

# December 2020 Member Focus



## Important ID Card Reminder!

*(Active and Non-Medicare Members)*

Members will be receiving a new ID card in the mail regardless of the actions you took during Open Enrollment.

As a reminder, January 2021 premiums will be deducted from your December paycheck or pension. Thank you to all of you who participated in Open Enrollment!

## 2021 Reminders for Group Medicare Advantage Members!

*(Medicare Advantage Members)*

Starting January 1, 2021, Humana will offer Group Medicare Advantage Plans for the State Health Plan. During our recent Open Enrollment period, Medicare Advantage Plan members on the Base Plan who took no action remained on the Base Plan for 2021 with Humana. Members on the Enhanced Plan had the option of selecting the Humana Enhanced Plan for 2021.

As a reminder, we made this change because the UnitedHealthcare contract was coming to an end and we were required to put out a competitive bid and Humana won the contract. This resulted in substantial savings for dependent premiums on the Medicare Advantage plans that members will enjoy in 2021:

- Medicare-eligible subscriber and spouse, \$4 (down from \$112 in 2020)
- Medicare-eligible subscriber and child, \$4 (down from \$112 in 2020)
- Medicare-eligible subscriber and family, \$8 (down from \$224 in 2020)

**The Medicare Advantage Base Plan will offer the same benefits members enjoy today. The Medicare Advantage Enhanced Plan does have a few changes, and, in both plans, medication coverage may differ slightly from what you experience today.**

The Medicare Advantage plans will continue to offer a “passive” network which allows members to continue seeing their current providers regardless of being in or out of Humana’s network. The provider will need to be participating with Medicare and agree to bill the Medicare Advantage plan carrier.

Many of you have already received notification from UnitedHealthcare and Humana concerning the transition of coverage. These are required notifications mandated by the federal government. **In addition, you should receive your new Humana ID card during the month of December, whether you are in the Base or Enhanced plan.** However, if you have not received one by January 1, 2021, please contact Humana directly by calling 888-700-2263 for a replacement card.

Beginning January 1, 2021, you will start using your new Humana ID card for your medical services as well as your prescriptions. This means you will need to give your new ID card to your providers and pharmacy to ensure all claims are properly filed with Humana.

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## Updated COVID-19 Benefits for Testing and Treatment

*(All Members)*

The State Health Plan has announced the following extensions for COVID-19 testing and treatment for members on the 70/30 Plan, 80/20 Plan and High Deductible Health Plan (HDHP):

- COVID-19 diagnostic testing and clinical screening visit will be covered at 100% until the [federal CARES Act](#) is lifted.
- Cost associated with the treatment (medical only) of COVID-19 has been extended until March 31, 2021. Any medications prescribed to treat COVID-19 will be subject to the copay/coinsurance.
- Prior authorizations for COVID-19 acute inpatient medical and certain services have been extended to March 31, 2021.
- As a reminder, many providers continue to offer tele-health or virtual visits. These types of visits continue to be covered under your Plan benefits and this will remain in effect until June 30, 2021. The applicable copay for a Primary Care Provider office visit will apply.

If you are outside of North Carolina, please confirm with your provider as each state may have different rules regarding tele-health services.

The N.C. Department of Health and Human Services is encouraging those planning to travel or attend family gatherings over the holidays to have a screening COVID-19 test beforehand. Through December 31, 2020, the Plan will cover COVID-19 tests without a provider’s order and as previously mentioned, there will be no charge for the test.

For members on the UnitedHealthcare Medicare Advantage Plans, please refer to the Plan's [website](#) or UHC for updated COVID-related coverage. As a reminder, UHC coverage for Medicare Advantage members switches to Humana as of January 1, 2021.

For members on the Humana Medicare Advantage Plans **starting January 1, 2021**, the following coverage will be available:

- COVID-19 testing and treatment covered at 100% (\$0 copay), including FDA-approved vaccine when available, and antibody testing
- \$0 copayment for 14 days of meals (28 meals) for members with COVID-19 diagnosis.
- \$0 copayment for Health Essentials Kit, limited to 1 kit per member per year. Kit includes over-the-counter items useful for the prevention of COVID-19 and other viruses.

For more information regarding this coverage contact Humana Customer Service at 888-700-2263.

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## **New Vendor for State Health Plan Subrogation Services!**

*(Active and Non-Medicare Members)*

The State Health Plan has contracted with a new subrogation vendor, The Rawlings Company, LLC (Rawlings) effective January 1, 2021, for its subrogation services.

For those unfamiliar with subrogation, here's how it works: If you have been involved in a car accident, medical malpractice incident, product defect incident, or some other event which resulted in an injury, the State Health Plan has the right to recover medical and pharmacy expenditures where a third party is liable for an incident, such as medical malpractice, worker's compensation, class action suits, product liability cases, or auto accidents. The Plan protects member funds by paying only those claims for which it is responsible.

If the Plan pays claims that are the responsibility of a third party, then, by law, the Plan has a right to recover those payments. The Plan's lien will not exceed 50 percent of the total damages recovered by the Plan member, exclusive of the member's reasonable costs of collection. Those costs are subject to review and approval by the Plan. Please visit the Plan's [website](#) for more detailed information on the lien calculation and reasonable costs of collection guidelines.

If you have any new cases beginning January 1, 2021, please contact Rawlings with any questions at 877-229-0872. You or your duly authorized representative can also e-mail [NCStatemanualreferrals@rawlingscompany.com](mailto:NCStatemanualreferrals@rawlingscompany.com) with any subrogation requests.

Health Management Systems Inc. (HMS) will still be working cases that have not been resolved by December 31, 2020. HMS will work on these older cases until December 31, 2021. You can still contact HMS with any questions at 800-294-2757.

For more details, visit the Plan's [website](#), click on "Employee Benefits," and scroll down to find "[Subrogation and Recovery](#)."

**Please note:** If a liable third party pays YOU damages and the Plan is not informed, then YOU may be responsible for reimbursing the Plan. You can avoid this situation by calling Rawlings for any cases beginning January 1, 2021, and HMS for any cases prior to December 31, 2020.

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### Save in 2021 by Visiting a Clear Pricing Project Provider!

Do you know about the [Clear Pricing Project](#), or CPP? The CPP offers you the opportunity to save money when you visit a CPP provider or specialist. As a reminder, CPP providers have agreed to get rid of secret contracts, making health care more affordable and transparent. These providers are in partnership with the Plan, so in an effort to support them, the Plan offers significant copay reductions when you visit them.

We've signed up hundreds more providers – including specialists – so if you visit a CPP provider you can reduce your health care costs while using State Health Plan benefits. There are now more than 27,000 CPP providers. Providers that recently joined as a CPP provider will be noted as such in the Find a Doctor tool beginning in January.

Under the CPP, if you visit the selected CPP Primary Care Provider on your State Health Plan ID card, the office visit will be **FREE**. Remember, the CPP PCP has to be listed on your ID card to receive the free visit.

If you visit a CPP specialist, the office visit will be just \$47 on the 70/30 Plan, compared with a non-CPP specialist visit for \$94, or \$40 on the 80/20 Plan, compared with a non-CPP specialist visit for \$80. And there are savings available for visiting other providers as well, such as speech therapists, chiropractors and physical therapists.

You can change your selected PCP at any time by logging into eBenefits, the Plan's enrollment system. You can visit [www.shpnc.org](http://www.shpnc.org) and click eBenefits to get started. When you change your selected PCP, you will receive a new ID card within 5-7 business days.

You can find a CPP provider by following these steps:

- Visit the [State Health Plan website](#) and click Find a Doctor at the top of the page.
- Select the appropriate plan – 80/20 or 70/30 – and then select North Carolina State Health Plan.
- CPP providers will have “Clear Pricing Project Provider” next to their name within the Provider Highlights.

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## Did You Know...

### Maintain, Don't Gain for the Holidays

Christmas is right around the corner. Now is a good time to start planning how to maintain your weight and avoid gaining during the holiday season. Switch your focus from weight loss to weight maintenance during the holidays. Follow these four healthy eating tips from the Centers for Disease Control and Prevention to help you stay on track.



- **Holiday-Proof Your Plan** – You can't control what foods you will be served at a holiday gathering, so plan for challenges. If you will be eating at a different time than usual, have a snack to keep your blood sugar steady. Avoid skipping meals to save up for a feast because you will likely overeat later. If you can, bring a healthy dish to the festivities. If you slip up, get back on track with your next meal.
- **Fit in Favorites** – Choose the dishes you really love and can't get any other time of year. Slow down and savor a small serving, and make sure to count it in your meal plan.
- **Keep Moving** – Being active is your secret holiday weapon. It can help make up for eating more than usual and can help reduce holiday stress. Spread activities out throughout the day and get moving with friends and family.
- **Get Your Z's** – When you're sleep deprived, you'll tend to eat more and prefer high-fat, high-sugar food. Aim for 7 to 8 hours per night to guard against mindless eating.

Most of all, remember that the season is about celebrating and connecting safely with the people you care about. When you focus more on fun, it's easier to focus less on food.

For more details on the tips above, visit the CDC [website](#). We wish you a happy and safe holiday season!





**Holiday Cranberry-Oat  
Pistachio Bars**

**Winterize  
Your Workout**

[Get the Recipe](#)

[Click for the Tip](#)

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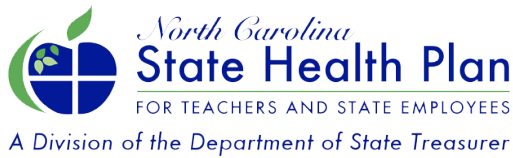
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Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

For questions on this newsletter, e-mail: [ppo.inquiries@nctreasurer.com](mailto:ppo.inquiries@nctreasurer.com)

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