

October 9, 2024, Member Alert



## **Attention State Health Plan Members: Open Enrollment is Underway!**

For the 2025 benefit year, members in the Humana Medicare Advantage Base and Enhanced plans will remain in their current plan unless you choose to enroll in a different plan during Open Enrollment, which ends Oct. 25, 2024.

**Medicare members enrolled in the Base PPO Plan (70/30) will be moved to the Humana Base Plan for Jan. 1, 2025, unless you enroll in the Base PPO Plan (70/30) during Open Enrollment.**

You will need to take action during Open Enrollment if you want to be enrolled in a different plan option or make any changes regarding your dependents.

**If you have already taken action, you can disregard this message.**

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). They will be moved to the Base PPO Plan (70/30) for the 2025 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 2025 benefit year.** More information regarding these plan options can be found at [www.shpnc.org](http://www.shpnc.org).

## **Medicare-eligible members will continue to have three plan options in 2025:**

- 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), which will be administered by Aetna as of Jan. 1, 2025.

No matter what action members take during Open Enrollment, all members will receive a new State Health Plan ID card for 2025, from either Humana or Aetna, depending on the plan in which you enroll. Your current card will not work after Dec. 31, 2024.

## **2025 Humana Medicare Advantage Plans Highlights**

- Eligible subscriber premiums for the Humana Base Medicare Advantage Plans will remain the SAME; however, dependent premiums have changed. Adding a spouse will be \$37 for the Base Plan and \$167 for the Enhanced Plan (for subscriber and spouse). Detailed premium information will be available in your Open Enrollment Decision Guide, which was mailed in September.
- There are NO major benefit changes with the Humana Medicare Advantage Plans.
- Member cost share of the Humana plan's covered insulin products covered under Part B and Part D is no more than \$35 for a one-month (up to a 30-day) supply.
- Pharmacy out-of-pocket maximum will be lowered from \$2,500 to \$2,000.
- Members who reach the Catastrophic Coverage Stage for prescriptions will pay nothing for covered Part D drugs.
- There may be changes to the Humana Medicare Advantage Plan formulary (drug list), so members are encouraged to review that information when it becomes available during Open Enrollment.

## **2025 Base PPO Plan (70/30) Highlights**

- Aetna will become the State Health Plan's new Third-Party Administrator (TPA) on Jan. 1, 2025. Blue Cross NC is the Plan's current TPA and currently administers the Base PPO Plan (70/30).

- Members will be able to enjoy Aetna's broad national network which includes 99.5% of North Carolina providers including all major hospitals in North Carolina.
- There are NO major benefit or premium changes with the Base PPO Plan (70/30).
- The formulary (drug list) for the Base PPO Plan (70/30) is updated on a quarterly basis, so there is always a possibility that your medication could change tier levels or become a non-covered drug.
- Members who select a Clear Pricing Project Provider as their Primary Care Provider will continue to enjoy a \$0 copay on the Base PPO Plan (70/30).
- Preferred and non-preferred insulin remains \$0 copay for a 30-day supply on the Base PPO Plan (70/30).
- Members will need to re-select a Primary Care Provider during Open Enrollment to continue enjoying lower copays when seeing that provider in 2025.

**The State Health Plan is hosting several webinars and in-person information sessions for Medicare members in October. These outreach events provide an overview of your health plan options. For a complete list of events and to register, visit the Plan's [website](#). If you need assistance, call the Medicare Outreach Event RSVP line at 866-720-0114.**

[2025 Medicare Member Decision Guide →](#)

[CLICK HERE TO TAKE ACTION AND COMPLETE YOUR ENROLLMENT →](#)

The Eligibility and Enrollment Support Center at 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.

Aetna Health Concierge (Customer Service) at 833-690-1037 offers extended hours during Open Enrollment if you need assistance.

- Monday-Friday: 8 a.m.-8 p.m.
- Saturdays: 8 a.m.-2 p.m.

Humana at 888-700-2263

- Monday-Friday: 8 a.m.-9 p.m.

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

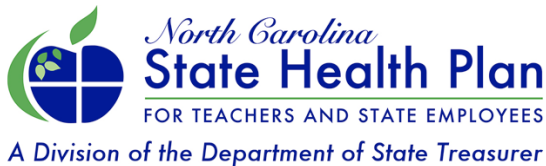
**If you have been impacted by Hurricane Helene, [click here](#) for resources that may assist you with your benefits.**



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