

# October 12, 2022, Member Alert – OE for Medicare 70/30

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## Member Alert

An important update for  
State Health Plan members!



## Attention State Health Plan Members: Open Enrollment Has Started!

The State Health Plan's Open Enrollment period runs through Oct. 28, 2022. Medicare-eligible members will continue to have three plan options in 2023:

- 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)



**All Medicare members currently enrolled in the Base PPO Plan (70/30) administered by Blue Cross NC will be automatically enrolled into the Humana® Group Medicare Advantage (PPO) Base Plan (90/10)\* effective January 1, 2023. If you want to change plans or need to make changes regarding your dependents, you will need to take action during Open Enrollment, which ends October 28, 2022.**

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 2023 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 2023 benefit year.

**All members currently enrolled in the Humana Medicare Advantage (Base or Enhanced) Plan (90/10)\* will REMAIN on that plan for 2023. If you want to change plans or need to make changes regarding your dependents, you will need to take action during Open Enrollment.**

**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.
- The Humana Group Medicare Advantage Plans have a benefit value **equivalent to a 90/10 plan, which could mean significant savings for you!**
- Eligible members will again 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.

- Medicare Advantage plan members have already seen significant cost savings from our Humana contract, projected to save \$600 million over its three-year span.

**The State Health Plan is hosting several webinars, in-person information sessions and a Telephone Town Hall for Medicare members. These outreach events provide an overview of your health plan options. If you would like to attend an event, please RSVP online at [www.shpnc.org](http://www.shpnc.org) or call 866-720-0114, Monday - Friday, between 8 a.m. - 5 p.m. ET.**

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

### **2023 Open Enrollment Resources**

[2023 Medicare Member Decision Guide →](#)

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

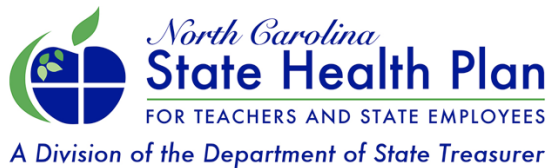
**Click below to view a message from State Treasurer Dale Folwell, CPA:**



**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.**



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