

September 2022 HBR Update



Time to Prepare for 2023 Open Enrollment!

Open Enrollment is right around the corner. Open Enrollment will be held October 10-28, 2022. To assist you and your employees, Open Enrollment resources are now available on the Plan's website!

As a reminder, the State Health Plan is here to help and will be offering numerous webinars for your employees to learn more about their 2023 benefits prior to and during Open Enrollment. Please encourage your employees to register for one of the webinars listed below.



WEBINAR DATES	WEBINAR TIMES
Oct. 5	10:00am
Oct. 6	12:30pm & 4:00pm
Oct. 11	10:00am
Oct. 13	10:00am & 4:00pm

Oct. 18	4:00pm
Oct. 20	12:30pm & 4:00pm
Oct. 25	11:00am

Please remind your employees who are tobacco users that they have until November 30, 2022, to visit a provider to complete a tobacco cessation counseling session in order to earn their premium credit for 2022. To ensure the credit is applied, they **must** upload their office visit summary into the Document Center located in eBenefits.

This action is **ONLY** for tobacco users who want to reduce their monthly premium by \$60 per month in 2023. If an employee is NOT a tobacco user, they will simply need to attest to that during the online Open Enrollment process.

Don't forget, you can [click here](#) to download the 2023 Open Enrollment poster to print it out and post at worksites or share via email with employees working remotely.

If you missed one of the 2023 HBR Open Enrollment trainings or need to review, [click here for the presentation](#).

Retroactive Terminations — Don't Wait!

The State Health Plan wants to remind all employing units about the importance of processing any termination prior to the effective date. While employing units have 30 days to process a termination, processing the termination even one day after the effective date has implications. Here are some of the impacts:

Retirement Terminations processed after the effective date could negatively impact the member in a couple of ways:

- **Premiums:** New retirees cannot be enrolled in retiree health benefits until after the retirement termination is processed by the employing unit. If a retiree has dependents and/or intends to enroll in a plan with a premium, the retirement termination needs to be processed at least 30 days prior to the termination date for the new retiree to avoid multiple months of premium being deducted after enrollment. Some retirees do not have a retirement benefit large enough to cover that type of deduction.

- **Plan Options:** New retirees that will be Medicare primary upon retirement need to be terminated from the active group **at least 30 days prior** to the retirement effective date to ensure they have the ability to elect a Medicare Advantage Plan. The Centers for Medicare and Medicaid Services do not allow retroactive enrollments into a Medicare Advantage Plan.

Employment Terminations: Any termination processed after the effective date can lead to a recovery situation for a member. Every month, hundreds of Plan members use their prescription drug and/or medical plan prior to a retroactive termination being processed. It happens to members whose termination is processed even a day after the effective date.

- **Pharmacy Claims cannot be recovered from the pharmacy;** therefore, it is pharmacy claims that lead to the most member recoveries. The minute they take possession of the medication, they cannot return it. They may be able to submit a claim to their new Pharmacy Benefit Manager (PBM) for reimbursement, but the Plan will require the member to reimburse the Plan in full for the cost of the medication. Their reimbursement from their new PBM may not be the same as the cost to the Plan. One medication can cost thousands of dollars.
- **Medical Claims**

Network Claim – While most claims paid to a network provider can be recovered, that is not true for all claims. When the Plan is unable to collect from a network provider, the Plan will seek reimbursement from the member.

Non-Network Claims are generally paid to the member, not the provider. In those instances, the Plan will seek recovery from the member.

Qualifying Life Events (QLE) are equally problematic. The subscriber has 30 days to process the QLE and they are almost always retroactive. If they use services prior to the QLE being approved to cancel coverage, the Plan will seek recovery.

Bottom line – Don't wait! Process terminations as soon as possible and do not let QLEs linger. And if you request an exception for a retroactive cancellation, be sure to think about the possible consequences.

Stay Current On Dependent Documentation

Along with task management, HBRs are also responsible for ensuring that employees adding dependents during Open Enrollment upload the appropriate dependent verification documentation.

Dependents added during Open Enrollment should have proper documentation loaded, along with being properly verified. Dependents added during Open Enrollment without proper verification and documentation will have their coverage canceled.

The Dependent Census Report (Data & Reporting, Standard Reports, Census tab) is the most efficient way to see what dependents are still outstanding. Make sure to select “Open Enrollment” when running the report. Filter out those dependents who do not have coverage, then filter out those that have been verified. The remaining dependents will need to be addressed.

Benefitfocus HBR Support with One Place 365

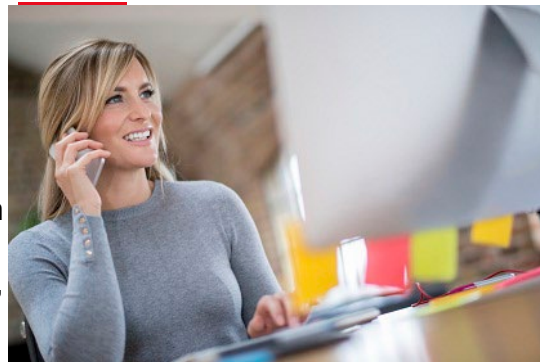
Benefitfocus has seen an increase in HBRs reaching out to individuals for assistance instead of opening a case in One Place 365. This is a friendly reminder that opening a case is the preferred way to seek assistance from Benefitfocus and to ensure that your issue is addressed appropriately.

Need a refresher on One Place 365? The HBR User Guide for One Place 365 can be found [here](#).

Don't Miss Any Upcoming HBR Monthly Webinars!

All monthly HBR webinars begin at 10 a.m. To register for the monthly webinars, see below or visit the Plan's [website](#).

As a reminder, you can find presentations for a webinar you missed by visiting the State Health Plan [HBR Monthly Training Archive](#) page. Be sure to check the HBR [Training and Development](#) page often to sign up for upcoming webinars and review the resources available to you, like [HBR University](#)!



Monthly HBR webinars continue through 2022. Don't miss any! To register for the monthly webinars, see below or visit the Plan's [website](#).

- [September 21, 2022, 10-11 a.m.](#)
- [October 19, 2022, 10-11 a.m.](#)
- [November 16, 2022, 10-11 a.m.](#)
- [December 14, 2022, 10-11 a.m.](#)

Save the Date!
2023 Open Enrollment
Oct. 10 - Oct. 28, 2022



Next HBR Monthly Webinar
September 21, 2022 - 10am

[**Click to Register! >**](#)



This Month's
Healthy
Recipe



This Month's
Wellness
Tip



**Garlic-Butter
Salmon Bites**

[Get the Recipe! >](#)



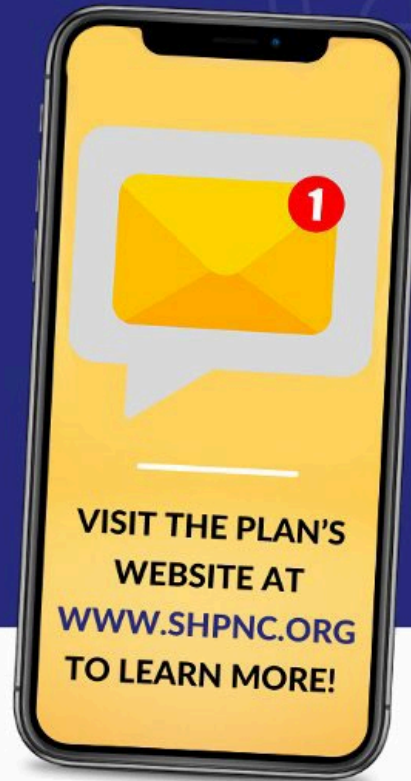
**Alzheimer's
Awareness Month**

[Learn More! >](#)

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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

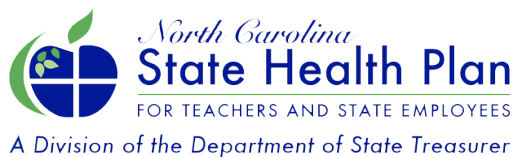


Message Frequency may vary. Message and Data rates may apply.
Reply STOP to cancel.

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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