

October 2024 HBR Update



2025 Open Enrollment

Thank you for your support during this Open Enrollment period, which ends October 25, 2024. Now is the time to do some targeted messaging to employees that have not yet completed their enrollment. If you need assistance with reporting, please contact your account manager or HBR Support at Benefitfocus at 800-422-5249.



The Eligibility and Enrollment Support Center (EESC) will continue to offer extended hours this week from 8a.m.-10p.m. Calls into the EESC have been low, but as you know, the last couple of days will most likely have longer hold times.

Tobacco Attestation Reminder!

Employees who are tobacco users and want to earn their monthly premium credit for 2025 must take action to save money throughout 2025!

Tobacco users can attend a tobacco cessation counseling session at their Primary Care Provider's (PCP) office for **FREE** to earn a lower premium for 2025. They have until **Nov. 30, 2024**, to take action. *(Note: If employees combine their tobacco cessation visit with another service, there may be a copay.)*

After employees visit a PCP for their tobacco cessation session, the provider will submit a claim on their behalf. To ensure they receive credit for their visit, employees should upload their office visit summary to the "Document Center" located in [eBenefits](#), the State Health Plan's enrollment system. They should make sure to request a copy of their summary during their visit.

This action is **ONLY** for tobacco users who want to reduce their monthly premium by \$60 per month in 2025. During Open Enrollment, they will need to attest during the online enrollment process. This step is critical to ensure employees receive the lower

premium for 2025. **If employees are NOT tobacco users, they must attest to that online during Open Enrollment, which ends Oct. 25, 2024.**

Hurricane Helene Impact

The State Health Plan staff hosted a webinar to review the resources and accommodations for those Plan members impacted by Helene. If you missed the webinar, a recording is available on the Plan's website.

[Hurricane Helene Resources and Open Enrollment Accommodations HBR Webinar](#)

Click here for the list of resources and additional information on the Plan's [website](#).

Enrollment Exceptions

Each year, the State Health Plan reviews enrollment exceptions from the previous year to identify any new trends that need to be addressed. Not surprisingly **retroactive additions** are the big winner. This is a combination of new hires/qualifying life events (QLE) that miss their enrollment windows, along with newborn enrollments. Most of these retroactive QLEs are denied.

It is crucial that you remind employees to take action during their **30-day enrollment window**. In the instance of a QLE, they should process the QLE during the 30-day window, even if they lack documentation. While the HBR cannot approve the QLE without documentation, an employee's attempt to complete it within their enrollment window is important for considering exceptions.

The second most common reason we see for exceptions are **reinstatements**. These are primarily dependents that are terminated due to missing verification documentation or SSNs. It is crucial that you remind your employees to upload dependent documentation. Please also remind the employees to add SSNs for children before they turn **6 months old**.

If you are submitting an exception for someone who missed the enrollment deadline, please include their plan option. If approved, it's much easier to enroll them directly rather than contacting them for their enrollment information.

Exception Submitters

In addition to understanding the most frequent types of exceptions, it is important to track the percentage of exceptions as well as who is submitting them. We understand that "stuff happens," so we're not looking for perfection; our goal is an exception rate of **2% or less**. This means we aim for at least **98%** of each group's enrollments to be successfully completed without the need for an exception.

The enrollment model is employee self-service, and we want to address any impediments to the process. While most groups maintain an exception rate of **1% or less**, we had a few exceed the 2% goal in 2024:

Exception rate based on exceptions/enrolled employees for 2024:

Groups with 100 - 1,000 employees:

- Henderson Collegiate 5%
- Tyrrell County Schools 4%
- KIPP Gaston College Preparatory 4%
- Greene County 4%
- Transylvania County Schools 4%
- Mountain Island Charter School 3%
- Bertie County 3%
- Sandhills Community College 3%
- Scotland County Schools 3%

Groups with 1,000 - 5,000 employees:

- Iredell-Statesville Schools 7%
- NC Central University 4%

Groups with 5,000 - 10,000 employees:

- We had 0 groups with a larger than 2% exception rate.

Groups with more than 10,000 employees:

- We had 0 groups with a larger than 2% exception rate.

State Retirees Eligible as Full-Time Employees

Rehired retirees working in a permanent full-time position with an active employing unit are not eligible for retiree health benefits coverage through the State Retirement System.

Key Details:

The State Health Plan will notify employing units when we identify a member with the employment status **Payroll Deduct: Full Time** who is also eligible under the Retirement System.

HBRs will need to respond confirming the member's employment status:

- If the member is Payroll Deduct: Full Time, the Plan will terminate the member's enrollment under the Retirement System. The HBR will need to communicate that to the employee and advise them of their option to enroll under the employing unit due to the qualifying life event of loss of other coverage.

- If the member is **not Payroll Deduct: Full Time**, the HBR will need to correct the employment status in Benefitfocus. No exception request is needed.

For additional details, review the [rehired retiree information](#) and [rehired retirees](#) page on the State Health Plan website.

If your employee needs to be updated in eBenefits to reflect their terminated/retired status, refer to your Resources tab in eBenefits for a step-by-step guide on “How to Retire a Member in eBenefits”.

New Group Premium Billing Platform Review

Logins

To gain new access to the new Group Premium Billing platform, please complete an [access request form](#). Training guides for the platform can be located [here](#).

Please remember that, due to HIPAA and PII, logins are unique and specific to each HBR and should not be shared.

Dual Billing Systems

HBRs are now responsible for managing dual billing systems. At this time, HBRs should use the new Group Premium Billing platform to access and pay premium invoices. HBRs have view-only access to eBilling for invoices prior to October 2024.

Retroactive balances in the eBilling portal will be transferred to the new Group Premium Billing platform. Debit balances (retro balances) will appear on the “Fees and Other Services” tab of your current invoice as “eBilling Adjustment.” Credits will be listed as an “Adjustment” in the “Payment History” tab.

Please contact iTEDIUM for any billing questions at GroupBilling@itedium.com

W-9

W-9 information remains unchanged for funds paid to the Plan. Please visit the [Plan's website](#) for additional details

Training Opportunity

iTEDIUM will be offering additional training opportunities for the new Group Premium Billing platform on **November 13 at 2 p.m.** This optional training can be utilized for new HBRs or as a refresher for those who have received training previously. Please [click here](#) to register.



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This Month's
Healthy
Recipe



This Month's
Wellness
Tip



**Chickpea & Sweet Potato
Grain Bowl**

[Get the Recipe! >](#)

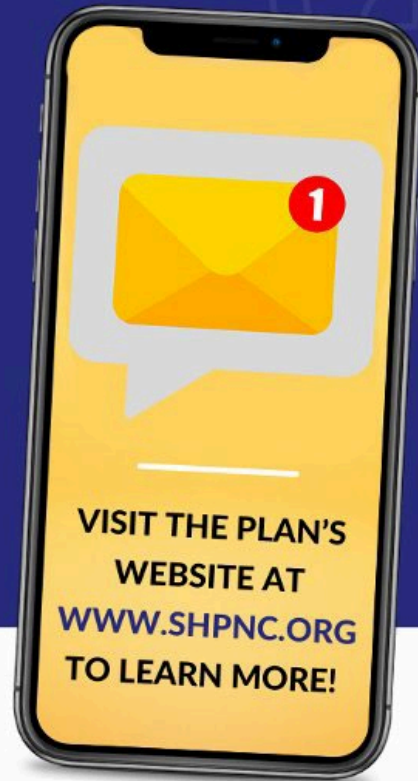


**Breast Cancer
Awareness Month**

[Learn More! >](#)

TEXT "JOIN" TO 76971

- Sign up to receive State Health Plan updates by text! Just text "Join" to 76971.
- Text messages will be general information regarding your State Health Plan benefits.



SIGN UP TODAY

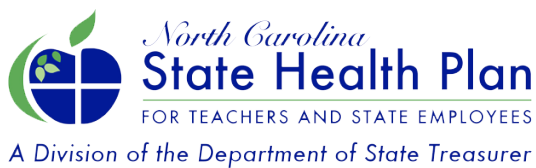


Message Frequency may vary. Message and Data rates may apply.
Reply STOP to cancel.

Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

For questions on this newsletter, e-mail: shpmemberinquiries@nctreasurer.com



Dale R. Folwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA