

August 2021 HBR Update



2021 Flu Shot Clinic Program Update Reminder!

The State Health Plan will be offering the Flu Shot Clinic Program again this fall. The Plan is in the process of changing vendors to provide this service. Additional information, along with sign-up instructions, will be communicated by the end of August. HBRs will be able to start requesting clinics beginning September 1, 2021.

The Plan is aware that employing units have been contacted by an outside vendor, not associated with the Plan, to conduct onsite flu shot clinics. If your group is considering this route, please confirm that the vendor is in-network with Blue Cross NC. We want to ensure that your employees will not be charged. Stay tuned for more information!

Coming in Fall 2021 — NCFlex Changing COBRA Administrators

Beginning this fall, employees who are eligible for COBRA dental and/or vision will be electing benefits and paying premiums through iTEDIUM, which is the Plan's current COBRA administrator. The Plan and the Office of State Human Resources hope this process will streamline the COBRA election and premium payment process for members.



Members currently on COBRA dental and/or vision will be transitioned to iTEDIUM. iTEDIUM will send communications to the members alerting them of the change as well as details on accessing their information with iTEDIUM.

HBR Training Webinars Scheduled for 2021

HBR training webinars have been scheduled for September and November. These two-hour trainings will be held online again this year to better accommodate HBRs that are unable to travel.

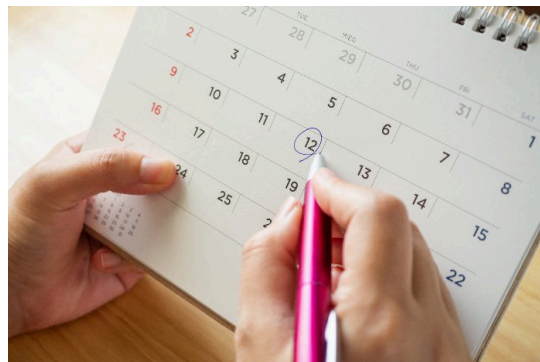
These trainings cover a variety of topics for an overall review of HBR duties, including Eligibility and Enrollment, Benefits Overview, HDHP Overview, Policies and Processes, eBenefits Overview and Reporting. The webinar will provide you with the tools and resources to assist your employees. These trainings are ideal for new HBRs, but also a great resource for HBRs that need a refresher.

The webinar schedule is below. Please sign up for a time that is convenient for you. Space is limited, so register today!

- [Tuesday, 9/14/2021 from 10 a.m. to 12 noon](#)
- [Tuesday, 9/21/2021, from 2 to 4 p.m.](#)
- [Wednesday, 11/10/2021, from 10 a.m. to 12 noon.](#)

Qualifying Life Events and Task Management

Appropriately processing, documenting and approving qualifying life events (QLEs) continues to be an area of opportunity for improvement for both employees and HBRs. **It is critical that these be done on time, which includes the task approval.** Enrolling or canceling the coverage even one day after the effective date can have a huge impact on the employee.



Until their enrollment is approved, employees have no coverage even though they have a confirmation statement that shows they are enrolled. Similarly, they are still active at Blue Cross NC and CVS until the cancellation task is approved.

Possible employee impacts include:

- **Late Enrollments** – In addition to delaying coverage activation, when an enrollment is approved after the effective date, the employee will undoubtedly have multiple months of premiums deducted. If they have elected family coverage, the first deduction could be more than \$2,000.
- **Late Terminations** – While late terminations may result in a premium windfall when the premium is refunded, the delayed termination may also result in claims overpayments. This is true for all QLEs, including employment terminations. Every month, hundreds of members find themselves in a claims recovery situation because they have used their pharmacy benefit that was later terminated retroactively. This is true even when the termination is processed within the 30-day window. Unless the termination is processed and approved prior to the termination date, there is a risk of claims overpayments.

Please note the following:

QLE Documentation: Outstanding documentation seems to be the prime reason for task approval delays, yet all the documents should be available to the employee at the time the QLE is processed. Almost all group health plans use some type of enrollment portal that would produce a document showing a new enrollment or termination. Employees should not need to wait for something to arrive in the mail. Similarly, QLEs of a legal nature – like a marriage, separation, divorce or court order – result in a document that is readily available to employees. Also, newborns typically have a verification of facts available when mom and baby leave the hospital.

Task Approvals: Currently, HBRs have up to 45 days after the benefit termination or effective date to approve a task. That timeline causes too many delays which lead to retro changes. **To protect your employees, the Plan is going to shorten the task approval window for HBRs to 30 days.** This will also move up the timeline for declining tasks that are not approved by the HBR by the end of the enrollment window. **It is critical that these are processed on a timely basis.**

Next Steps: The Plan is working with Benefitfocus to determine the best timeline for changing the task approval window to 30 days. It most likely will not be a big bang approach. Groups will be notified prior to the change. In the meantime, please ensure tasks are approved as soon as possible and terminations are processed prior to the effective date.

QLE Training Videos Now Available at HBR University

For your convenience, the State Health Plan has created two training videos that focus on Qualifying Life Events, or QLEs. As an HBR, YOU are responsible for reviewing your employees' QLE tasks in eBenefits. To approve or deny tasks appropriately, there are a few things you should know about QLEs.

The first video offers a QLE overview, while the second video focuses on the various types of documentation required in the QLE process. HBRs can find the videos at [HBR University](#) on the Plan website's HBR [Training and Development](#) page.

Reminder: August 31 Deadline for December Premium Invoices

Premium invoices for health coverage are billed a month in advance. Normally, agencies can request to change their bill generation date at any time. As a reminder, however, effective January 1, 2022, Blue Cross NC will migrate to a new core operating system and needs to know the date in December for your January 2022 invoice to generate. **Blue Cross NC needs this December date by August 31, 2021.**



Invoices generate at night and are available in eBill the following morning after 10 a.m. If no change to your current bill generation date is needed, there is nothing for you to do. All bill generation date change requests must be sent to StatePPOInvoice@bcbsnc.com. If the request is not received by way of this email address, there is a risk that your January invoice will not generate on the preferred date.

Effective September 1, 2021, a new process will be in place for changing your bill generation date. The steps for this process are:

- Request must be sent to StatePPOInvoice@bcbsnc.com

- Request should be received 10 business days prior to the current bill generation date
- Account must be in good standing and paid current

Within 24 to 48 business hours of receiving the request, Blue Cross NC will respond with one of the following:

- Confirming approval and update applied
- Denied with reason why

To avoid any billing date discrepancies, it is important to notify Blue Cross NC of any date changes needed by August 31, 2021.

One additional note. Changing the bill generation date is a manual process. After the January invoice has run and you want to change the bill generation date back, the request must be sent to StatePPOInvoice@bcbsnc.com. Blue Cross NC appreciates your assistance as we make this transition.

Your Health Minute

National Immunization Awareness Month

August is National Immunization Awareness Month. This observance highlights the importance of vaccination not only for children, but for people of all ages. Immunizations are among the most effective ways to protect against serious diseases. Many vaccine-preventable diseases are no longer common thanks to vaccines!



Next HBR Monthly Webinar
August 18, 2021 - 10am

[Click to Register! >](#)



**This Month's
Healthy
Recipe**



**This Month's
Wellness
Tip**



**Turkey
Ma Po Tofu**

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



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