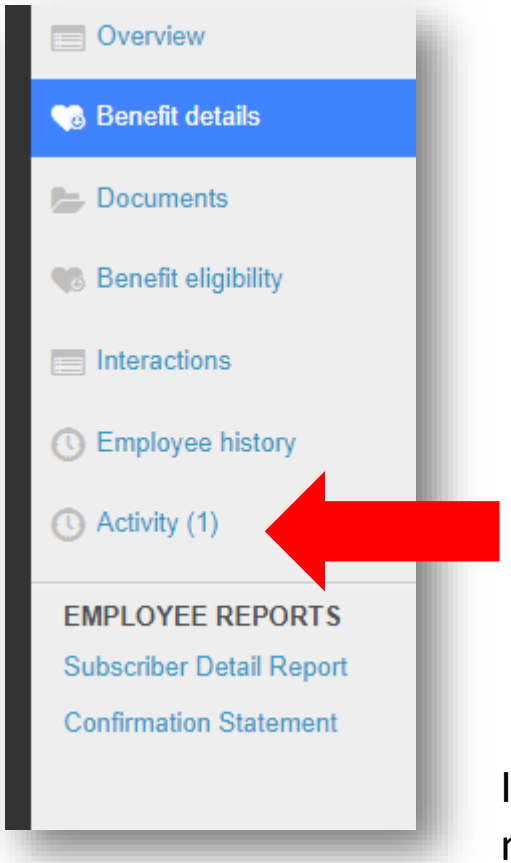
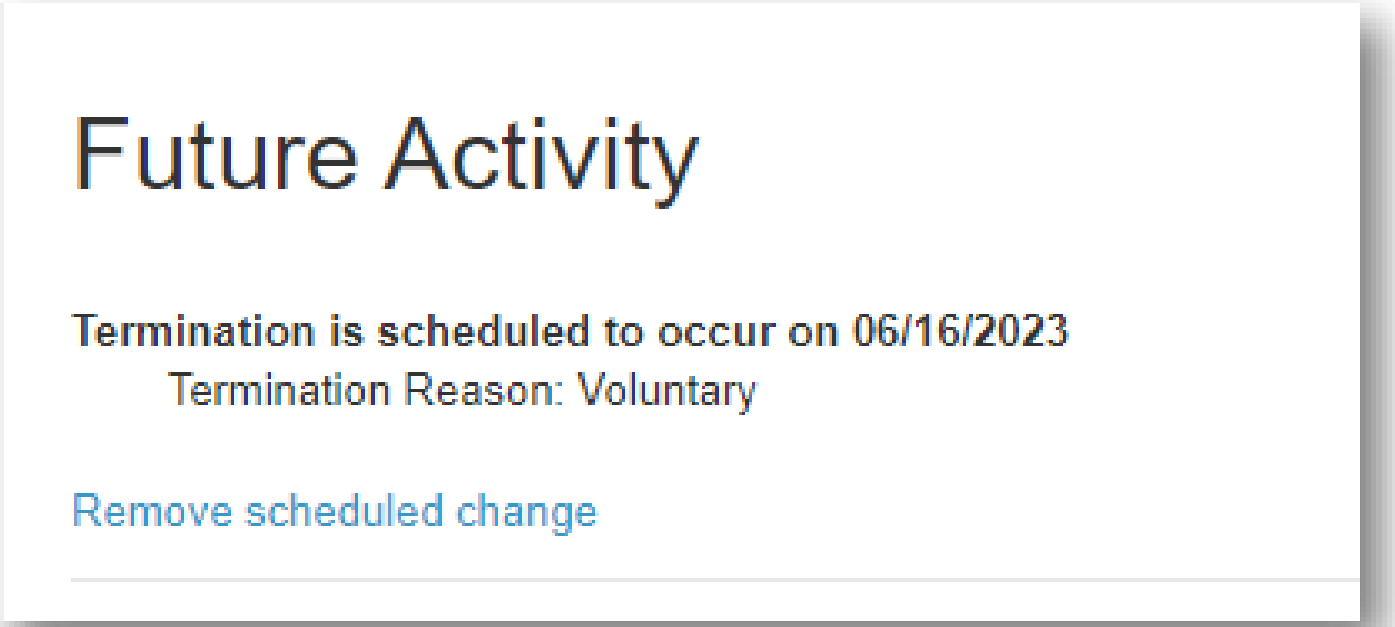
Future Hold Transactions





If an employment termination or benefit cancellation is keyed with an end date that is more than 33 days in the advance, it will be held as a pending future transaction. Termination will save down 33 days before benefit end date.

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Payroll Groups

- Payroll groups will send voluntary, involuntary and sometimes retirement terminations on the demographic files

- Payroll groups can consult with their Account Managers if further training is needed concerning payroll files and terminations.

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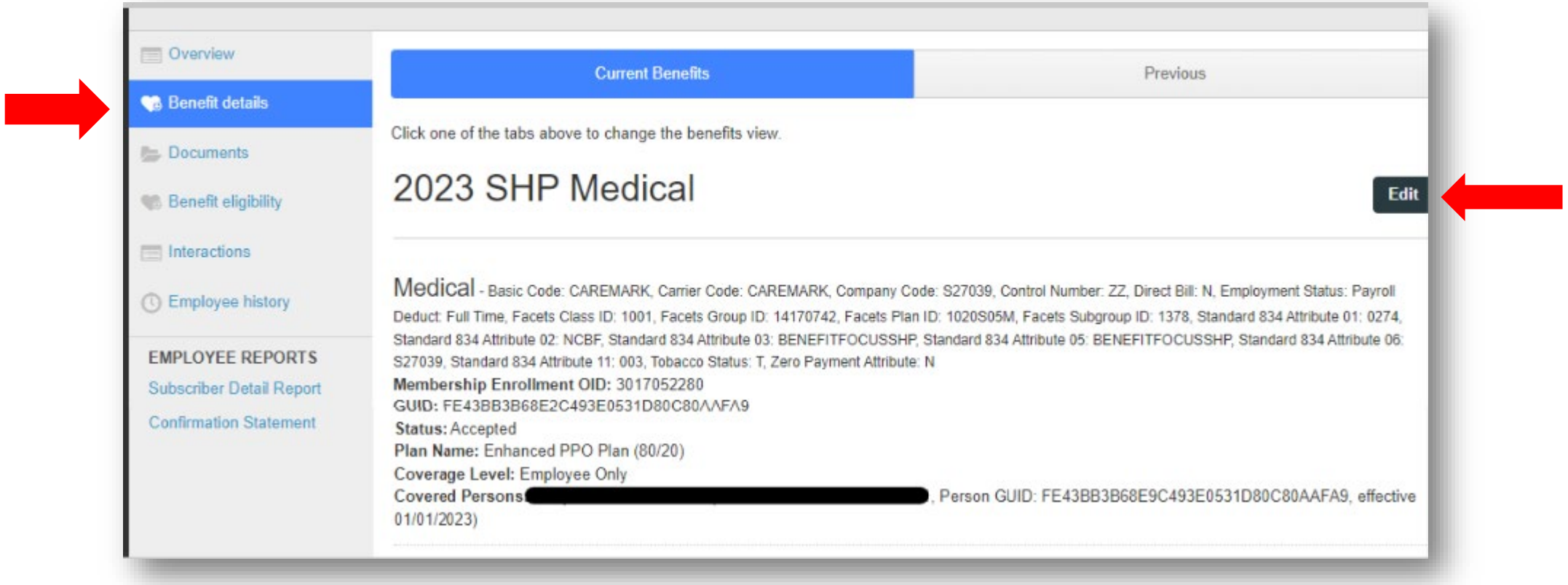
Retirement Terminations for NCFlex Groups



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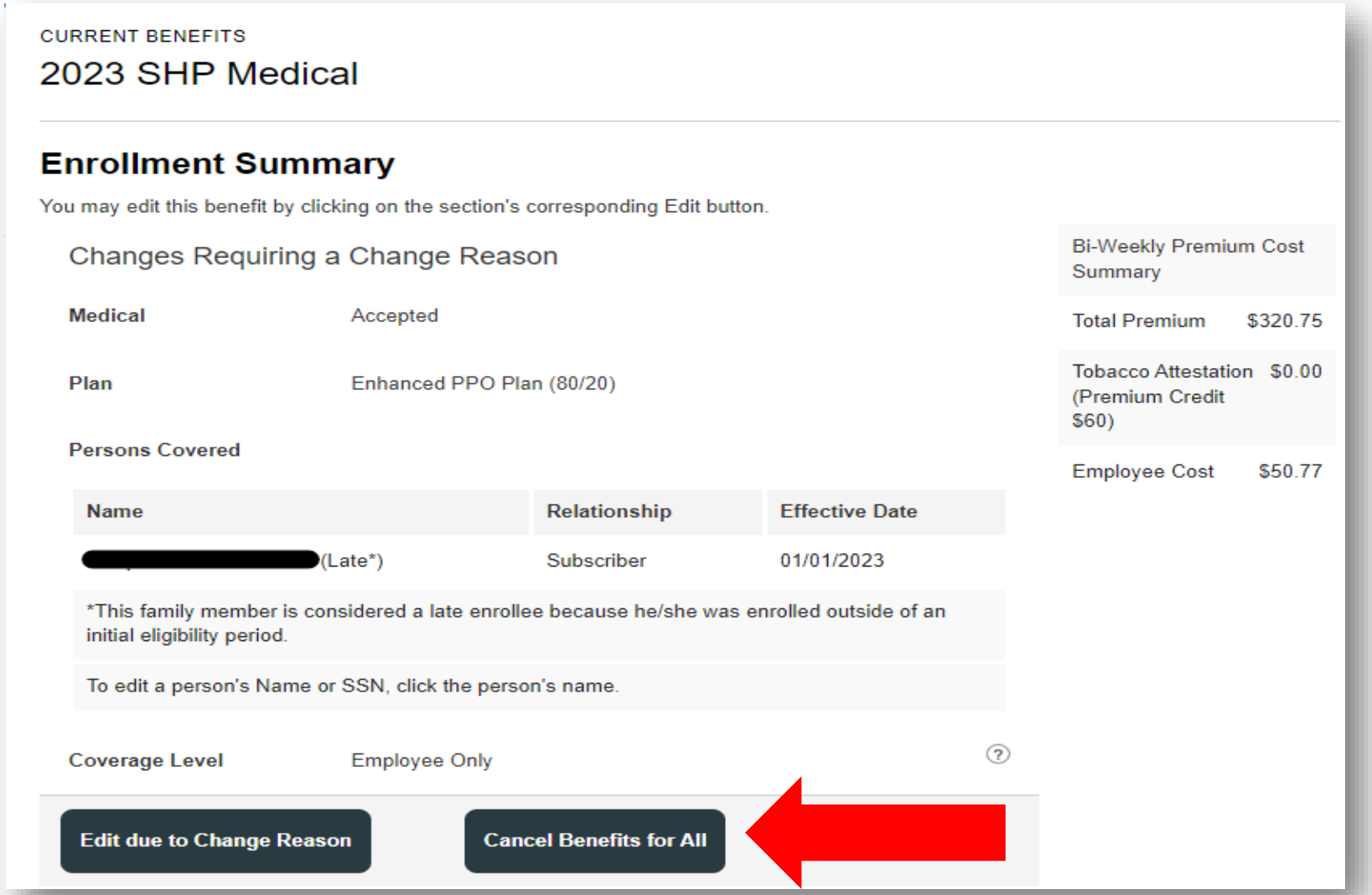
Retirement Terminations for NCFlex Groups



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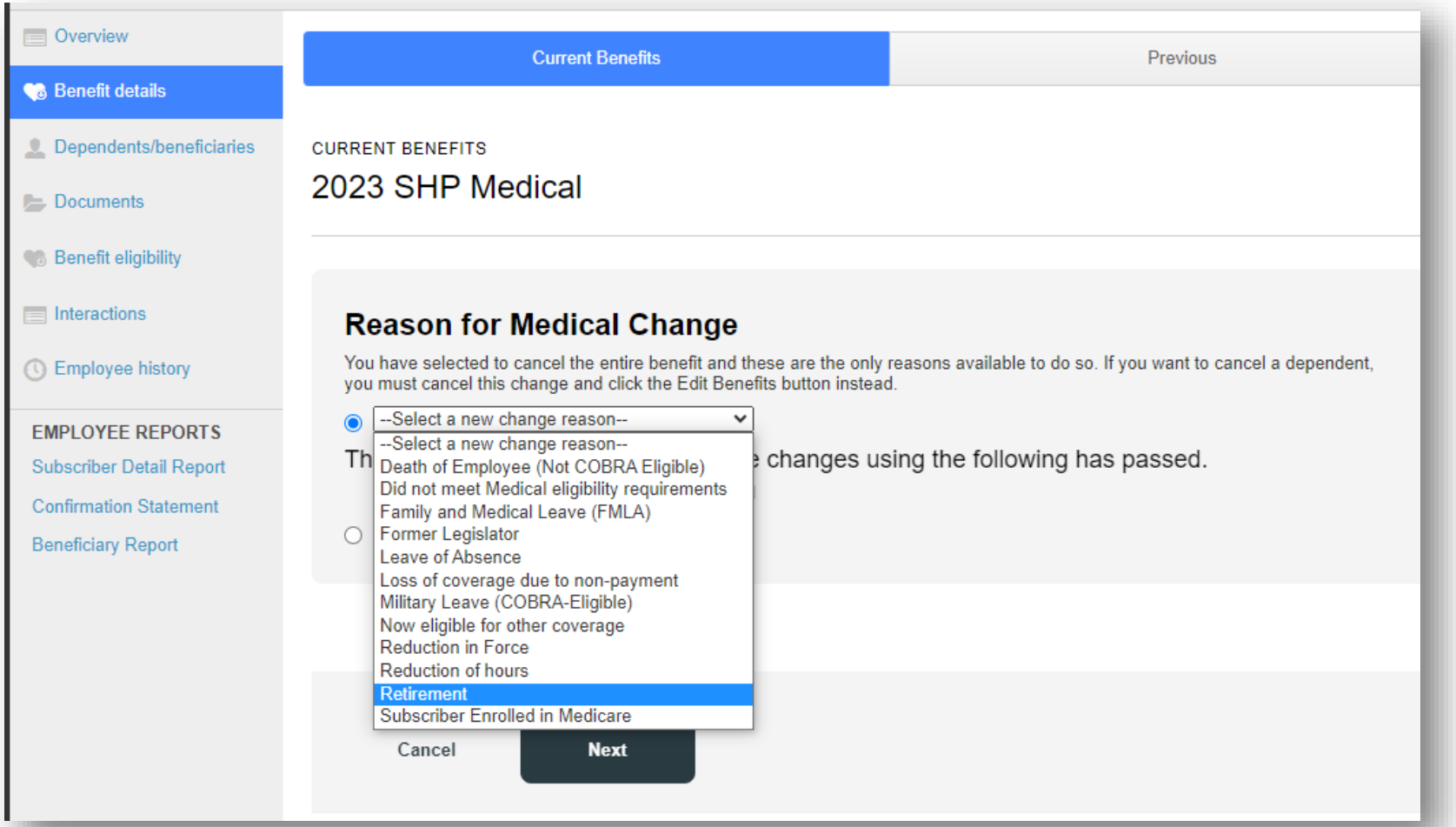

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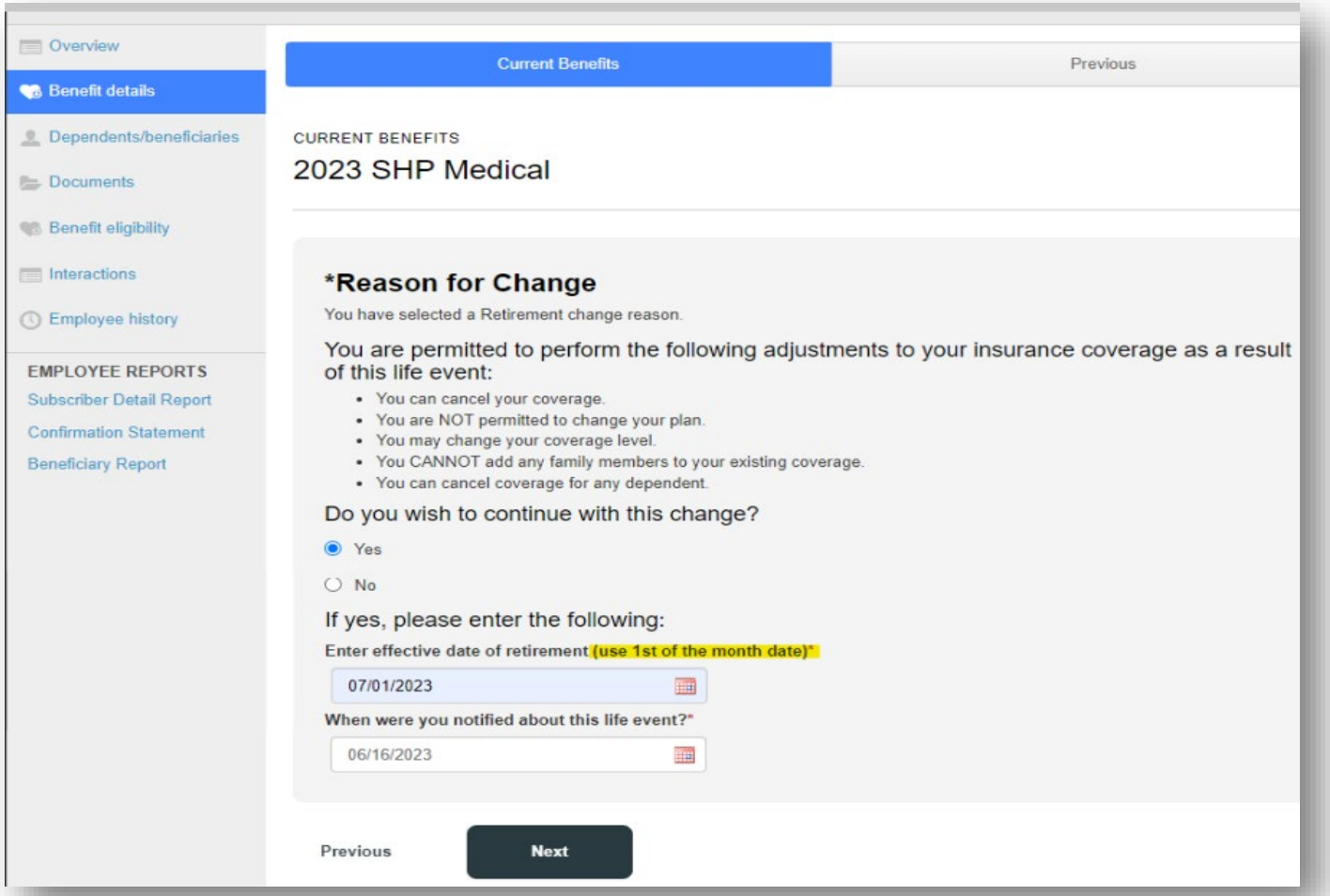

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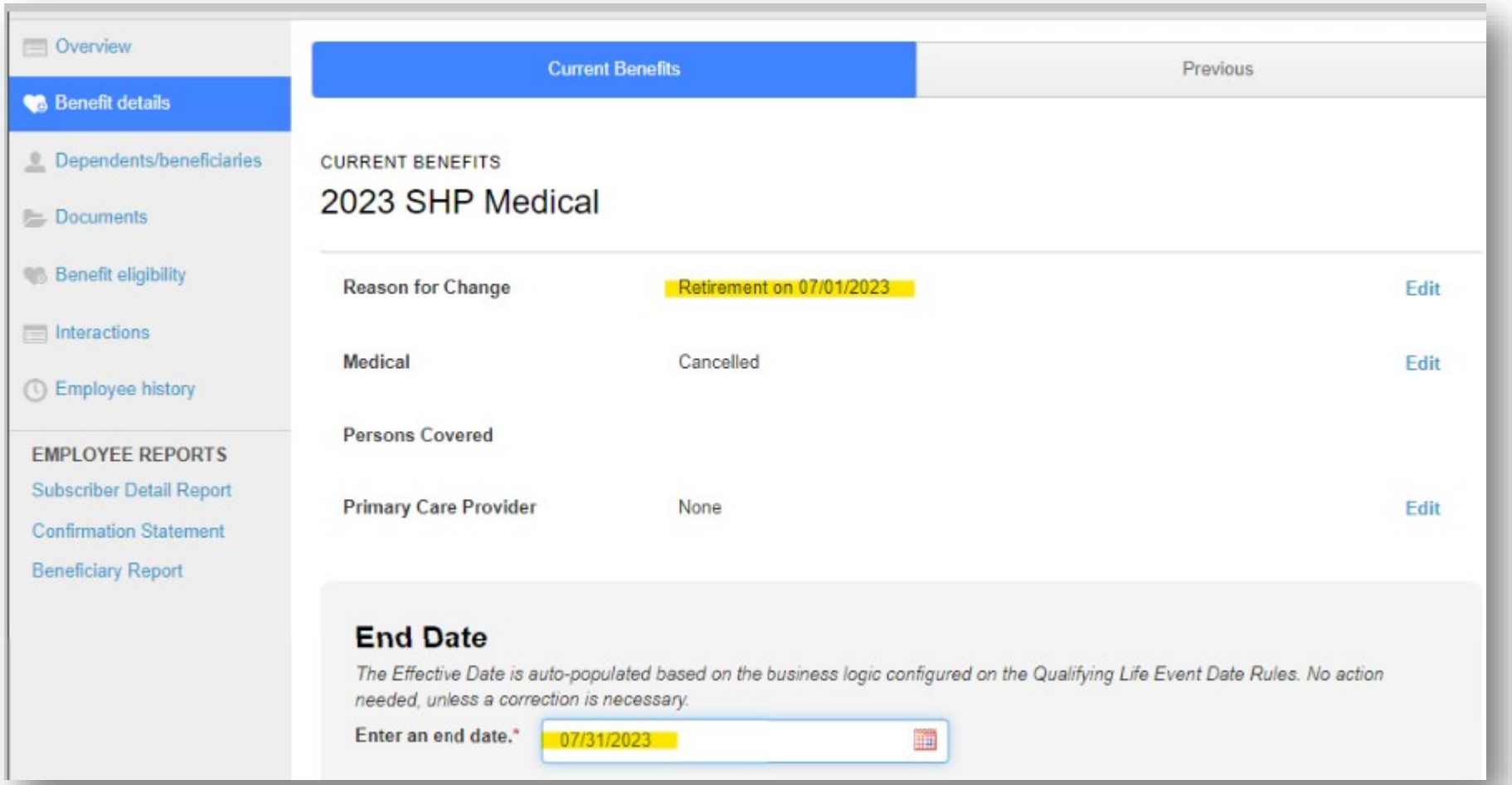
Retirement Terminations for NCFlex Groups for Non-Payroll Groups



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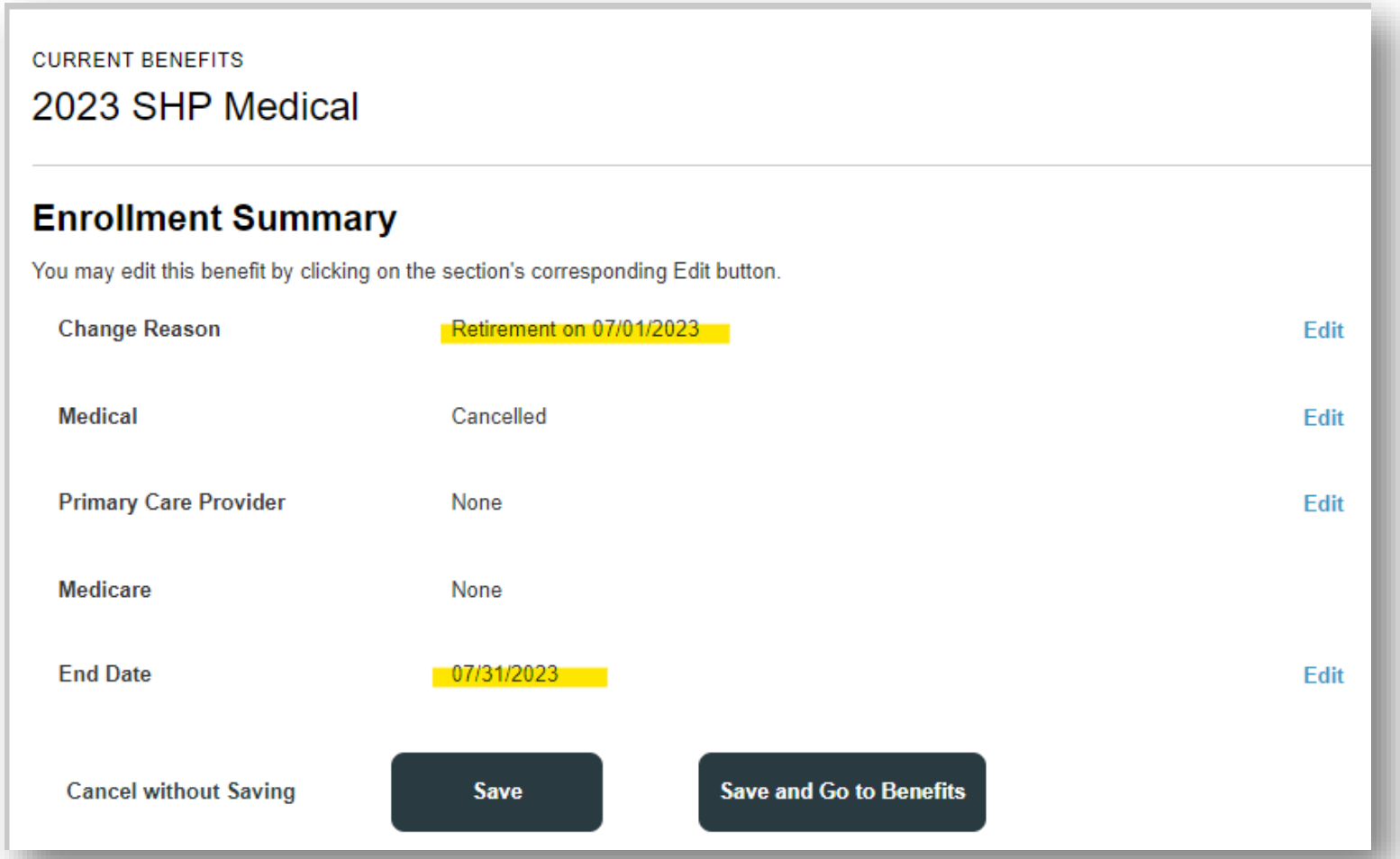
Retirement Terminations for NCFlex Groups

Verify information before Saving



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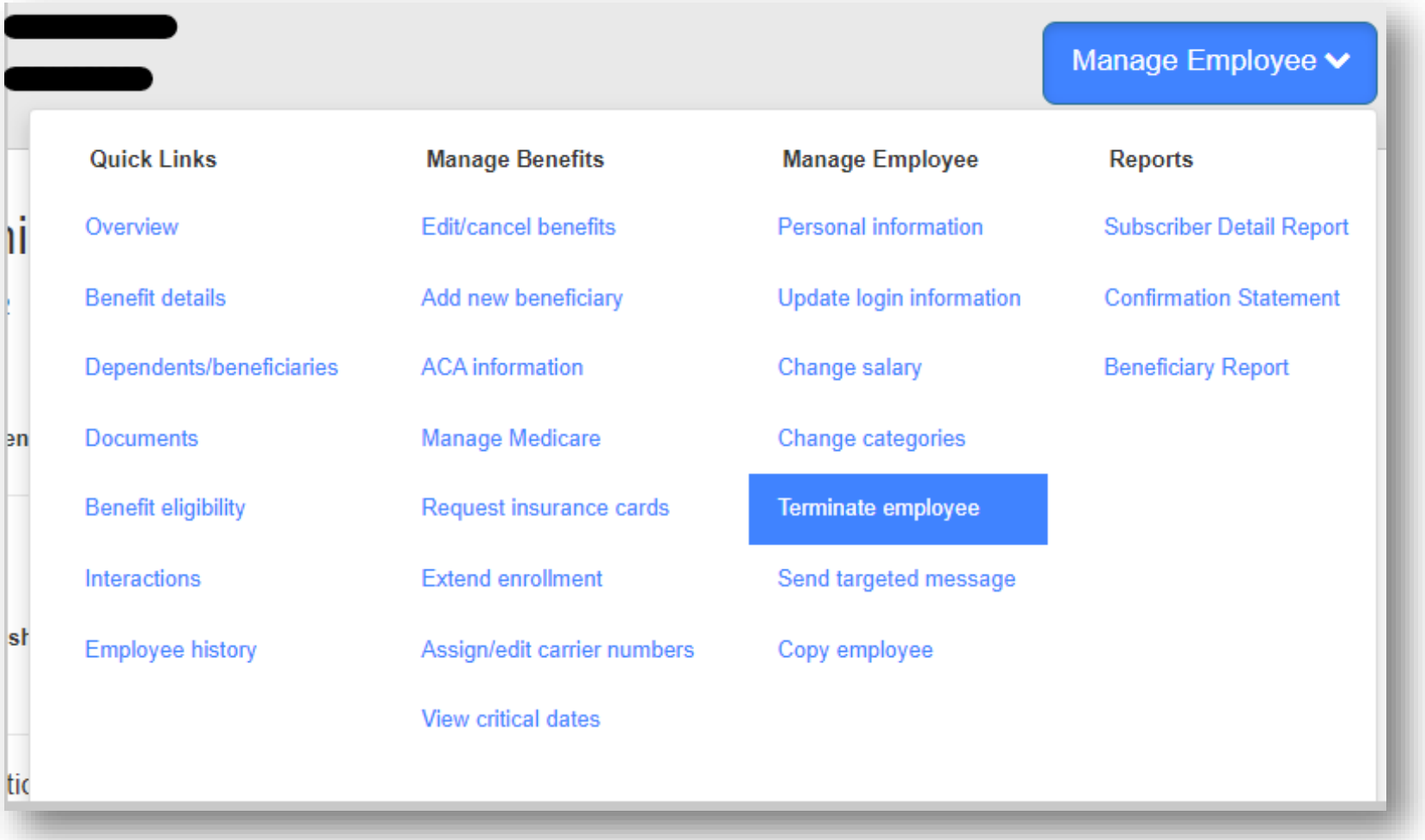
Retirement Terminations for Non-Payroll Groups



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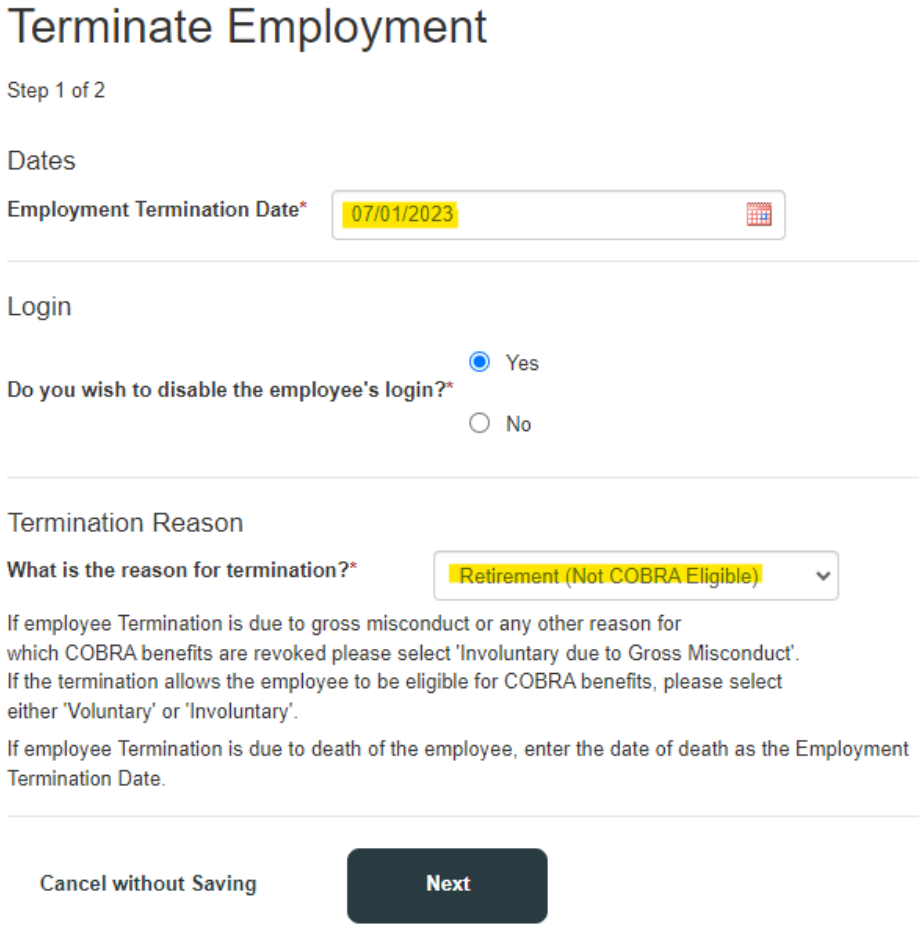
Retirement Terminations for Non-Payroll or Groups Non-NCFlex Groups



- Enter the first day of the employee's last month of coverage as the termination date (i.e. Employee's termination date is 05/27/2020 but their last month of active coverage is June 2020, termination date should be 06/01/2020)

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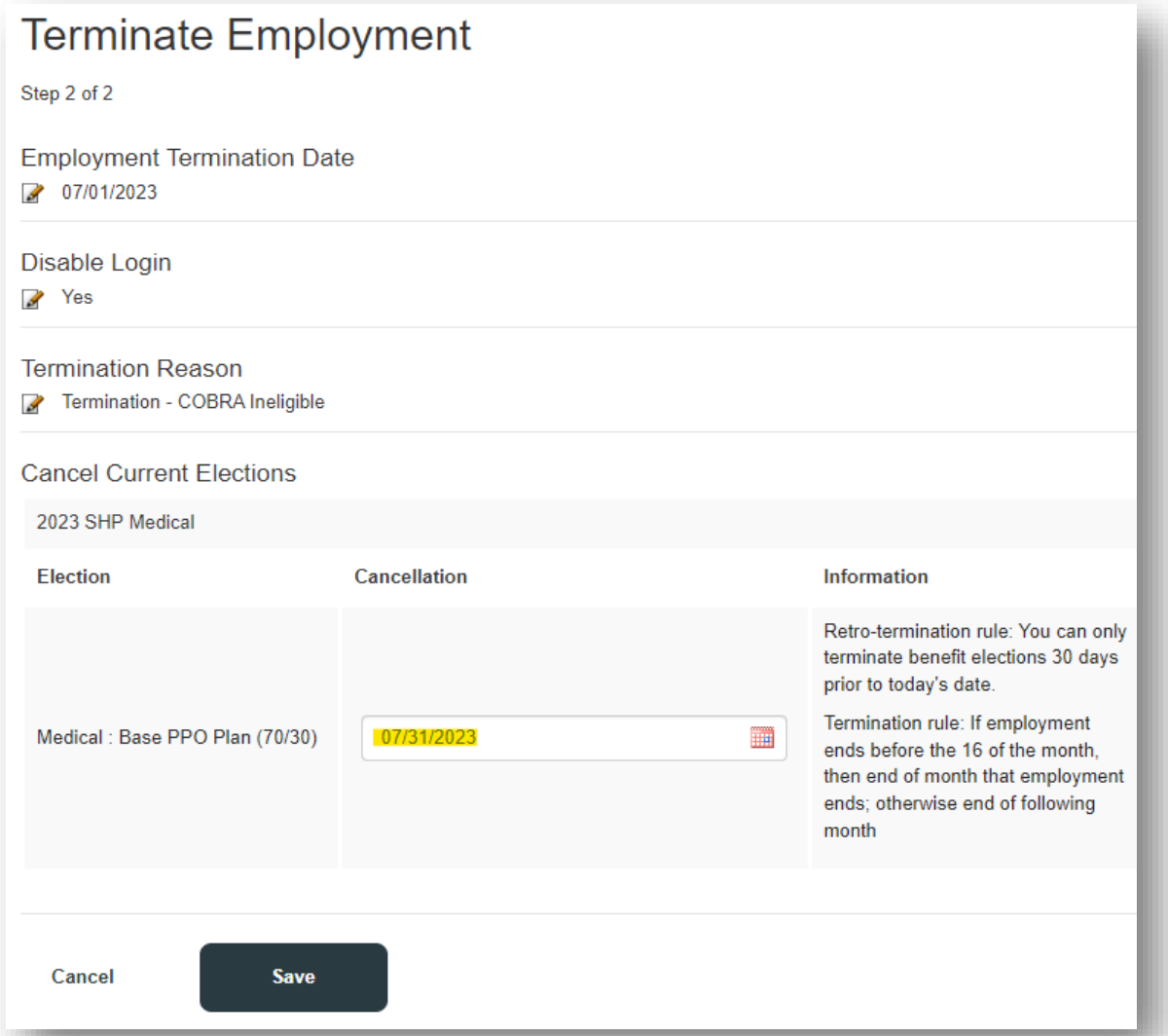
Retirement Terminations for Non-Payroll Groups



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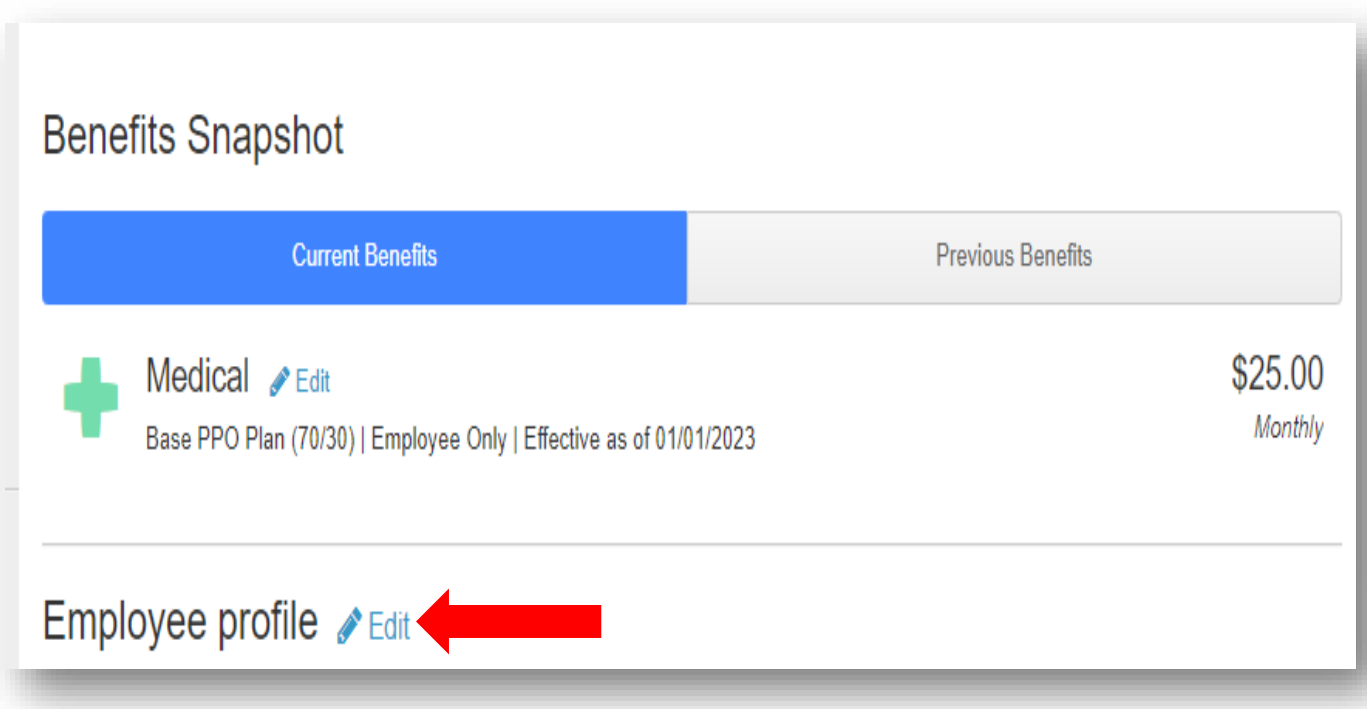

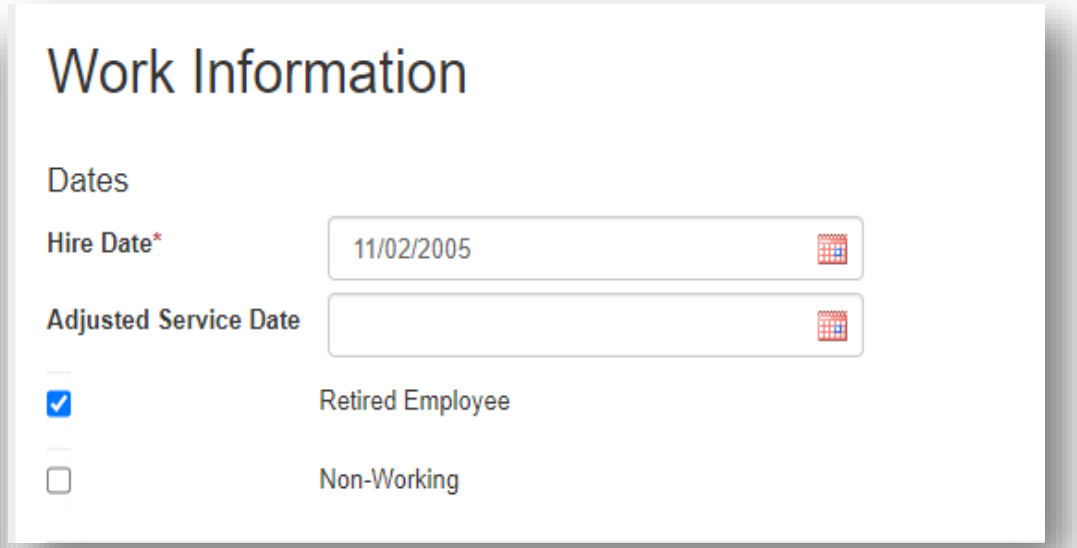

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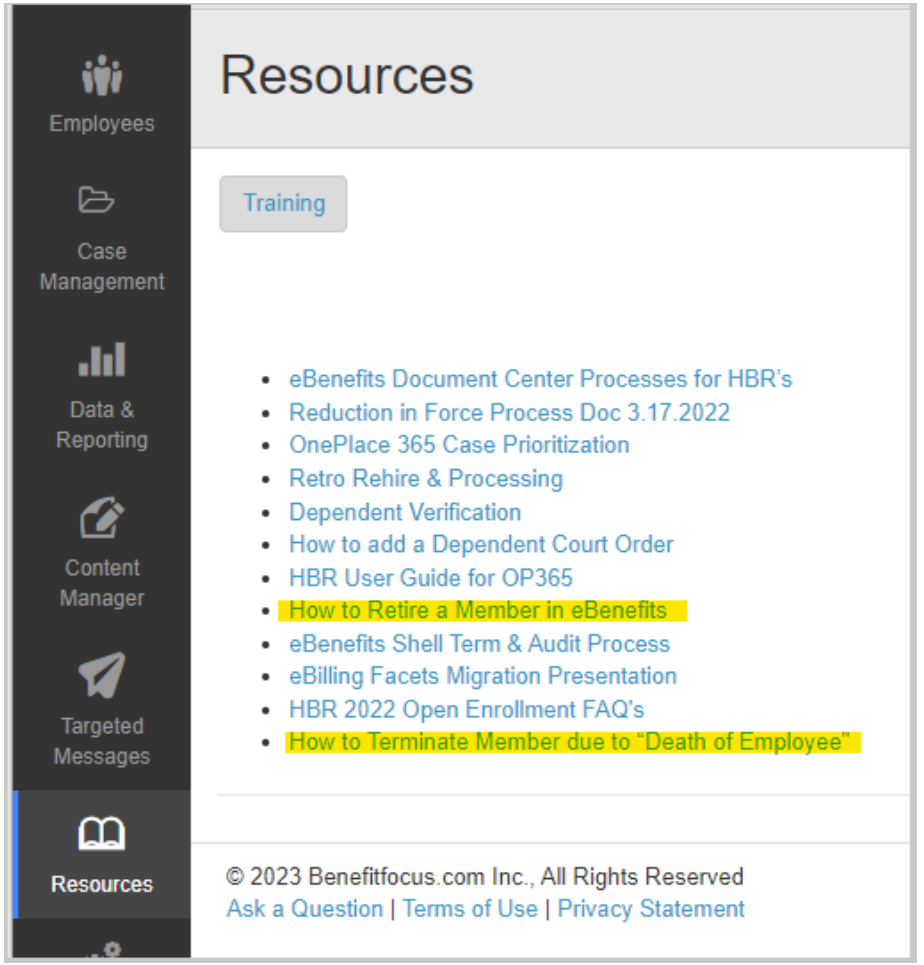
Resources

- Always pull up the direction for retirement terminations from the resources center.



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Thank You

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