eBenefits Lock-Out This Weekend

The Benefitfocus Platform (eBenefits) will be locked out for ALL user access from 4:15 p.m. Friday, March 24, until approximately 8:00 a.m. Monday, March 27. Use of eBenefits to review or update member enrollments will be unavailable during this time.

Please contact the HBR Support Line at 800-422-5249 with any questions or concerns.

Thank you for your cooperation!

For Employees Planning Retirement: 'Understanding Your Medical Plan Options When You Become Medicare-Eligible' Series Under Way

HBRs are encouraged to share the following information with their employees thinking of retirement: A limited number of in-person sessions have been added. These sessions – set for March, April and May – will offer the same information as the webinars already under way and scheduled through August.

These popular, free onsite sessions and webinars are designed for active 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. These events are also a great resource for HBRs, so feel free to attend one as well so you can assist employees as needed.

Interested employees and HBRs are encouraged to register soon, as these events are expected to fill quickly!

In-Person Session Schedule		
Date & Time	**County**	**Location**
March 29, 2023 2 p.m.	Wake	Cary Senior Center Ballroom, 120 Maury O'Dell Place, Cary, NC 27513
April 20, 2023 2 p.m.	Forsyth	Forsyth Technical Community College, Robert L. Strickland Center, Room 3340, 1615 Miller Street, Winston-Salem, NC 27103
April 21, 2023 10 a.m.	Guilford	Guilford Technical Community College, Jamestown Campus, Sears Applied Technologies Center, Room 120, 601 E. Main Street, Jamestown, NC 27282
May 11, 2023 2 p.m.	Pitt	Pitt Community College, Craig F. Goess Student Building, Multipurpose Rooms, 2000 Eddie Smith St., Winterville, NC 28590
May 17, 2023 10 a.m.	Durham	Durham Technical Community College, Building 5: Educational Resources Center, Room 5-100, 1637 East Lawson Street, Durham, NC 27703

Click here to register for online or in-person events →

State Health Plan Operations 101

The State Health Plan is a contract management organization. This means that the Plan contracts with a variety of third-party administrators (TPAs) and other vendors to provide services and administer benefits to our members. These services are critical to the Plan's daily operations. They include:

- **Eligibility and Enrollment Services (EES)** – Benefitfocus, the Plan's current EES vendor, is responsible for managing the Plan's eligibility rules, accurately transmitting and receiving enrollment with the Plan's other service vendors and providing telephonic member enrollment.
- **Third Party Administrator (TPA) for Claims and Related Services** – Blue Cross NC, the Plan's current TPA, provides a statewide network for members, administers the Plan's network, provides medical management, processes claims and claim appeals, and provides customer service for claims issues. The Plan is self-funded, which means taxpayers and Plan members, not Blue Cross NC, fund the claims. **If you have ever received a check from the Plan, you**

will notice that it is on State Health Plan paper and signed by the State Treasurer. It is not a Blue Cross NC check.

- **Medicare Advantage and Prescription Drug Plan (MAPDP)** – Humana is the Plan’s current MAPDP. This is a fully insured product, which means Humana is at full risk for these claims. The claims are funded by Humana, which means the checks are written on Humana paper.
- **Pharmacy Benefit Manager (PBM)** – CVS is the Plan’s current PBM that processes pharmacy claims. While the PBM is also self-funded, the reimbursement model for the PBM is different because the member pays for the pharmacy claim at point of sale (at the pharmacy). The PBM pays the pharmacy, and the Plan reimburses the PBM.
- **COBRA Administration and Billing Services (CABS)** – iTEDIUM is the Plan’s current CABS vendor. Like the TPA, the CABS services are self-funded. Checks are written off the Plan’s bank accounts and are on Plan paper.

Over the next few months, we’ll spend some time highlighting services provided through these contracts. In this article we want to focus on **cash management**.

Deposits and Disbursement of Plan Funds

While the Plan has many other contracts, the ones outlined above are those that provide direct services to Plan members and employing units. As noted above, several vendors are directly managing Plan funds. **That means that while you submit your premium payment to a Durham address, the check is made out to the Plan and deposited into a Plan bank account, not a Blue Cross NC account**. The same is true if you submit the payment electronically. The Plan has separate ACH accounts to receive these funds. Similarly, if you are utilizing ACA service through Benefitfocus, and remit payment to the Plan’s offices in Raleigh, the check is made out to the Plan and deposited into a Plan bank account.

Next year, we’ll begin transitioning premium billing services to iTEDIUM (more on that later). The group premiums will be sent to a new lockbox, managed by iTEDIUM, but the funds will be deposited into a Plan bank account.

And when Aetna comes onboard two years from now in 2025 as the Plan's TPA, you may be asked to remit a wage garnishment to Aetna, but the check will be made out to the Plan and deposited in a Plan bank account. Regardless of where you may be directed to remit payment to the

Plan, the funds will be deposited directly into a Plan bank account. **The W-9 for these payments is always the same. The entity on the W-9 is the Plan and the address on the W-9 is the Plan's Raleigh address, regardless of the address for the payment.**

Blue Cross NC, iTEDIUM, and soon Aetna, also issue checks from the Plan's bank accounts. All of these checks are on Plan paper with the Treasurer's signature.

While Plan vendors are on the front lines of the Plan's cash management, Plan staff has oversight of all these functions. All these Plan Vendors and TPAs are required to submit a litany of back-up detail and reports to support all of the transactions. Additionally, Plan staff audit the vendors on a routine basis.

High-Risk Pregnancy Case Management Benefit

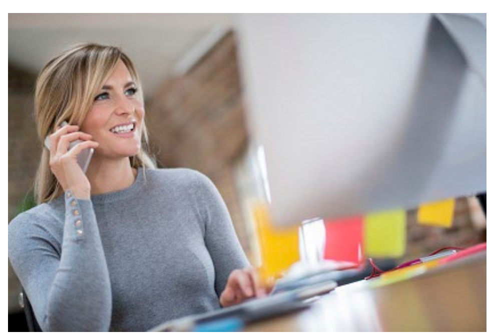
The State Health Plan offers high-risk pregnancy case management to address the issues causing disparities during labor and postpartum health care.

If any employees have questions, please encourage them to call (833) 298-1069. The nurse team can connect them with social workers, behavioral health specialists, and registered dieticians. Employees may also visit the Plan's Maternity Resources page.

HBRs are encouraged to share this information with their employees.

2023 HBR Monthly Webinars

The State Health Plan continues to utilize monthly HBR webinars as monthly training opportunities. The monthly webinars serve as the main source of updates and guided training. Given this emphasis, HBR attendance at each monthly webinar is required.



All webinars are scheduled to take place from 10 a.m. to 11 a.m. To register for the monthly webinars, see below or visit the Plan's website.

- March 22, 2023, 10-11 a.m.

- April 26, 2023, 10-11 a.m.
- May 24, 2023, 10-11 a.m.
- June 21, 2023, 10-11 a.m.
- July 26, 2023, 10-11 a.m.
- August 23, 2023, 10-11 a.m.
- September 20, 2023, 10-11 a.m.
- October 25, 2023, 10-11 a.m.
- November 15, 2023, 10-11 a.m.
- December 20, 2023, 10-11 a.m.

Avocado
Chicken Salad

Get the Recipe!

Colorectal Cancer
Awareness

Learn More!

Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

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

North Carolina State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer

STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA