

# September 2022 Member Focus



## Get Ready for 2023 Open Enrollment!

*(Active and Non-Medicare Members)*

Are YOU ready? 2023 Open Enrollment is October 10-28, 2022. Here's what you need to know to make the right decisions in October to **save you money** throughout 2023.



### Action required!

All active and non-Medicare members will be automatically enrolled in the Base PPO Plan (70/30) for the 2023 benefit year. Members who wish to enroll in the Enhanced PPO Plan (80/20) or who wish to reduce their monthly premium in either the Enhanced PPO Plan (80/20) or the Base PPO Plan (70/30) by completing the tobacco attestation will need to take action during Open Enrollment.

Please note that eligible retirees continue to have a \$0 premium on the Base PPO Plan (70/30).

Here's some important highlights for 2023:

- No premium increases for the **5<sup>th</sup> year** in a row!

- Members who select a Clear Pricing Project (CPP) Provider as their Primary Care Provider will continue to enjoy a \$0 copay!
- Members will continue to enjoy a reduced copay when visiting a Clear Pricing Project Specialist!
- Joint replacement bundle pricing for eligible members!
- Preferred and non-preferred insulin will have a \$0 copay for a 30-day supply!
- In-network Preventive Services remain covered at 100% – no copay or deductible – on either plan!

Please note: Although the 80/20 and 70/30 plan names have changed, these are still the same plans offered previously to State Health Plan members.

### **Convenient Open Enrollment Webinars!**

*(Active and Non-Medicare Members)*

The next State Health Plan 101 webinar will offer an overview on getting ready for Open Enrollment. You can learn more about your 2023 health plan options and premium rates and find a handy checklist to prepare for Open Enrollment, October 10-28, 2022. Space is limited, so register today!

[Register for the webinar on Sept. 28 at 12:30pm →](#)

[Register for the webinar on Sept. 28 at 4:00pm →](#)

Starting in October, the State Health Plan is offering several convenient in-depth Open Enrollment webinars to help you get all the information you need to make the best choice for your 2023 health plan benefits. These Open Enrollment webinars also include information on how to complete the online Open Enrollment process.

Click the registration link below for a time that is most convenient for you! Register soon as space is limited!

WEBINAR DATES	WEBINAR TIMES
Oct. 5	<a href="#">10:00am</a>
Oct. 6	<a href="#">12:30pm</a> & <a href="#">4:00pm</a>
Oct. 11	<a href="#">10:00am</a>
Oct. 13	<a href="#">10:00am</a> & <a href="#">4:00pm</a>

Oct. 18	<a href="#">4:00pm</a>
Oct. 20	<a href="#">12:30pm</a> & <a href="#">4:00pm</a>
Oct. 25	<a href="#">11:00am</a>

Additional resources regarding Open Enrollment are available on the Plan's website. [Click here](#) to learn more.

**Tobacco Users: Get a Head Start on Your Premium Credit for 2023!**

*(Active and Non-Medicare Members)*

Ready to quit tobacco? We can help, and save you money at the same time! Tobacco users who want to earn their 2023 premium credit don't need to wait for Open Enrollment. Tobacco users can complete a tobacco cessation counseling session at a provider's office for FREE to earn a lower premium for 2023! As a reminder, you must upload your office visit summary to ensure you receive your credit!



Tobacco users have until November 30, 2022, to take action. (If you combine your tobacco cessation visit with another service, there may be a copay.) For active subscribers and subscribers enrolled via the Retirement Systems, this activity is only applicable if you want to enroll in the Enhanced PPO Plan (80/20). You will need to verify if your provider offers tobacco cessation services as some providers do not offer this service.

If you are NOT a tobacco user, you will simply need to attest to that during the online enrollment process during Open Enrollment.

If you need additional help to quit using tobacco, the State Health Plan offers a variety of tobacco cessation [resources](#) to help you quit smoking, chewing tobacco, using snuff, or even e-cigarettes (vaping). Get started today on your journey to quitting tobacco!

**Humana Medicare Advantage Plans Continue Cost Savings in 2023!**

*(Medicare Members)*

Medicare members continue to have three options to choose from for 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), administered by Blue Cross and Blue Shield of North Carolina (Blue Cross NC)

For the 2023 benefit year, *action may be required* to make sure you get the plan that is best for you!

**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 will be held October 10-28, 2022.**

**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 are covering non-Medicare dependents on the Enhanced PPO Plan (80/20) you will be required to take action during Open Enrollment to re-elect that dependent coverage.**

Remember, the choices you make during 2023 Open Enrollment are for benefits effective January 1, 2023, through December 31, 2023.

If you are not currently enrolled in one of the Humana Medicare Advantage Plans (90/10), this is the time to give them another look! Did you know that:

- The State Health Plan's Humana Group Medicare Advantage Plans are **EQUIVALENT** to a 90/10 plan, providing you with a substantially better benefit.
- 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.
- More than 80% of eligible retirees have chosen a Humana Medicare Advantage Plan!
- Medicare Advantage plan members have already seen significant cost savings from our Humana contract, projected to save \$600 million over its three-year span.
- 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 – including a spouse!
- The spouse monthly premium rate is \$425 for the Base PPO Plan (70/30), which is secondary to what Medicare pays, so not only can

you save on your monthly premiums on the Humana Base Plan but your out-of-pocket costs as well.

- The Humana Group Medicare Advantage Plans (90/10) have established copays for the majority of services, which helps you predict up-front costs. The Base PPO Plan (70/30) administered by Blue Cross NC 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.

Watch the mail for your Decision Guide with full details. Meanwhile, additional resources regarding Open Enrollment are available on the Plan's website. [Click here](#) to learn more!

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

### **In-Person Open Enrollment Medicare Outreach Events Start This Month!**

*(Medicare Members)*

Starting this month, in-person Medicare Outreach events will help you learn more about your 2023 health plan options and make the best choice for 2023. Plan now to attend one of the State Health Plan's Medicare Outreach events.

Each in-person event will have representatives from the State Health Plan, Humana and Blue Cross NC in attendance. These free events will be held in various locations throughout the state from September 20 through October 20, 2022.

If you cannot attend an in-person event, the Plan is also hosting several webinars and Telephone Town Halls, so you can learn more about your 2023 benefits from the comfort of your own home.

Medicare members should watch their mail for the Medicare Outreach Event schedule. 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.

[View all upcoming in-person and online events →](#)

## Protect Yourself from Scams

*(Medicare Members)*

Each year, many people fall victim to scams. It's important to learn about steps you can take to help keep yourself safe.

The word "scam" is slang for fraud. Fraud occurs when attempts are made to mislead someone with the promise of goods, services or financial benefits that do not really exist, were never planned to be provided, or were misrepresented.

Scams are often considered "the crime of the 21<sup>st</sup> century." People who commit fraud or scams may be well-educated and highly organized. In some cases, they're close friends and family members.

Scams are stressful. The effects of scams are far-reaching. Not only do victims often have to deal with substantial financial stress, but they may also experience severe stress, anxiety, difficulty sleeping and depression too.

Each year, crooks use clever schemes to swindle millions of people. One way to protect yourself is to be aware of the tactics scammers use.

During Open Enrollment and throughout the year watch out for Medicare scammers.

Scammers claiming to be from the Centers for Medicare and Medicaid Services call seniors requesting personal information to issue a new Medicare ID card.

Never respond to a phone request to confirm your identity. Medicare will not call, email or visit you to get your personal information.

What you need to know: Medicare numbers should be protected as you would a credit card, debit card or bank account information because Medicare fraud is a common occurrence.

When in doubt, call Medicare directly at **800-MEDICARE (800-633-4227)**.

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## 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](mailto: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](#)."

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## Your Health Minute

### 6 Tips for Healthy Aging

September is Healthy Aging Month. Here are six tips for healthy aging from the Centers for Disease Control and Prevention (CDC):

- **Eat & Drink Healthy:** Make healthy choices – like fruits, vegetables, whole grains, lean meats, low-fat dairy products, and water.
- **Move More, Sit Less Throughout the Day:** Being active can help you prevent, delay, and manage chronic diseases; improve balance and stamina; reduce risk of falls; and improve brain health. Bonus tip: Aim for moderate physical activity, like walking, at least 150 minutes a week (22-30 minutes a day) and muscle strengthening activity, like carrying groceries, at least two days a week.

- **Don't Use Tobacco:** If you use tobacco, take the first step towards quitting by calling 1-800-QUIT-NOW for FREE help. In addition, State Health Plan members can find tobacco cessation resources [here](#).
- **Get Regular Checkups:** Visit your provider for preventive services, not just when you're sick. This can prevent disease or find it early, when treatment is more effective. Plan members can find a summary of preventive care resources, many covered at 100%, [here](#).
- **Know Your Family History:** Share your family health history with your provider, who can help you take steps to prevent chronic diseases or catch them early.
- **Be Aware of Changes in Brain Health:** Everyone's brain changes as they age, but dementia is not a normal part of aging. See your provider if you have questions about memory or brain health.

**Save the Date!**  
**2023 Open Enrollment**  
**Oct. 10 - Oct. 28, 2022**







This Month's  
Healthy  
Recipe



This Month's  
Wellness  
Tip



**Garlic-Butter  
Salmon Bites**

[Get the Recipe! >](#)



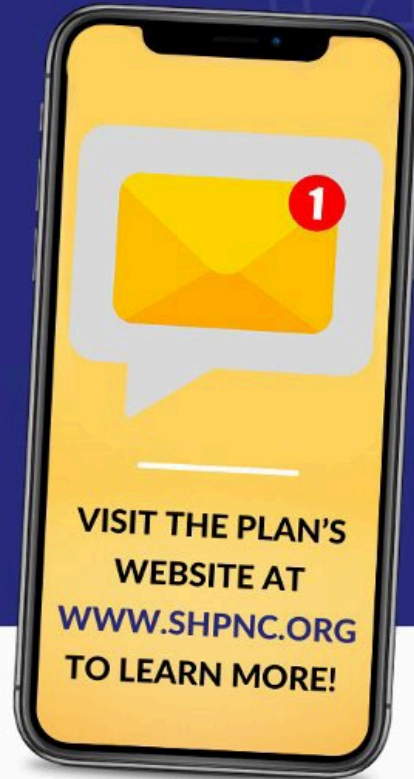
**Alzheimer's  
Awareness Month**

[Learn More! >](#)

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# TEXT "JOIN" TO 76971

- Sign up to receive State Health Plan updates by text! Just text "Join" to 76971.
- Text messages will be general information regarding your State Health Plan benefits.



**SIGN UP TODAY**

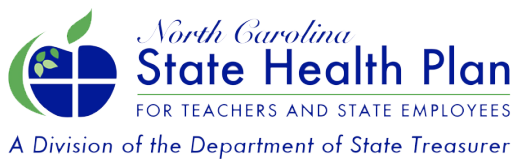


Message Frequency may vary. Message and Data rates may apply.  
Reply STOP to cancel.

Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

For questions on this newsletter, e-mail: [ppo.inquiries@nctreasurer.com](mailto:ppo.inquiries@nctreasurer.com)



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