



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



# State Health Plan 101 Webinar

## Clear Pricing Project Update

2021

# Topics We Will Discuss

---

- Clear Pricing Project Purpose
- CPP Providers Added
- CPP Phase 2
- 2021 CPP Copay Reductions
- Locating CPP Providers and Specialists
- FAQs



**CPP is applicable to members enrolled in the 80/20 & 70/30 Plans and does NOT impact members on Medicare Advantage Plans.**

# Clear Pricing Project Goals

- In 2019, the State Health Plan implemented the Clear Pricing Project (CPP).
- Its goal was to ensure that members have this valuable benefit for years to come, while bringing transparency to health care costs and addressing the rising health costs that the Plan and members face each day.
- Our first recruitment resulted in more than 25,000 providers partnering with the Plan for transparent and affordable health care.
- Plan members currently utilize the NC State Health Plan network, which encompasses CPP providers and providers in the Blue Options Network to ensure adequate access to health care.



# Clear Pricing Project Providers Added

---

- As a reminder, CPP providers have agreed to get rid of secret contracts, making health care more affordable and transparent.
- In 2020, the Plan offered providers another opportunity to join as a CPP provider, which resulted in hundreds more providers – including specialists – that signed on as a CPP provider.
- There are now more than 27,000 CPP providers!



# Clear Pricing Project Provider Copay Reductions

- To lower health care costs for members and to support CPP providers who are in partnership with the Plan, the Plan is offering significant copay reductions for members who visit a CPP provider in 2021.
- Take a look:
  - Members who select a Clear Pricing Project Provider as their selected Primary Care Provider will enjoy a \$0 copay!
  - Reduced copays for members who visit a Clear Pricing Project Specialist!
- See next slide for a closer look at copay reduction opportunities.



# Clear Pricing Project Provider Copay Reductions

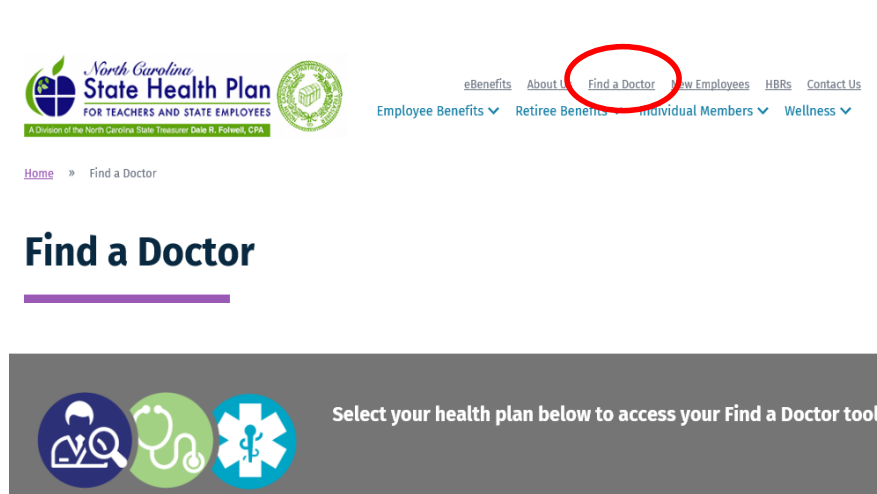
- **When you select a CPP Primary Care Provider and visit this provider, you will have a \$0 copay for an office visit.**
  - The CPP Primary Care Provider's name must appear on your ID card.
    - If the selected Primary Care Provider is not in the CPP network **but** listed on the ID card, the office visit copay will be \$10 (80/20 Plan) or \$30 (70/30 Plan).
    - For other Primary Care Providers, the copay will be \$25 (80/20) or \$45 (70/30)
- **If you visit a CPP specialist, you will have a reduced copay** which will be dependent upon your plan.
  - 80/20 PPO plan: copay will be reduced to \$40; for other specialists, the copay will be \$80.
  - 70/30 PPO plan: copay will be reduced to \$47; for other specialists, the copay will be \$94

**CLEAR PRICING PROJECT PROVIDER COPAY COMPARISON CHART**

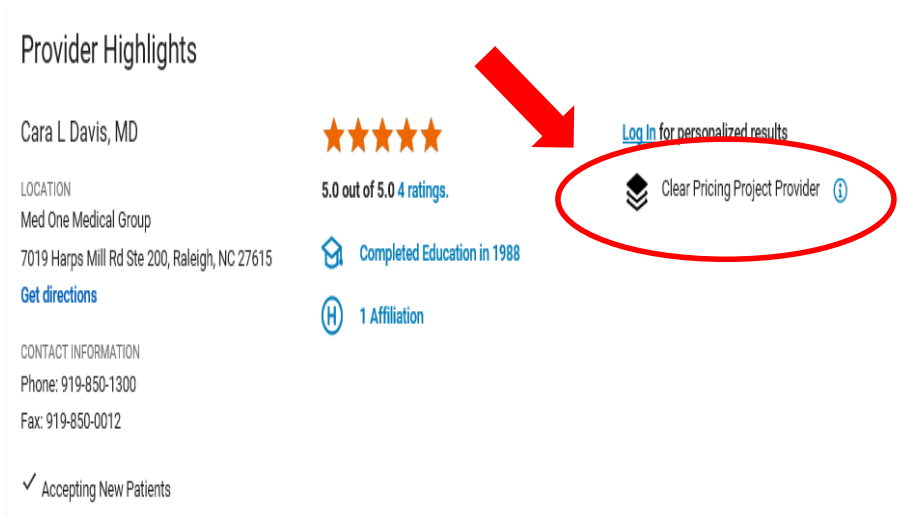
Provider	80/20 Plan	70/30 Plan
Primary Care Provider (PCP)	<b>\$0 for Clear Pricing Project (CPP) PCP on ID card;</b> \$10 for non-CPP PCP on ID card; \$25 for any other PCP	<b>\$0 for Clear Pricing Project (CPP) PCP on ID card;</b> \$30 for non-CPP PCP on ID card; \$45 for any other PCP
Specialist	<b>\$40 for CPP Specialist;</b> \$80 for other Specialists	<b>\$47 for CPP Specialist;</b> \$94 for other Specialists
Speech, Occupational, Chiropractor and Physical Therapy	<b>\$26 for CPP Providers;</b> \$52 for other Providers	<b>\$36 for CPP Providers;</b> \$72 for other Providers

# Locating Clear Pricing Project Providers

- CPP providers can be located using the **Find A Doctor** search tool on the Plan's website.
  - The **Find A Doctor** tool can be found on the top of every page.
  - Select your plan and then North Carolina State Health Plan.
  - Search or browse for a provider. CPP providers will have "Clear Pricing Project Provider" next to their name within the Provider Highlights.



The screenshot shows the top navigation bar of the North Carolina State Health Plan website. The 'Find a Doctor' link is circled in red. Below the navigation bar, there is a 'Find a Doctor' section with a search bar and a button. The text 'Select your health plan below to access your Find a Doctor tool.' is displayed below the search bar.



The screenshot shows a provider's 'Provider Highlights' page. The provider's name is 'Cara L Davis, MD'. The page displays a 5.0 out of 5.0 rating, location information, and contact details. A red arrow points to a 'Clear Pricing Project Provider' badge, which is circled in red. The badge is accompanied by a 'Log In for personalized results' link.

# Locating Clear Pricing Project Providers

- CPP providers can also be found on the Plan's website at [www.shpnc.org](http://www.shpnc.org).
  - Visit the Plan's website and click Clear Pricing Project
  - Select the green box "Clear Pricing Project Provider Search Tool."
    - This search will let you look for a CPP provider by regions in the state.
  - In the "CPP Provider Lookup Tool," select your region.
  - Spell the provider's name in the search box. If you see your provider's name, they are part of CPP. If they do not appear, then the provider is not in the CPP.

## Additional Information



### Blue Connect

Blue Connect is your online resource that can help you manage costs, make more informed health decisions and access the Blue 365 discount program. You can access Blue Connect via eBenefits. Click here to log into eBenefits and get started!



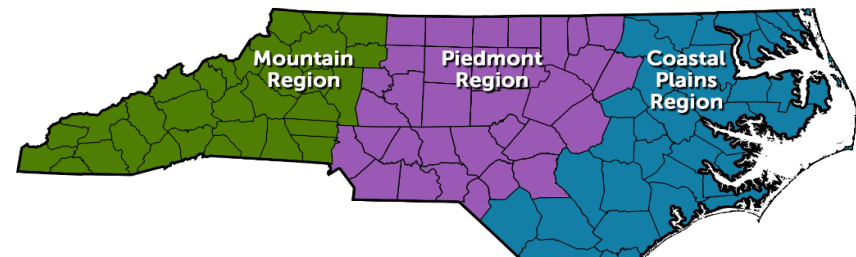
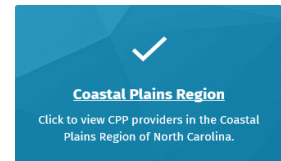
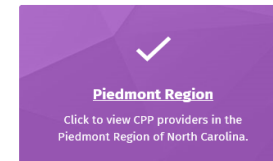
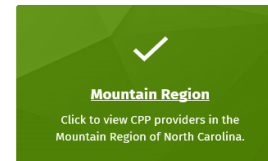
### Access to Care Standards

Learn more about Access to Care Standards, which outlines how to get the care you need, when you need it.



### Clear Pricing Project Provider Search Tool

Click here to view a list of providers that signed on to the Clear Pricing Project.





# Clear Pricing Project FAQs

---

- **Is a provider considered a CPP provider if they are in the NC State Health Plan Network? Or do they also have to have the CPP noted in the record when searching for a provider?**
  - The NC State Health Plan Network is composed of CPP providers and Blue Options providers. There is an indicator in the **Find A Doctor** tool that identifies CPP providers. That CPP designation **DOES** need to be noted for the provider to be a CPP Provider.
- **Does it have to be the actual CPP PCP listed on the ID card for the \$0 copayment or can it also be a provider at the same office as the CPP PCP listed on the card for the \$0 copayment be honored?**
  - Providers joined the CPP at the practice level, so members should be able to see any provider in the CPP practice. However, if the CPP provider also practices at a non-CPP practice, then he/she is not CPP provider there and the member would not receive the \$0 copay.

# Clear Pricing Project FAQs, cont'd.

---

- **How can you ensure that your CPP PCP, or even a regular PCP, name appears on your State Health Plan ID card?**
  - Members may select a CPP PCP or another PCP in eBenefits, the Plan's online enrollment system. To access eBenefits, visit the Plan's website.
- **Do members have to select a CPP Specialist to be printed on their ID card to get the CPP specialist copay reduction?**
  - No. Specialists can not be selected as a PCP.
- **What if there aren't any CPP providers in a member's area?**
  - Members still have access to in-network providers if there aren't any CPP providers in their area, but they will not receive the CPP cost reduction.

# Questions?

---



- **BLUE CROSS AND BLUE SHIELD OF NC**  
(BENEFITS, CLAIMS and HRA)  
**888-234-2416**
  
- **STATE HEALTH PLAN WEBSITE**  
**[www.shpnc.org](http://www.shpnc.org)**



# Thank You!

This presentation is for general information purposes only. If it conflicts with federal or state law, State Health Plan policy or your benefits booklet, those sources will control. Please be advised that while we make every effort to ensure that the information we provide is up to date, it may not be updated in time to reflect a recent change in law or policy. To ensure the accuracy of, and to prevent the undue reliance on, this information, we advise that the content of this material, in its entirety, or any portion thereof, should not be reproduced or broadcast without the express written permission of the State Health Plan.



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



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

[www.shpnc.org](http://www.shpnc.org)  
[www.nctreasurer.com](http://www.nctreasurer.com)