

September 2023 HBR Update



Reminders to Get Ready for 2024 Open Enrollment

Health Benefit Representatives (HBRs) are encouraged to get ready for 2024 Open Enrollment (OE), set for Oct. 9-27, 2023, by paying attention to these items and taking action as necessary.

2024 OE Poster Ready to Display!

As a reminder, the 2024 OE poster is available for HBRs to print out and display at worksites. The poster includes Open Enrollment dates, details on the two plans available to employees, 2024 benefit highlights and a number for employees to call for assistance once Open Enrollment begins.



Download the poster by clicking [here](#).

Promote Open Enrollment Webinars

Encourage your employees to attend one of the webinars the State Health Plan is hosting. These brief webinars include helpful information to ensure they're prepared to take action during Open Enrollment.

WEBINAR DATES	WEBINAR TIMES
Sept. 26	4:00pm

Sept. 28	3:30pm
Oct. 4	12:30pm
Oct. 10	3:30pm
Oct. 12	10:30am
Oct. 17	12:30pm
Oct. 19	4:00pm
Oct. 25	12:30pm

Open Enrollment Mail Files

The State Health Plan pulled mail files for Open Enrollment Decision Guides on Aug. 28, 2023. Please keep in mind that anyone enrolled after that date, planning to move or who doesn't have an updated mailing address in eBenefits **WILL NOT** receive a decision guide.

Open Enrollment Decision Guides will get posted to the Plan's website prior to Open Enrollment and employees that may fall into these categories can be directed to the Plan's website for their materials.

Tobacco Attestation Reminder

Employees who are tobacco users and want to earn their monthly premium credit for 2024 don't have to wait until Open Enrollment this fall. They can take action **now** to save money throughout 2024!

Tobacco users can attend a tobacco cessation counseling session at their Primary Care Provider's (PCP) office for FREE to earn a lower premium for 2024. They have until November 30, 2023, to take action. (Note: If employees combine their tobacco cessation visit with another service, there may be a copay.)



How it works:

- After employees visit a PCP for their tobacco cessation session, the provider will submit a claim on their behalf. To ensure they receive credit for their visit, employees can upload their office visit summary

to the “Document Center” located in [eBenefits](#), the State Health Plan’s enrollment system. They should make sure to request a copy of their summary during their visit.

- This action is **ONLY** for tobacco users who want to reduce their monthly premium by \$60 per month in 2024. If employees are NOT tobacco users, they will simply attest to that online during Open Enrollment, October 9-27, 2023.
- During Open Enrollment, they will need to attest during the online enrollment process. This step is critical to ensure employees receive the lower premium for 2024.

Managing Dependent Eligibility Documentation During Open Enrollment

Collecting and validating dependent eligibility documentation is the responsibility of the HBR. Outside of OE, a dependent add should never be approved without the appropriate documentation.

Because of the volume of new dependent adds during OE, the Plan allows unverified dependents to be approved for enrollment for the following year without documentation verification with the intent that the appropriate documentation will be collected and validated in the weeks following OE. Unfortunately, that does not always happen.

It is the HBR’s responsibility to ensure proper documentation is uploaded for all new dependents, including dependents added during OE!

This year, the Plan will once again give HBRs additional time after OE to review and approve dependent verification documentation, but the window will be shorter. **Verification must be completed by November 17, 2023.**

On **November 20, 2023**, the Plan will begin terminating coverage for unvalidated dependents. The goal is to complete the termination process prior to the January premium invoice production. If a dependent is terminated for lack of documentation, an enrollment exception will be required to reinstate the dependent. All reinstatement and exception rules continue to apply:

- [Rule on Enrollment Exceptions and Appeals](#)
- [Rule on Member Termination and Reinstatements](#)

Timely Premium Payment Reconciliation Reminder

The State Health Plan will not approve enrollment correction exceptions more than two billing cycles in arrears. As a reminder, all premium payments are due by the first of the effective month. Equally important, employing units are required to pay as billed. Each employing unit should reconcile their invoice every month to ensure that enrollment changes are captured appropriately.

It is critical that the employing unit is cognizant of their billing cutoff window so that any terminations or additions impacting the invoice are finalized prior to the cutoff. If an enrollment correction is needed, it must be processed prior to the cutoff date of the next month's premium invoice; otherwise, it will not be reflected in the next month's invoice.

Updates made and approved in eBenefits 48 hours before your bill date should show on your next invoice. In the event an enrollment appears to be accurate in eBenefits but inaccurate on the invoice, you must open a case to Benefitfocus account management via One Place 365 so they can research the discrepancy.

Employing units should not remit payment based on changes they anticipate will take place after the billing cutoff. Underpaying the invoice because of a termination that was processed after the cutoff, for example, impacts the claims processing timeline for the entire employing unit.

The State Health Plan holds all claims as of the effective date of the billing month and only advances the "paid through" date once the premium invoice is paid in full.

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](#).

- [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.](#)



Next HBR Monthly Webinar
September 20, 2023 - 10am

[Click to Register! >](#)



This Month's
Healthy
Recipe



**Maple-Cinnamon
Sweet Potato Bread**

[Get the Recipe! >](#)



This Month's
Wellness
Tip



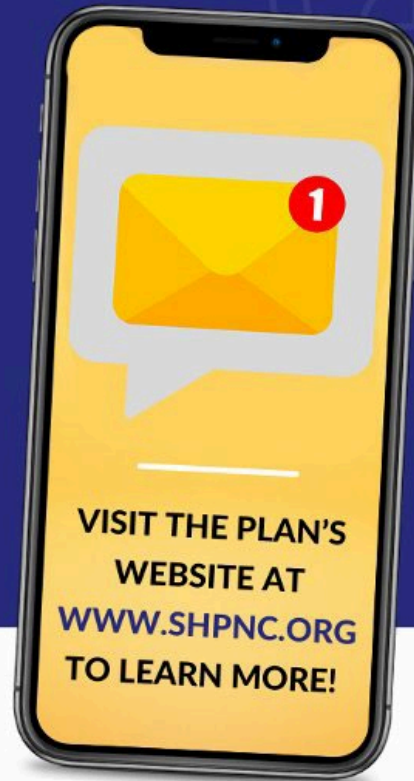
**6 Tips for
Healthy Aging**

[Learn More! >](#)

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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

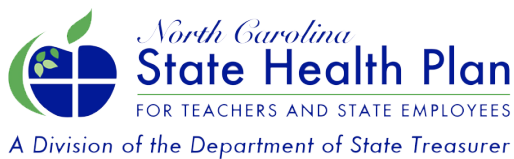


Message Frequency may vary. Message and Data rates may apply.
Reply STOP to cancel.

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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