

April 2024 HBR Update



Understanding Your Role as a Health Benefit Representative (HBR)

The role of an Health Benefits Representative (HBR) is defined in Article 3B of Chapter 135 of the North Carolina General Statute: **§ 135-48.1.(13)** which states that an HBR is an employee designated by the employing unit to administer the State Health Plan (Plan) for the unit and its employees. The HBR is responsible for adding new employees in accordance with the eligibility requirements under this Article, reporting changes, explaining benefits, reconciling employing unit statements, and remitting employing unit fees.

Eligibility requirements are also clearly defined in statute which means individual employing units cannot apply different rules that may exist within the employing unit. Unfortunately, some employing units don't always follow the rules. Some units apply waiting periods and others do not offer coverage to certain classes of employees that are eligible, while some others do not appropriately offer coverage to part-time and non-permanent full-time employees.

It is incumbent on HBRs to follow all of the eligibility rules established in statute. This starts by loading all employees into eBenefits with the appropriate employment status code and updating their statuses timely when a change occurs. By maintaining the appropriate employment status codes, you not only ensure an enrollment window will open for the employee when appropriate, but that the data pulls correctly into your employing unit's annual 1095 reporting data.

Please remember:

1. Establish all employees in eBenefits with the appropriate employment status code.
2. Manage employee eligibility by updating their employment status on a timely basis when it changes.
3. Review and approve or decline all enrollments, including qualifying life events in a timely manner. This includes ensuring the appropriate dependent and qualifying life event documentation is provided to support the enrollment.
4. Complete terminations in a timely manner to avoid offering coverage when an employee is no longer eligible, thus affecting many downstream processes that can be costly for the employing unit, employee, or the Plan. This should also include reviewing employees who have declined coverage on a regular basis.
5. Manage employee leave of absences, ensuring that the Plan's [Rule on Arrears](#) is followed and employees are canceled appropriately when moving to [extended or long-term disability](#).
6. Submit any enrollment exceptions in a timely manner as outlined in the Plan's rule on [Exceptions and Appeals](#).
7. Ensure that employees whose jobs are eliminated because of a reduction, in total or in part, in the funds used to support the job or its responsibilities, provided the employees were covered by the Plan at the time of separation from service resulting from a job elimination are appropriately set up for [Reduction in Force \(RIF\) coverage](#). **This is not optional coverage. Groups are required to offer this coverage.**
8. Cooperate with the Plan in the collection of amounts owed to the Plan.
9. Submit employee settlement agreement impacting Plan coverage to the Plan for approval prior to execution as describe in the Plan's [Evaluation of Employing Unit Settlement Agreements policy](#).
10. Ensure employing unit premiums are paid on a timely basis.
11. Communicate Open Enrollment and other Plan events and/or changes to employees.
12. Ensure group contacts are kept up to date using the [Health Benefit Representative Contact and Access Request form](#). This includes timely communications when eBenefits or other Plan system access needs to be revoked for employing unit staff members.

HBR Training Page Revamp in the Works!

For several years, the State Health Plan has used a learning management system, Sky Prep, to power our HBR University online training program. Each HBR has had to register and create an account to access the training.

As the Plan [communicated](#) during the recent HBR webinar, the Plan will be transitioning away from this platform in the next couple of months. Instead of HBR University, all training will be housed on the Plan's website on the [HBR Training & Development page](#). Training has already started to transition to the website, so take a look when you get the chance!

This will allow HBRs easier access to training materials without any barriers. Thank you for your continued cooperation and for taking advantage of these training opportunities.

Training and Development

The State Health Plan recognizes the value in providing HBRs with ongoing training opportunities to assist in carrying out duties as they relate to the Plan. Below is a list of resources available to you as an HBR. **We know how important you are to our members, and we're here to help you learn what you need to know!**



Resource Guides

- [HBR Quick Reference Guide](#)
- [High Deductible Health Plan \(HDHP\) Reference Guide](#)

HBRs
Enrollment Information
Exceptions Process
Training and Development
HBR Monthly Training Archive
High Deductible Health Plan
State Health Plan Operations 101
Employees on Disability
Reduction in Force Information for HBRs
Contact Information for HBRs

Clear Pricing Project Providers Need to Take Action for 2025

The Clear Pricing Project (CPP) will still be offered in 2025 when the State Health Plan transitions from Blue Cross NC to Aetna effective January 1, 2025.

CPP Providers will need to take action if they want to continue being a CPP Provider in 2025. Encourage your employees to talk with their CPP Providers regarding their plans for 2025. Providers need to re-sign up with Aetna by May 31, 2024, if they want to be a CPP Provider in 2025.

If CPP Providers choose not to re-sign up, employees will not receive the lower copays in 2025 for those specific providers.

'Understanding Your Medical Plan Options When You Become Medicare-Eligible' Webinars For Prospective Retirees

HBRs are urged to share this information with employees nearing retirement: The State Health Plan's 2024 "Understanding Your Medical Plan Options When You Become Medicare-Eligible" series of [webinars](#) has started!

These popular, free webinars are designed for employees who will soon be 65, are already 65 or older, and retirees getting ready to turn 65. Each event lasts approximately 2 hours and will explain important information regarding Medicare, retirement health benefit options and offer the opportunity to ask questions. Employees who wish to attend are encouraged to [register](#) soon, as these events fill quickly!



The next webinar is scheduled for April 23. Webinars are also set for May, June, November and December. [Click here to register!](#)

April is Donate Life Month

More than 75 lives can be saved and healed by one organ, eye, and tissue donor. Anyone of any age and with any medical condition can register their decision to give the gift of life.

More than 3,000 North Carolinians along with more than 100,000 Americans are on the national transplant list waiting for a second chance at life.

For more information, visit <http://www.honorbridge.org>. Register your decision at <http://www.HonorBridge.org/registerme>.

Click below to watch a special message from State Treasurer Dale Folwell about the importance of Donate Life Month.



The State Health Plan is Getting MORE Social!

The State Health Plan is on Facebook, and we've just joined Instagram! We're excited about engaging with our members on this platform. Follow us below!



Connect with us on **facebook**



Follow us on *Instagram*



This Month's
Healthy
Recipe



**Cheesy Asparagus
Chicken Cutlets**

[Get the Recipe! >](#)



This Month's
Wellness
Tip

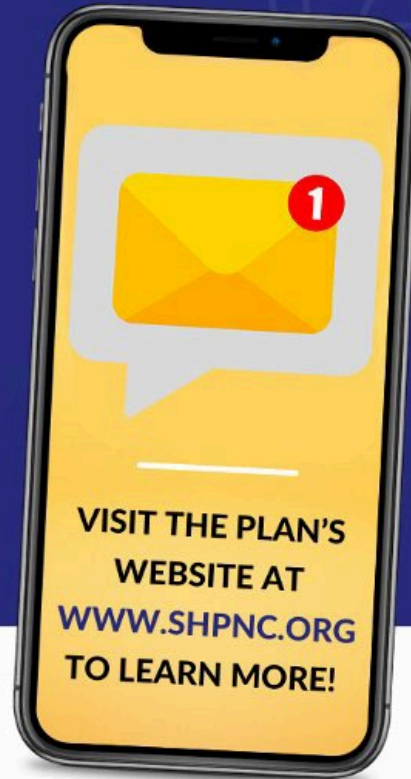


**Autism
Awareness Month**

[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

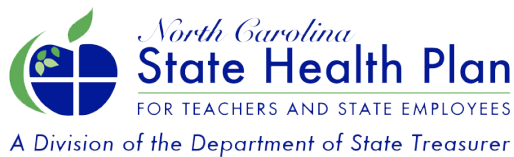


Message Frequency may vary. Message and Data rates may apply.
Reply STOP to cancel.

Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

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



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