

## July 2020 HBR Update



### COVID-19 Update: State Health Plan Extends Cost Waivers for Testing and Treatment of COVID-19

The State Health Plan is extending the waiver of costs for COVID-19 screening visits, COVID-19 diagnostic tests, and the treatment (medical treatment only) of employees diagnosed with COVID-19, including associated deductibles, copayments and coinsurance.

The employee cost-share waiver for COVID-19 related screening visits and diagnostic tests will remain in place until the federal CARES Act requirement expires, while the treatment cost waiver will remain in place until October 31, 2020, at which time it will be re-evaluated. The Coronavirus Aid, Relief, and Economic Security (CARES) Act was [signed into law](#) in March 2020.

The Plan will also continue to waive the requirement for new employees who are tobacco users to visit a CVS MinuteClinic for a tobacco cessation counseling session in order to receive a \$60 premium reduction on their subscriber monthly premium on the 80/20 and 70/30 plans until September 30, 2020.

In addition, the Plan is extending the coverage of video and telehealth visits through December 31, 2020. The Plan is taking this action so employees can continue to limit personal contact to help contain the COVID-19 outbreak.

The actions described above are for employees in the 80/20 Plan, 70/30 Plan and High Deductible Health Plan.

More COVID-19 information can be found on the State Health Plan website under [Coronavirus Updates](#).

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### Prepare for Open Enrollment with Online HBR Trainings

This month, the State Health Plan is holding special Open Enrollment trainings for HBRs. Open Enrollment trainings cover important information HBRs need to know for 2021 Open Enrollment. Reserve your spot to ensure you have the information you need to best serve your employees!

### Online Open Enrollment HBR Trainings

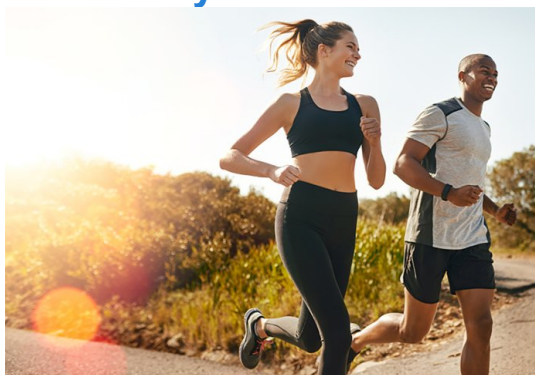
- [July 23, 2020: 10am-12pm](#)
- [July 24, 2020: 2pm-4pm](#)
- [July 27, 2020: 2pm-4pm](#)
- [July 29, 2020: 10am-12pm](#)
- [July 30, 2020: 2pm-4pm](#)

The Plan will begin to focus the regular HBR monthly webinars on Open Enrollment in addition to other important announcements. As a reminder, the monthly webinars now serve as the main source of updates and guided training. Because of that, HBR attendance at each monthly webinar will now be included in the HBR scorecard. To register for the monthly webinars and view the monthly topics, visit the Plan's [website](#).

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### OE Tobacco Attestation Activity Under Way!

As a reminder, the State Health Plan has expanded the tobacco attestation activity requirement for tobacco users who want to reduce their premium for 2021. HBRs are encouraged to share this information with their employees as appropriate:



Starting July 1, 2020, members are able to visit a CVS MinuteClinic or a Primary Care Provider for a tobacco cessation counseling session. Members will have until November 30, 2020, to complete this activity.

### Important Notes:

- Now that members can see a PCP, waivers will no longer be given to members who live more than 25 miles away from a CVS MinuteClinic.
- Before a member visits a MinuteClinic or PCP for a session, they should go to the State Health Plan website at [www.shpnc.org](http://www.shpnc.org) and print off instructions for their provider to ensure their FREE visit is billed correctly. (If a member combines the tobacco cessation visit with another service, there may be a

copay.) This document is not required to take to the visit, it's simply a suggestion to ensure the visit is billed correctly.

**This action is ONLY for tobacco users who want to reduce their monthly premium by \$60 per month in 2021. If a member is NOT a tobacco user, they will simply need to attest to that online during Open Enrollment.**

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## Processing Retirement Terminations — and Some New Functionality On the Way

The State Health Plan would like to remind all Employing Units that it is important to process retirement terminations as soon as possible. For step-by-step instructions on how to process retirement terminations, please see the updated document in [HBR University](#).

As you know, employees can submit their retirement paperwork up to 120 days prior to the retirement effective date. Once the retirement is approved, the new retiree will be automatically enrolled into retiree health coverage. They cannot be automatically enrolled if the retirement termination from the active group has not been processed.

Every month the Plan sees delayed retiree health benefit enrollment because the retiree's active coverage has not been terminated. Please remember to process the retirement termination as early as possible to ensure the new retirees and any enrolled dependents have plenty of time to make any desired changes prior to the benefit effective date. As a reminder, your Medicare primary retirees will be limited in their choices if they are not enrolled at least 30 days prior to the benefit effective date.

**In early August, the Plan and Benefitfocus will be implementing new functionality that will enable HBRs to process terminations as early as possible without negatively impacting future transactions.** Some HBRs currently delay termination processing because no one is able to key changes after the termination is processed. Once this new functionality is deployed, the termination will not save down immediately, and the employee's record will remain active until 35 days prior to the termination date which will enable additional updates to be made after the termination is processed.

Here's an example of how it will work:

- 9/15/2020: you process a 1/1/2021 retirement termination
- 9/30/2020: your employee processes a Qualifying Life Event to drop the spouse 10/1/2020
- 10/17/2020: your employee completes Open Enrollment for 1/1/2021 under active coverage

- 12/26/2020: the active termination processes and sends to Blue Cross and Blue Shield of North Carolina (Blue Cross NC) and CVS canceling coverage 1/31/2021

The retirement health benefit enrollment will process after the employing unit retirement termination is processed **and** the retirement is approved. The new retirees are mailed enrollment letters that include the time frames for making any changes to that enrollment.

The Plan will issue an HBR Alert in August after the new functionality has been deployed.

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## 2021 Premium Rates Now Available

The State Health Plan Board of Trustees approved health plan premium rates for 2021 at the July 14 board meeting. The employer rates reflected below are all **lower** than last year's rates.

The monthly employer contributions below will be effective January 1, 2021, which means they should be reflected in December payroll deductions.

- Active Employer Contribution Rate: \$521.96
- Medicare Primary Employer Contribution Rate: \$405.72
- Non-Permanent Full-time Employer Rate (HDHP): \$142.66

As a reminder, the current monthly employer contribution rate for active employees is \$532.36. (Please note: The current monthly employer contribution rate listed in the July 15 HBR Alert was incorrect.)

Premium rate sheets will be posted to the State Health Plan website as soon as possible. However, please note that employee rates will be holding steady at the same rates as this year. Until the rate sheets are available, you are able to view rates within the [board materials](#) on the Plan's website.

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## 2020 Flu Shot Program

This year, LabCorp, in cooperation with Blue Cross and Blue Shield of North Carolina (Blue Cross NC), will work with agencies this fall to host onsite flu immunization clinics. LabCorp (services previously provided by Maxim) is accepting requests now for agencies that would like to schedule their clinics.



LabCorp will start onsite clinics September 14, 2020. The process will be the same as the 2019 program, with the exception that no one under the age of 18 will be permitted in a clinic. The quadrivalent flu vaccine will continue to be offered.

There is a 25-shot minimum per clinic. **Worksites will be charged \$25 per shot for shots below the required 25-shot minimum.** HBRs will now be required to have signatures from an agency authority that is responsible for any payments required if the agency's clinic does not meet the 25-shot minimum.

LabCorp will be operating under certain [health and safety precautions](#) to keep flu shot clinic attendees safe during the COVID-19 pandemic.

To schedule an onsite clinic, HBRs must complete this request [form](#).

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## Looking For A Clear Pricing Project Provider?

Clear Pricing Project (CPP) providers signed on to be a part of the NC State Health Plan Network last year and support the Plan's mission of transparency and affordability.

Now, you can easily find these providers in the "Find a Doctor" tool. Visit the Plan's website at [www.shpnc.org](http://www.shpnc.org) and click "Find a Doctor." Look for "Clear Pricing Project Provider" next to a provider's name.

Starting in January 2021, employees will see drastic reductions to copays if they select a CPP provider as their PCP or visit a Clear Pricing Project provider. Employees should watch the mail for more information on these reductions and 2021 Open Enrollment, which is October 15-31, 2020.

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## Did You Know...

### Slowing The Spread of COVID-19

Each year we look forward to summer vacation and taking some well-deserved time off. But this year we must consider COVID-19 in our plans. If you or your employees will be traveling this summer, consider sharing the following tips from

the Centers for Disease Control and Prevention and the North Carolina Department of Health & Human Services to keep yourself and others healthy.

- Do not travel if you are sick, or if you have been around someone with COVID-19 in the past 14 days. Do not travel with someone who is sick.
- Know if [COVID-19 is spreading](#) in your community. Even if you are asymptomatic, you can spread COVID-19 to others while traveling.
- Know whether or not [COVID-19 is spreading](#) where you're going. Avoid vacationing in a COVID-19 hot spot.
- Individuals who are at higher risk of severe illness from COVID-19 should limit their travel. This includes older adults, people with disabilities, and anyone with underlying medical conditions. Keep in mind that you can bring COVID-19 back home to someone who does not go on vacation with you.
- If you do travel, take everyday actions to protect yourself from COVID-19 by following the Three W's: Wear a face covering; Wait 6 feet apart and avoid close contact; Wash your hands often or use hand sanitizer.
- Regularly clean and disinfect frequently touched surfaces. (For example, the steering wheel, gear shift, door frame/handles, windows, radio/temperature dials, and seatbelt buckles). Inquire about the cleaning standards where you plan to stay.
- Pick up food at drive-throughs, curbside at restaurants and grocery stores. Avoid crowds.
- Watch for [symptoms](#) as they may appear 2-14 days after exposure to the virus. Get tested if think you may have been exposed or if symptoms occur.

Taking these simple precautions can help protect your health and your employees and slow the spread of COVID-19!

For more information regarding your benefits as they relate to COVID-19, visit the Plan's [website](#).





**Baked Parmesan  
Zucchini Curly Fri**

**Make Your Worko  
Work For You**

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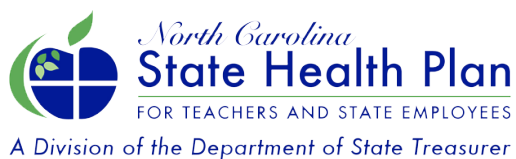
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Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

For questions on this newsletter, e-mail: [ppo.inquiries@nctreasurer.com](mailto:ppo.inquiries@nctreasurer.com)

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*Dale R. Folwell, CPA*  
STATE TREASURER OF NORTH CAROLINA  
DALE R. FOLWELL, CPA