

December 2022 Member Focus



Important ID Card Reminder!

Members in the Base PPO Plan (70/30) and Enhanced PPO Plan (80/20) will be receiving a new ID card in the mail regardless of the actions you took during Open Enrollment.

If you are on one of the Humana Group Medicare Advantage Plans and didn't make a change during Open Enrollment, you will not be receiving a new ID card. You can continue using the card you have now.

As a reminder, your January 2023 State Health Plan premiums will be deducted from your December paycheck or pension.



Post-Open Enrollment Options for Medicare Primary Members

(Medicare Primary Members)

Prior to the State Health Plan's recent Open Enrollment, October 10-28, 2022, Medicare primary members in the Base PPO Plan (70/30) were advised that action must be taken to remain in that plan. Base PPO Plan (70/30) members who took **no** action during Open Enrollment would be

automatically enrolled into the Humana Group Medicare Advantage Base (PPO) Plan for a January 1, 2023, effective date.

This information was detailed in the Decision Guide mailed to Medicare primary members, as well as in Member Focus, the Plan's e-newsletter, on the Plan's website, and during in-person and webinar presentations.

The State Health Plan understands that, for a variety of reasons, some members may not have taken the action required and find that – beginning January 1, 2023 – they will be in the Humana Group Medicare Advantage Base (PPO) Plan, although they would prefer to remain in the Base PPO Plan (70/30).

Members in this situation should call the State Health Plan's Eligibility & Enrollment Support Center at 855-859-0966 to discuss any potential options.

Take Your Medication as Directed!

(Humana Medicare Advantage Members)

It is estimated that three out of four Americans do not take their medication as directed. Taking medication correctly may seem like a simple or personal matter, but non-adherence (or not taking medication as directed) is a complicated and common problem. Many people may not realize the real damage or consequences of non-adherence.

For instance, when people with chronic conditions such as cardiovascular disease do not take medication as directed, the repercussions can be severe. Here are some examples of how non-adherence can impact your health:

- About 10% of hospital admissions may be due to medication non-adherence.
- Discontinuing high blood pressure medications and not keeping blood pressure in check can lead to heart disease, stroke, and kidney failure.
- Non-adherence can lead to drug withdrawal symptoms for some medications.

In summary, poor medication adherence takes the lives of 125,000 Americans annually and costs the health care system nearly \$300 billion a year in additional doctor visits, emergency department visits and hospitalizations. Don't become a statistic! Take your medication as directed.

Subrogation, Third-Party Recovery and You

(Active and Non-Medicare Members)

Have you recently been involved in a car accident, medical malpractice incident, product defect incident or some other event which resulted in an injury?

The State Health Plan has the right to recover medical and pharmacy expenditures where a third party is liable for an injury incident, such as medical malpractice, worker's compensation, class action suits, product liability cases or auto accidents. The Plan protects member funds by paying only those claims for which it is responsible.

If the Plan pays claims that are the responsibility of a third party, then, by law, the Plan has a right to recover those payments. The Plan's lien will not exceed 50 percent of the total damages recovered by the Plan member, exclusive of the member's reasonable cost of collection. That cost is determined by the Plan.

Please note: If a liable third party pays YOU damages and the Plan is not informed, then YOU may be responsible for reimbursing the Plan. You can avoid this situation by calling The Rawlings Company, LLC (Rawlings), the Plan's contractor to pursue third-party subrogation recoveries.

Contact Rawlings with any questions at 877-229-0872. You or your duly authorized representative can also send an email to NCStatemanualreferrals@rawlingscompany.com for a subrogation request. For details, visit the State Health Plan [website](#). Click on "Employee Benefits" and scroll down to find "[Subrogation and Recovery](#)."

Maintain, Don't Gain for the Holidays

The holidays are almost upon us! Now is a good time to start planning how to maintain your weight and avoid gaining during the holiday season. Switch your focus from weight loss to weight maintenance during the holidays. Follow these four healthy eating tips from the Centers for Disease Control and Prevention (CDC) to help you stay on track.

- **Holiday-Proof Your Plan** – You can't control what foods you will be served at a holiday gathering (unless you're doing the serving!), so plan for challenges. If you will be eating at a different time than usual, have a snack to keep your blood sugar steady. Avoid skipping meals to save up for a feast because you will likely overeat later. If you can,

bring a healthy dish to the festivities. If you slip up, get back on track with your next meal.

- Fit in Favorites – Choose the dishes you really love and can't get any other time of year. Slow down and savor a small serving, and make sure to count it in your meal plan.
- Keep Moving – Being active is your secret holiday weapon. It can help make up for eating more than usual and can help reduce holiday stress. Spread activities out throughout the day and get moving with friends and family.
- Get Your Z's – When you're sleep deprived, you'll tend to eat more and prefer high-fat, high-sugar food. Aim for 7 to 8 hours per night to guard against mindless eating.

Most of all, remember that the season is about celebrating and connecting safely with the people you care about. When you focus more on fun, it's easier to focus less on food.

For more tips, visit the [CDC website](#). The State Health Plan would like to wish you a happy and safe holiday season!





This Month's
Healthy
Recipe



**Peppermint
Chocolate Tart**

[Get the Recipe! >](#)



This Month's
Wellness
Tip



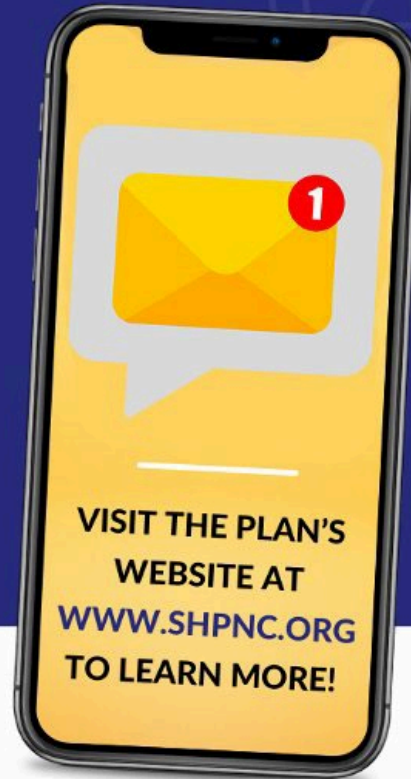
**Prevent
Seasonal Flu**

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- Text messages will be general information regarding your State Health Plan benefits.



SIGN UP TODAY



Message Frequency may vary. Message and Data rates may apply.
Reply STOP to cancel.

Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

For questions on this newsletter, e-mail: ppo.inquiries@nctreasurer.com



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