

May 2019 Member Focus

Clear Pricing Project: Frequently Asked Questions

The State Health Plan is changing how it pays providers like doctors and hospitals for the medical services you receive as a Plan member. These changes will take place beginning January 1, 2020, and will only affect members on the 80/20 Plan, the 70/30 Plan and the High Deductible Health Plan.

The Plan is creating a new North Carolina State Health Plan Network of providers. We are making these changes to reduce the cost of health care and to increase transparency in the cost of medical services. Plan members can find more details, including frequently asked questions, on the Plan's [Clear Pricing Project webpage](#). More information will be available closer to Open Enrollment, which will be held October 1-31, 2019.

Below are a few commonly asked questions regarding the Clear Pricing Project.

What is the status of any legislation affecting the Clear Pricing Project?

House Bill 184, which would affect the Clear Pricing Project, is under consideration in the N.C. General Assembly. However, legislation has not been passed to delay the implementation of the Clear Pricing Project. Until any legislation to the contrary is actually passed by the General Assembly and signed by the Governor, the State Health Plan is moving forward with the Clear Pricing Project as announced. If anything changes based on any legislation, the Plan will update members as necessary.

Does this change my benefits?

This does not impact benefits. This effort is focused on changing how the Plan pays providers for medical services. The Plan's goal is to increase transparency and drive down the cost of health care for our members. Members will be learning more over the next few months about our efforts. Please note this not a change in benefits. Rather, it is a change in the way providers are paid.

How will this affect the Plan's network of providers?

The Plan is creating its own network, the North Carolina State Health Plan Provider Network. The Plan is currently reaching out to medical providers statewide to ask them to partner with the Plan by signing a contract with the new network. Ask your provider if they are planning to join this initiative to increase transparency and lower costs. Providers have until July 1, 2019, to sign a contract in order to be considered in-network as of January 1, 2020.

How can I find out if my provider is in this new network?

Members should feel free to ask their providers if they plan to join the Plan's new network. The "Find a Doctor" tool that currently resides on the State Health Plan's website will be updated the first day of Open Enrollment (October 1, 2019) for members to determine if their providers are in or out-of-network for 2020.

What is my provider doesn't participate?

If a provider or hospital chooses not to participate in the network, they will be considered out-of-network after January 1, 2020. You may still visit that provider or hospital but you will pay more and be subject to being balanced billed, which means the provider can charge you the difference between what the State Health Plan pays and the amount you owe.

What if there is not an in-network provider, hospital or specialist close by that I can see? What if I must visit an out-of-network hospital for an emergency?

The Plan will continue to adhere to access-to-care standards, which means that in certain scenarios where an in-network provider is not available, the Plan will pay the provider at an in-network rate and the member will be held responsible for the in-network out-of-pocket expenses.

By law, emergency rooms are required to treat patients regardless of coverage. If it is a true emergency, then the State Health Plan will pay at the in-network rate.

Reminder: 'Understanding Your Medical Plan Options When You Become Medicare-Eligible' Information Sessions and Webinars Under Way!

As a reminder, the State Health Plan is again offering in-person information sessions on "Understanding Your Medical Plan Options When You Become Medicare-Eligible." These popular, free sessions are designed for active employees who will soon be 65, are already 65 or older, and retirees getting ready to turn 65.

Each session lasts approximately 2 hours and will explain important information regarding Medicare, your retirement health benefit options and offer the opportunity to ask questions.

The in-person sessions are held across the state and will run through June. Visit the State Health Plan [website](#) and click "Upcoming Events" or [click here](#) to register for one of the on-site events.

If you're unable to attend an in-person meeting, the Plan is offering convenient online webinars on the same topic now through July. Visit the [website](#) and click "Upcoming Events" or click [here](#) to register for one of the webinars.

Work Toward a 'Diabetes Free NC'

Concerned about diabetes and how to prevent it? Did you know there's a resource just for you? Visit diabetesfreenc.com to learn about prediabetes, determine your risk, and find diabetes prevention programs (DPPs) in your county or area.

The website offers a directory of all the Centers for Disease Control and Prevention-recognized DPPs offered online and onsite in North Carolina. **Some classes are free or offer a low-cost option.** Look for the "Free/Low-Cost Class" designation in your county under the [Find a Program](#) section.

In addition, State Health Plan members can find more information and health tips on the [Diabetes Resource Center](#) on the Plan's [website](#). Get started today on staying diabetes free!

Battling the Opioid Crisis – Together

Opioid-related overdose deaths in North Carolina have doubled in the past 10 years, and the problem only continues to grow and devastate lives. The North Carolina Department of Justice and the Department of Health and Human Services have created the "[More Powerful](#)" campaign to raise awareness of the scope and danger of the opioid crisis, and as a call for action that North Carolinians can rally behind.

State Health Plan members can visit the Plan's [Opioid Resource Center](#) for more information.

Get the facts. Together we are more powerful than opioids, and we can all help play a part in ending the epidemic.

Did You Know:

- May is Skin Cancer Awareness Month. Each year, millions of people develop [skin cancer](#), the most common of all cancers.
 - Exposure to [ultraviolet \(UV\) radiation](#) from the sun is a major cause of skin cancer, and the negative effects of UV radiation build up over one's lifetime. In fact, you can be exposed to UV radiation while driving in your car or sitting by a
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window in your office. UV radiation is also present on cloudy days, even when you don't see the sun.

- Many skin cancers could be prevented by protecting your skin from the sun's rays and by avoiding indoor tanning beds and lamps.
- Are you sun-safe every day? [Take the American Cancer Society's quiz](#) and find out!

While you can't avoid the sun completely, you can know the risks and protect yourself when you spend time outside. Follow these tips:

- Seek shade. Try to avoid direct exposure to the sun between 10 a.m. and 4 p.m. That's when UV rays are the most intense.
- Wear clothes to cover exposed skin as much as possible.
- Wear wide-brimmed hats and sunglasses to block UV rays.
- Use a broad-spectrum sunscreen (protects against UVA and UVB radiation) that has a sun protection factor (SPF) of at least 30 to protect exposed skin.

To learn more, visit the American Cancer Society's "[Be Safe in the Sun](#)" website.
