

## July 2019 Member Focus

### Clear Pricing Project Update

*(70/30, 80/20 and High Deductible Health Plan Members)*

The deadline for providers to join the new North Carolina State Health Plan Network was July 1, 2019. We understand that you are anxious to learn more about the new network.

As the Plan continues to process contracts, our members and their ability to access affordable health care services remain our top priority.

The Plan will update members as information becomes available. Any changes to the network will not take place before January 1, 2020.

Open Enrollment will take place October 1-31, 2019, at which time members will be able to determine what providers will be in- and out-of-network as of January 1, 2020.

For up-to-date information, please visit the [Plan's website](#).

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### Virtual Health on Tap for UHC Members!

*(UnitedHealthcare Group Medicare Advantage Plan Members)*

UnitedHealthcare Medicare Advantage PPO Plan members already know about the convenience of UHC plans, including having just one plan with one ID card for both medical and prescription drug coverage.

But did you know you also have access to a virtual world of health? UHC Medicare Advantage plans offer Virtual Doctor Visits to UHC members! Virtual Doctor Visits for UnitedHealthcare Group Medicare Advantage plans:

- Offer live video chats with a doctor from computer, tablet or smartphone, day or night.
- Have a \$0 copay
- Require only short wait times to connect with doctor – generally 5-10 minutes

- Work best for medical situations like colds, flu, skin rashes or eye issues.
- Let members ask questions, get a diagnosis, and in some states, allow prescriptions to be sent to your pharmacy.

Please note: Virtual Visits are not for serious or emergency medical situations.

For more details, go to the [UHC website](#) and log in as a member. Then look for the Virtual Doctor Visit benefit.

Don't forget, UHC plans also feature the following benefits:

- Nurse help line
- SilverSneakers® Fitness Program
- Routine eye exams
- Routine hearing exams
- Hearing aids
- Routine foot care

Is it any wonder that nearly 90% of Medicare-eligible retirees are already on these plans? Explore all your Medicare Advantage plan benefits today!

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## Last Webinar for Medicare-Eligible Options

There's still time to attend the year's last webinar on "Understanding Your Medical Plan Options When You Become Medicare-Eligible." The webinar is set for July 25 from 2-4 p.m. This session is designed for active employees who will soon be 65, are already 65 or older, and retirees getting ready to turn 65. To register, visit the State Health Plan [website](#) and click "Upcoming Events" or click [here](#) to register.

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## Payment Plan May Avoid Wage Garnishment

State law mandates your employer's cooperation in collecting wage garnishment money that you may owe the State Health Plan (Plan). Specifically, under N.C. General Statute §135-48.37A, any payment of benefits or other amounts to, or premiums or claims paid on behalf of, any Plan member that is later determined to be an overpayment, an erroneous payment, or a benefit or amount for which the Plan member was ineligible, shall be repaid by the Plan member.

If you are an employee of an employing unit, then any amounts to be recouped under this subsection shall be offset against your net wages.

What this means for you:

- When you owe an amount to the Plan, the Plan will notify you of this debt in writing. If you do not enter into a payment plan acceptable to the Plan within 30 days after the written notice, the Plan will notify your employer of the debt.
- When your employer receives notice of the debt from the Plan, the employer is required to offset the amount owed against at least 10 percent of your net wages until the Plan notifies the employer that the debt has been paid in full.
- The Plan's notice to your employer shall be prima facie evidence that the debt is valid, and the employer has no obligation to verify the amount owed.
- The employer must provide written notice to you before beginning the offset. The written notice must be no more than 30 days but not less than 14 days.
- Debts owed to the Plan may not be forgiven by the Plan's Board of Trustees, the Plan, the Plan's Executive Director, the State Treasurer, or your employer.
- The Plan and your employer have a duty to pursue repayment in full of these debts by all lawful means available, including the filing of a civil action in the General Court of Justice.

Governing this process, [House Bill 1056 became law](#) on June 25, 2018.

In addition, if you are a retiree or are receiving disability benefits and owe money to the State Health Plan, that debt may be deducted from your monthly benefit.

For details, visit the [Recovery Section](#).

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## Subrogation, Third-Party Recovery and You

*(Active and Non-Medicare Members)*

Have you recently been involved in a car crash that 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 injury 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 cost of collection. That cost is determined by the Plan.

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 Health Management Systems Inc. (HMS), the Plan's contractor to pursue third-party subrogation recoveries.

Contact HMS with any questions at 800-294-2757. You or your duly authorized representative can also send an email to [NCSHP@hms.com](mailto:NCSHP@hms.com) for a subrogation request. For details, visit the State Health Plan [website](#). Click on "Employee Benefits" and scroll down to find "[Subrogation and Recovery](#)."

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### Did You Know:

Heat-related illnesses and deaths are preventable. According to the Centers for Disease Control and Prevention (CDC), over 600 people in the United States die each year due to complications of extreme heat.

#### **Help prevent heat-related illness. Remember to:**

- **Stay Cool** – Stay in an air-conditioned place as much as possible, whether that is at home or in a public space like the mall.
  - **Dress Appropriately** – Wear light-weight, light-colored and loose-fitting clothing.
  - **Eat Light** – Heavy meals add heat to your body.
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- **Stay Hydrated** – Don't wait until you get thirsty to drink. Increase your water intake and take a water bottle with you. Consider drinking a sports drink when heavily sweating.
- **Stay Informed** – Be aware of your local forecast and make plans accordingly.
- **Plan Outdoor Activities Carefully** – Schedule outdoor activities during the coolest parts of the day. Pace yourself when working or playing outside and rest in the shade as needed. Wear sunscreen for added protection.
- **Protect and Monitor Those Who Are Most Vulnerable** – At-risk groups include infants and young children, people 65 years of age or older, people who are overweight, people who overexert during work or exercise and people who are physically ill.
- **Never Leave People or Pets in Cars** – Cars can quickly heat up to dangerous temperatures, even with a window cracked open.

Click [here](#) to learn more about the signs, symptoms and actions you can take to prevent heat-related illness. Stay safe during the heat of the summer months.

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## Wellness Tip!

Follow these [6 tips](#) to help prevent chronic disease and have a healthy summer!

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