

October 28, 2020 Member Alert – MA 70/30

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Stay up-to-date on the latest plan changes, options and information.



Member Alert

e-Newsletter for the North Carolina State Health Plan

Time is Running Out! Open Enrollment Ends Saturday!

If you do not wish to take action or have already taken action, you may disregard this message.

2021 Open Enrollment for the State Health Plan ends Saturday! Please make sure to review the Decision Guide you received in the mail to make the best benefit choices for you and your family.

The Eligibility and Enrollment Support Center (855-859-0966) is open **TODAY until 10 p.m.** and is offering extended hours during Open Enrollment (all times ET):

- Monday-Friday, 8 a.m.-10 p.m.
- Saturday, 8 a.m.-5 p.m.

Please do not wait until Saturday to take action and call or you will experience longer hold times.

If you are currently on the 70/30 Plan, you will REMAIN on that plan and do not need to take action during Open Enrollment, unless you wish to change your plan election or add a dependent.

Important Highlights for 2021!

- Starting January 1, 2021, Humana will offer Group Medicare Advantage Plans for the State Health Plan. We are making this

change because we were required to put out a competitive bid and Humana won the contract. That means you will get substantial savings for dependent premiums on the Medicare Advantage plans in 2021! In the Medicare Advantage Base Plan, the dependent premiums will be:

- Medicare-eligible subscriber and spouse, **\$4 (down from \$112 in 2020)**
- *Medicare-eligible subscriber and child*, **\$4 (down from \$112 in 2020)**
- *Medicare-eligible subscriber and family*, **\$8 (down from \$224 in 2020)**

With up to a 96% reduction in dependent premiums rates and nearly all Medicare-eligible retirees already taking advantage of these plans, now is the time to take a closer look at these plans!

As a Medicare-eligible member, you will continue to have three plan options in 2021:

- The Humana® Group Medicare Advantage (PPO) Base Plan
- The Humana® Group Medicare Advantage (PPO) Enhanced Plan
- The 70/30 Plan, administered by Blue Cross and Blue Shield of NC

- The Medicare Advantage plans will continue to offer a “passive” network which allows members to continue seeing their current providers regardless of being in or out of Humana’s network. The provider will need to be participating with Medicare and agree to bill the Medicare Advantage plan carrier.
- The Medicare Advantage Base Plan will offer the **same benefits members enjoy today**. The Medicare Advantage Enhanced Plan does have a few changes, and, in both plans, medication coverage may differ slightly from what you experience today.

If you do decide to stay on the 70/30 Plan, there are several positive benefit changes with that plan as well. Members who select [Clear Pricing Project](#) providers can enjoy cost savings on office visits. In

addition, the copay for insulin has been waived, which means for a 30-day supply of insulin, members will have a \$0 copay!
Click below to view your Open Enrollment Decision Guide, your 2021 Plan Comparison and a brief video regarding Open Enrollment!

Decision Guide

Your **NORTH CAROLINA STATE HEALTH PLAN**
2021 OPEN ENROLLMENT DECISION GUIDE
OCTOBER 15-31, 2020

*"As your state treasurer, I'm excited to announce our transition to Humana for our Medicare Advantage plans. While we appreciate the service that UnitedHealthcare (UHC) has provided to our members, we were REQUIRED to enter into a competitive bid process because the contract with UHC was expiring.
The result? Significant cost savings for you and taxpayers like you. The new contract saves approximately \$600 million over its three-year span. Also, you will continue to have premium-free coverage for the Base Plan and to add eligible dependents will only be \$4. That's a savings for you of almost \$100 per month over current rates!
These cost reductions will help protect the State Health Plan's fiscal sustainability and provide significant savings back to you while still providing great benefits including no deductible, prescription drug coverage and no referral to see a specialist! The Plan's Board of Trustees, Plan staff and I are thrilled that we're able to provide this coverage to those who have dedicated their careers to serving North Carolina. I want to thank those that teach, protect and otherwise serve the people of North Carolina."*
Dale R. Folwell, CPA • State Treasurer

2021 Open Enrollment for Medicare Members Video

North Carolina State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer

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

Open Enrollment for Medicare Members
October 15-31, 2020

[2021 OE Medicare Primary Plan Comparison](#)

[Click here to complete your Open Enrollment →](#)

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