



*North Carolina*  
**State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES



## 2016 Annual Enrollment Rules

*Board of Trustees Meeting*

May 22, 2015

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*A Division of the Department of State Treasurer*

# 2015 Annual Enrollment (AE) Strategy

The Board elected a *passive* enrollment strategy for 2015. Therefore, members remained in the plan they elected for 2014 unless they made a change during 2015 AE. Subscribers still had to take action to earn their wellness premium credits.

2015 Wellness Premium Credits		
Traditional 70/30 PPO	Enhanced 80/20 PPO	Consumer-Directed Health Plan
NA	Smoker Attestation Applies to Subscriber & Spouse \$20	Smoker Attestation Applies to Subscriber & Spouse \$20
NA	PCP Election Each family member must elect a PCP \$15	PCP Election Each family member must elect a PCP \$10
NA	Health Assessment (HA) Subscriber must complete HA \$15	Health Assessment (HA) Subscriber must complete HA \$10

- Smoker Attestation had to be completed during AE.
- PCPs could be elected prior to or during AE.
- HA had to be completed between November 1, 2013, and end of AE.

# 2016 Annual Enrollment Strategy Recommendation

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Plan staff recommends a **passive** enrollment strategy for 2016. Members will stay in the plan option they elected for 2015 unless they take action.

However, subscribers **will have to take action** to complete healthy activities to earn credits to reduce their premiums for the 2016 plan year.

# 2016 Wellness Premium Credits – Tobacco Attestation Recommendation

2016 Wellness Premium Credits		
Traditional 70/30 PPO	Enhanced 80/20 PPO	Consumer-Directed Health Plan
<b>*Tobacco Attestation Applies to Subscriber &amp; Spouse \$40</b>	<b>*Tobacco Attestation Applies to Subscriber &amp; Spouse \$40</b>	<b>*Tobacco Attestation Applies to Subscriber &amp; Spouse \$40</b>



Plan staff recommends that the subscriber, and if applicable, the spouse be required to **attest during the 2016 Annual Enrollment window** to being a non-tobacco user or to enrolling in the QuitlineNC cessation program to receive the tobacco premium credit for 2016.

*\*Does not apply to Retirees*

# 2016 Wellness Premium Credits – PCP/PCMH Recommendation

2016 Wellness Premium Credits		
Traditional 70/30 PPO	Enhanced 80/20 PPO	Consumer-Directed Health Plan
NA	PCP Election & PCMH Module Each family member must elect a PCP \$25	PCP Election & PCMH Module Each family member must elect a PCP \$20



Plan staff recommends that subscribers who have already elected a valid PCP for each family member do not have to change or update their PCP during Annual Enrollment.

Any subscriber **who has not elected a valid PCP for each family member** prior to AE **must do so by the end of the annual enrollment window.**



In addition, the subscriber **must complete the new Patient Centered Medical Home (PCMH) learning module during Annual Enrollment to receive the PCP/PCMH premium credit for 2016.**

# 2016 Wellness Premium Credits – Health Assessment Recommendation

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2016 Wellness Premium Credits		
Traditional 70/30 PPO	Enhanced 80/20 PPO	Consumer-Directed Health Plan
NA	Health Assessment (HA) including Biometrics Subscriber must complete HA \$25	Health Assessment (HA) including Biometrics Subscriber must complete HA \$20



Plan staff recommends that the subscriber must have taken the Health Assessment, including completion of biometric questions, since last year's Annual Enrollment to receive the credit. Any subscriber who has updated their HA or taken it for the first time between November 1, 2014, and October 31, 2015, will receive the HA premium credit for 2016.

# Medicare Primary Enrollment Recommendation

Plan staff recommends a **passive** enrollment for existing Medicare Primary Retirees, Dependents and Surviving Dependents who have already made a Medicare Primary election. For New Medicare Primary Retirees, Dependents and Surviving Dependents, Plan staff recommends auto-enrollment into a Medicare Advantage Plan.



Medicare Primary Enrollment Recommendation	
Member Type	Annual Enrollment Type
<b>Existing Med Primary Retirees, Dependents and Surviving Dependents</b>	<b>Passive</b> - Unless they make a new election during Annual Enrollment, they will remain in the Medicare Primary Plan they had previously elected
<b>New Medicare Primary Enrollee</b> (New Medicare Primary Retirees or Members who will age into Medicare primacy in November, December, January)	<b>Active</b> - Member will be auto-enrolled into a Medicare Advantage Base Plan and have the option to elect any of the other three Medicare Advantage Plans or the Traditional 70/30 Plan

The Plan is in the process of discussing renewal pricing (i.e. the fully insured premium rates applicable for 2016) with the Medicare Advantage Carriers. Depending on the results of those discussions, Plan staff may recommend changes to the enrollment strategy at a later date.