

February 2024 HBR Update



2024 Annual Certification Recap

The State Health Plan recently completed its 2024 HBR Annual Certification, which included a brief online training that was required of all HBRs. Our records indicate that more than 700 HBRs completed this training by Feb. 16, 2024. Thank you to all who participated!

As a reminder, this HBR Annual Certification training requirement has been implemented in the interests of the employees you serve.

Only Use Employee SSN Where Specifically Required

It has come to the State Health Plan's attention that several groups are loading employees' Social Security number (SSN) in the employer ID field. **All groups need to cease this practice immediately.** Benefitfocus is working to strip this data from the employee ID field.

Please make sure the onboarding procedures are updated to indicate the SSN should only be loaded in the SSN field.

Thank you for your immediate attention on this issue!

Enrollment Exception Update

Last month we gave you a look [back](#) for all of 2023 and showed you who submitted the most exceptions. This month, we're providing more information about the types of exceptions we receive for all groups.

We've included a snapshot below of groups with five or more exceptions in January 2024. In the future we plan to include more information in the report about the root causes (HBR Error, Member Error, Vendor Error, etc.) of the exception, as well as some information about the size of the group. We feel it's important to get a better understanding of the root causes of these exceptions as well as any insight we can as to why some groups have such a high percentage of exceptions.

While we can't eliminate the need for all exceptions, we do want to address any issues with the process or workflow items. The report can be found on the exception submittal [site](#).

Exception Request by Group and Request Type - 2024

Group Name	Change Effective Date	Change Termination Date	Medicare Enrollment	Non-Payment Reinstatement	Open Enrollment	Other	Premium Credit	Rehired Retiree	Reinstatement	Retroactive Addition	Retroactive Termination	Total	
Department of Adult Correction					9	9				25	4	2	49
Charlotte Mecklenburg Schools					2					30	7	2	41
Health Human Services	1				7	11		2		10	9		40
Wake County Public Schools					2	20	1			1	11	3	38
Winston-Salem Forsyth Schools	1					4	1	1		10	5	2	24
Durham Public Schools						4				6	11	1	22
Department of Transportation	1				5	2				8	1	1	18
UNC Chapel Hill			1		2	3				4	6	2	18
UNC Health Care		1			4	4				3	6		18
East Carolina University						5				2	8	2	17
NC State University	1					4	1			2	1	6	15
UNC Greensboro						3		2		9	1		15
Appalachian State University	1				1	3		1		3	3	1	13
Judicial Branch						5		1		2	2	2	12
Guilford County Schools						4			1		5	1	11
Lee County Schools		1								6	4		11
Department of Public Safety	1					5				2	2		10
NC Central University		1								3	6		10
UNC Charlotte						5	1			2	2		10
Department of Administration						1				4	4		9
Harnett County Schools										7	2		9
Cabarrus County Schools										5	2	1	8
Duplin County Schools						1				6	1		8
Wayne County Public Schools					2	2					4		8
Gaston County Schools						4				2	1		7
Henderson County Schools						1				2	3	1	7
Iredell-Statesville Schools	2	2						1		1		1	7
Lenoir County Schools						2				1	1	3	7
Rutherford County Schools	1	6											7
Scotland County Schools						1	1			4	1		7
UNC Wilmington	2		1							3		1	7
Agriculture Consumer Services					1						4	1	6
Buncombe County Schools		1									2		6
Davidson County Schools	1	1				1					1	2	6
Department of Commerce										6			6
Hoke County Schools						2					4		6
Johnston County Schools	1	2						1			1	1	6
New Hanover County Schools						2		2		1	1		6
Northern Regional Hospital						1	1				4		6
Sampson County Schools										3	3		6
Department of Insurance	1	1				1		1				1	5
Nash County Public Schools						1		1		2	1		5
Union County Public Schools						3				1	1		5
Total	24	20	4	36	155	12	22	8	222	175	53	731	

*Multiple Request Type selections on submissions will cause higher totals for a group. **Column totals include Request Type counts from groups with less than 5 exceptions.

Group Premium Billing and Third-Party Administration (TPA) Services Transition Update

The State Health Plan staff has received a lot of questions about the impacts of the transition to Aetna on Jan. 1, 2025. The Plan has also announced the migration of group premium billing from the current TPA, Blue Cross NC, to the Plan's billing vendor, iTEDIUM. There will be plenty of training opportunities regarding these changes, but below are some transition highlights.

Group Premium Billing

- **August 2024** will be the last time Blue Cross NC issues group premium bills for the Plan.
- **September 2024** will be the first month the premium bills are issued by iTEDIUM. Other key dates include:
 - **June 2024** – Training for the new group billing process will begin
 - **August 2024** – Login information for the new eBilling tool will be provided.
 - **September 2024** – First group premium bills issued by iTEDIUM via the new ebilling tool.
 - **Oct. 1, 2024** – October group premium bills due. For those that still mail checks: **Remember to update the remittance address.** More information will be provided during training.

Open Enrollment & Dual Processing

Once Open Enrollment starts, the Plan will be in “dual processing mode.” That means any enrollment changes made during this time could impact both the current TPA, Blue Cross NC, and the new TPA, Aetna. Fortunately, Benefitfocus, the Plan's eligibility and enrollment services vendor, will continue to be the “enrollment engine.” As long as employees and HBRs follow the enrollment instructions, everything will send appropriately to the correct TPA.

- **Open Enrollment (OE) – September 30, 2024, to October 25, 2024**
- **Demographic changes** will go to Blue Cross NC and Aetna.
- **PCP elections** – Employees making Primary Care Provider (PCP) changes during OE will be reminded that they have the option to make a 2024 PCP change with Blue Cross NC or a 1/1/2025 PCP change that will send to Aetna. **As reminder, ALL members will need to re-select a PCP, as they will not carry forward.**

- **Medical benefit and/or claims questions** – The Aetna call center will be open to assist members with any 2025 benefits or claims questions.
- **OE Elections** will go directly to Aetna.
- **Qualifying life events (QLEs) and initial enrollments with effective dates of October through December 2024**
- **Enrollment workflow** will work just as it does today during the fourth quarter. The only new item is the PCP elections. The employee can opt to carry their benefit election forward to the new year but must make a new Aetna PCP election for 2025.
- **ID Cards** – Members enrolling in benefits during the fourth quarter should get two new ID cards. One from Blue Cross NC and one from Aetna.
- **Medical benefit and/or claims questions** – Both the Blue Cross NC and Aetna call centers will be open to assist members.

What is NOT changing effective Jan. 1, 2025?

Benefits

- **Enhanced PPO Plan (80/20), Base PPO Plan (70/30) and High Deductible Health Plan (HDHP)** will remain the same. This includes copays, deductible and out-of-pocket amounts.
- Same Clear Pricing Project (CPP) incentive copay opportunities.

Enrollment

- **Enrollment Rules** will remain the same.
- **eBenefits platform and enrollment workflow** will remain the same.
- **COBRA enrollment** will remain the same.

Billing

- **Group premium** will remain the same (transitions to iTEDIUM 10/1/2024)
- **Direct & COBRA billing** will remain the same.

ACA Reporting

- **The Plan will continue to offer** ACA reporting options, as we do today.

Recovery and Subrogation

- **The Plan will continue to seek recoveries and/or subrogation,** as we do today.

COBRA Notice Reminders

The State Health Plan has seen an increase in inquiries regarding COBRA notices and wanted to provide HBRs with a few reminders.

Explanation of COBRA Notices

A Notice of Initial COBRA rights explains the right to continue coverage, when it may become available to you and your family, and what you need to do to protect your right to get it. These notices may be sent to members with new hire or Open Enrollment health plan enrollments. State Health Plan members may have received, or may be receiving, this Initial Notice in the mail. It is informational only and no action needs to be taken. Sample notice:

January 17, 2024

) and covered spouse and/or dependents

Notice of Initial COBRA Rights

You are receiving this notice because you are covered under a group health plan (the "Plan") sponsored by your employer. It is intended to inform you in a summary fashion, of your potential future options and obligations under the continuation coverage provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA"). Under COBRA, your employer is required to offer covered employees and covered family members the opportunity for a temporary extension of health coverage, called *continuation coverage*, at group rates when coverage under the Plan would otherwise end due to certain "Qualifying events". It is important that all covered individuals read this notice carefully and be familiar with its contents. This notice does not fully describe continuation coverage or other rights under the Plan. More complete information is available from your employer and in the Plan's Summary of Benefits and Coverage, Summary Plan Description and Plan Document.

Your employer is not required to offer COBRA (and this notice does not apply to you) if all employers maintaining the Plan normally employed fewer than 20 full-time employees on a typical business day during the preceding calendar year. If you are not eligible for COBRA, you may be eligible for state continuation coverage. Contact the Plan for more information.

You may have other options available to you when you lose group health coverage. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

By comparison, the COBRA notice below is sent when a COBRA qualifying event occurs, such as a termination, and includes information for electing COBRA continuation coverage. This notice does require action within 60 days if the member wishes to elect COBRA coverage. Sample notice:

Employer: North Carolina State Health Plan
Qualifying Event: Termination of Employment
Date of Notice: September 7, 2021

Event Date: September 30, 2021
Social Security: ***
Election Rights Expiration Date: November 29, 2021

RE: IMPORTANT NOTICE CONCERNING YOUR CONTINUATION OF HEALTHCARE COVERAGE



Dear [REDACTED]:

This notice contains very important information concerning your rights to the continuation of the healthcare plans listed on the enclosed election form as well as other health coverage options that may be available to you, including coverage through the Health Insurance Marketplace at www.HealthCare.gov or call 1-800-318-2596. You may be able to get coverage through the Health Insurance Marketplace that costs less than COBRA. Please read the information in this notice very carefully before you make your decision. If you choose to elect COBRA, you should use the election form provided later in this notice. Enclosed with this notice you will find a COBRA Information Package which contains a total of 4 double-sided pages. Below is a summary of the documents in this COBRA Information Package. The bold print indicates any document(s) which must be completed and returned to ITEDIUM in order to elect COBRA:

Content Summary of this COBRA Information Package		
Page(s)	Document Name	Document Information
1 - 2	COBRA Notice	Contains information on COBRA and other healthcare alternatives
3	Election Form	Complete to elect COBRA (Read Directions Carefully)
5 - 6	FAQs	FAQs on COBRA and payment of COBRA premiums

ITEDIUM, Inc. ("ITEDIUM") has been retained by your employer to notify you of the continuation rights to your group healthcare benefits. ITEDIUM is a third party administrator of COBRA compliance and administrative services. Our job is to inform you of your rights under COBRA. Any supplemental notices added to this mailing which are not described in the chart above are not the responsibility of ITEDIUM. You should contact the Plan for more information.

Why am I getting this notice?

You're getting this notice because your coverage under the Plan will end due to the qualifying event listed at the top of the page. Federal law

other coverage you may pay more out of pocket than you would under COBRA because the new coverage may impose a new deductible. When you lose job-based health coverage, it's important that you



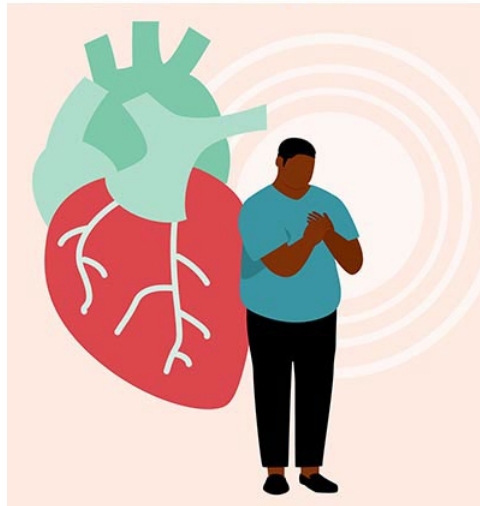
Next HBR Webinar
March 14, 2024 - 10am

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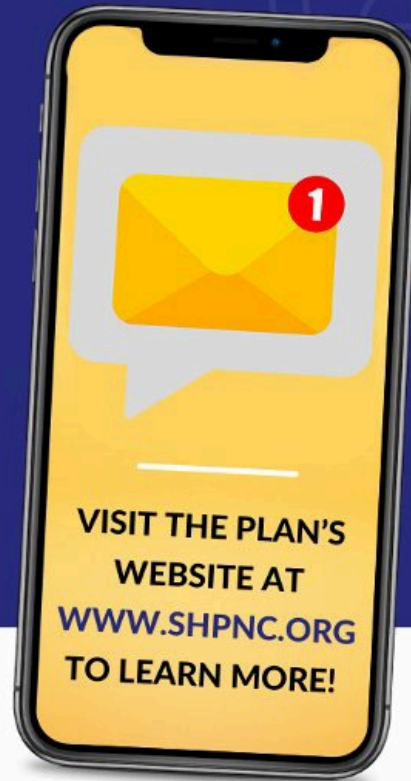
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- Sign up to receive State Health Plan updates by text! Just text "Join" to 76971.
- Text messages will be general information regarding your State Health Plan benefits.



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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