

October 11, 2023, Member Alert – OE 70-30 MA



Member Alert

An important update for State Health Plan members!

Dale R. Folwell, CPA
TREASURER OF THE DEPARTMENT OF STATE TREASURY

North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasury
Treasurer Dale R. Folwell, CPA

Attention State Health Plan Members: Open Enrollment Has Started!

The State Health Plan's Open Enrollment period runs through Oct. 27, 2023. Medicare-eligible members will continue to have three plan options in 2024:



- The Humana® Group Medicare Advantage (PPO) Base Plan (90/10)*
- The Humana® Group Medicare Advantage (PPO) Enhanced Plan (90/10)*
- The Base PPO Plan (70/30)

IF YOU ARE SATISFIED WITH THE PLAN IN WHICH YOU ARE CURRENTLY ENROLLED, NO ACTION IS REQUIRED.

All members currently enrolled in the Humana Medicare Advantage (Base or Enhanced) Plan (90/10)* will REMAIN on that plan for 2024.

All members currently enrolled in the Base PPO Plan (70/30) administered by Blue Cross and Blue Shield of North Carolina (Blue Cross NC) will REMAIN on that plan for 2024.

If you want to change plans or need to make changes regarding your dependents, you will need to take action during Open Enrollment.

**The Humana Group Medicare Advantage Plans have a benefit value equivalent to a 90/10 plan.*

If you have non-Medicare Primary dependents on your plan, they have different options: the Enhanced PPO Plan (80/20) and the Base PPO Plan (70/30). If they are currently enrolled in the Enhanced PPO Plan (80/20), they will be moved to the Base PPO Plan (70/30) for the 2024 benefit year. You will need to take action during Open Enrollment if your non-Medicare Primary dependents want to be enrolled in the Enhanced PPO Plan (80/20) for the 2024 benefit year.

Unless you make a change to your coverage during Open Enrollment, you will **not** receive a new ID card for 2024. You will continue to use your 2023 ID card.

More information regarding these plan options can be found at www.shpnc.org.

If you're not currently enrolled in one of the Humana Medicare Advantage Plans (90/10), do you know what you're missing?

- The Humana Group Medicare Advantage Plans (90/10) are different than what you can enroll in as the general public and what you see advertised on television. What the State Health Plan offers members is often **BETTER** and, in most cases, **MORE COMPREHENSIVE** coverage.
- Eligible members will continue to have premium-free coverage for the Humana Group Medicare Advantage Base Plan (90/10),

and it will **only cost \$4 monthly** to add eligible dependents! The monthly premium rate for a spouse on the Base PPO Plan (70/30) is \$425.

- The Humana Group Medicare Advantage Plans (90/10) have established copays for the majority of services, which helps you predict up-front cost. The Base PPO Plan (70/30) pays for services after Medicare, which makes it difficult to predict your out-of-pocket costs.
- You have the ability to see providers outside the network for the same copay or coinsurance as in-network providers, as long as the provider participates in Medicare and accepts the plan under which you are covered.
- The State Health Plan has saved \$47 million by enrolling 9,975 additional members into the Humana Medicare Advantage Plans during last year's Open Enrollment period.
- Nearly 90% of the State Health Plan's Medicare members are already enjoying these plans; this is the time to take another look!

The State Health Plan is hosting several webinars, in-person information sessions and a telephone town hall for Medicare members in October. These outreach events provide an overview of your health plan options. If you would like to attend a webinar, please RSVP online at www.shpnc.org or call 866-720-0114, Monday - Friday, between 8 a.m. - 5 p.m. ET.

2024 Open Enrollment Resources

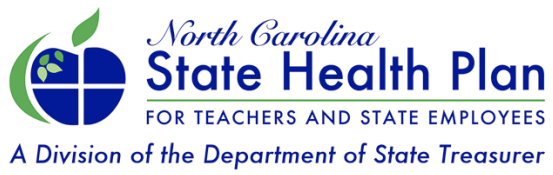
[2024 Medicare Member Decision Guide →](#)

[Take Action Now to Complete Open Enrollment →](#)

The Eligibility and Enrollment Support Center (855-859-0966) offers extended hours during Open Enrollment if you need assistance.

Monday-Friday 8 a.m.-10 p.m.

Saturdays 8 a.m.-5 p.m.



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