

October 2020 Member Focus



Live Healthier.
Join the Journey.



Member Focus

e-Newsletter for the North Carolina State Health Plan

Open Enrollment Starts Thursday!

Open Enrollment starts Thursday and lasts through October 31. The State Health Plan has a range of online resources available to help you through the Open Enrollment process. Make sure to review the Decision Guide you received in the mail to make the best benefit choices for you and your family.



Active and Non-Medicare Members

All active and non-Medicare members will be moved to the 70/30 Plan for the 2021 benefit year. Members will need to take action during Open Enrollment if they want to enroll in the 80/20 Plan or reduce their monthly premium. Please note that the 70/30 Plan remains premium-free for eligible non-Medicare retirees. [Click here for a Plan Comparison.](#)

Important Highlights for 2021:

- No premium increases for the 3rd year in a row!
- Members who select a [Clear Pricing Project](#) Provider as their Primary Care Provider will enjoy a \$0 copay! See below for details on how to find a CPP provider.
- Reduced copays for members who visit a Clear Pricing Project Specialist!
- Preferred and non-preferred insulin will have a \$0 copay for a 30-day supply!

- Preventive Services remain free – no copay or deductible – on the 80/20 and 70/30 plans!

Tobacco users who want to reduce their subscriber-only premium by \$60 will need to visit a CVS MinuteClinic or a Primary Care Provider who offers the service for at least one face-to-face tobacco cessation counseling session by November 30, 2020. [Click here](#) for details!

Click below to view a video that walks you step-by-step through the online enrollment process.

Click the appropriate Decision Guide below for more information on benefit changes and premium rates.

Decision Guides

Active Member Decision Guide

Non-Medicare Decision Guide

Videos

Open Enrollment Summary for Active Members

Open Enrollment Summary for Non-Medicare Members

Step-by-Step Enrollment Video

Your **NORTH CAROLINA STATE HEALTH PLAN**

2021 OPEN ENROLLMENT DECISION GUIDE

OCTOBER 15-31, 2020



"As your State Treasurer, I'm excited to announce the next phase of our Clear Pricing Project, designed to protect the State Health Plan's financial future and promote quality and affordable health care. In 2021, we're going to be highlighting our Clear Pricing Project providers, who believe in transparent pricing. You, our hard-working Plan members, will benefit from this effort in the form of reduced copays, while we keep moving the Plan onto a more sustainable path.

As health care costs continue to skyrocket, I'm also pleased that we have held premiums steady for the third year in a row! We will continue to fight for transparency and lower costs. I encourage you to review your options in this Decision Guide and select the best benefit plan for you and your family."

Dale R. Folwell, CPA • State Treasurer



The Plan is offering several convenient Open Enrollment webinars for Active and Non-Medicare members to help you get the information you need to make the best choice for your 2021 health plan benefit. Click the registration link below for a time that is most convenient for you! Register soon as space is limited.

Date	Time	Registration
10/21/2020	4:00pm-5:00pm	Register
10/26/2020	12:30pm-1:30pm	Register
10/26/2020	4:00pm-5:00pm	Register
10/28/2020	10:00am-11:00am	Register

Medicare Members

If you are currently on the Medicare Advantage Base Plan, you will **REMAIN** on that plan and do not need to take action during Open Enrollment unless you would like to change plans or add dependents.

If you are currently on the Medicare Advantage Enhanced Plan, you will be moved to the Medicare Advantage Base Plan for the 2021 benefit year and will need to take action during Open Enrollment if you want to enroll in the Medicare Advantage Enhanced Plan.

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 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)

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.

Click the Decision Guide below for more information on benefit changes and premium rates.

Decision Guide

Open Enrollment Summary for Medicare Members Video



Open Enrollment for Medicare Members

October 15-31, 2020

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 \$110 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."

Date R. Fowell, CPA • State Treasurer



2021 OE Medicare Primary
Plan Comparison

The Plan is offering several convenient Open Enrollment webinars to help Medicare members get the information you need to make the best choice for your 2021 health plan benefit. Click the registration link below for a time that is most convenient for you! Register soon as space is limited.

Date	Time	Registration
October 14	2:00PM	Register
October 16	10:00AM	Register
October 16	2:00PM	Register
October 19	10:00AM	Register
October 19	2:00PM	Register
October 20	10:00 AM	Register
October 20	2:00PM	Register
October 22	10:00AM	Register
October 22	2:00PM	Register
October 27	10:00AM	Register
October 27	2:00PM	Register
October 28	10:00AM	Register

October 28	2:00PM	Register
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Starting Thursday, the Eligibility and Enrollment Support Center (855-859-0966) will be open from 8 a.m. to 10 p.m. and is offering extended hours throughout Open Enrollment (all times ET):

- **Monday-Friday, 8 a.m.-10 p.m.**
- **Saturdays, 8 a.m.-5 p.m.**

Using the CPP Provider Search Tool

(Members Enrolled in the 70/30 and 80/20 Plans)

Clear Pricing Project (CPP) providers signed on to be a part of the NC State Health Plan Network last year and support the Plan's mission of transparency and affordability. As the next step in the CPP, the Plan will be providing copay reductions in 2021 to members who visit a CPP provider listed on their ID card.

Beginning January 1, 2021, if members have selected a CPP Primary Care Provider and visit this provider, they will have a \$0 copay for their office visit! If you visit a Clear Pricing Project specialist, 80/20 Plan members will pay only \$40 for a CPP specialist, and 70/30 Plan members will pay \$47 for a CPP specialist. Please be mindful that new CPP providers who recently joined the network will not be displayed as CPP providers until January 1, 2021.

Members have two ways to search a list of CPP Primary Care Providers and specialists. Blue Cross NC has added the CPP indicator to their search tool, and the State Health Plan has a list of CPP providers to view by region: Mountain, Piedmont and Coastal Plains.

- [Find a Doctor](#) Tool – directs members to Blue Cross NC website. CPP providers have Clear Pricing Project Provider next to their name.
- CPP Provider Map Tool (CPP Provider Search Tool) on Plan [website](#). Search by region!

For help finding a Clear Pricing Project provider, check out the [CPP Search Instructions](#). For more information the Clear Pricing Project for OE 2021, [click here](#).

Please note: The Clear Pricing Project does not affect members on Medicare Advantage plans.

Reminder: New Program Waives Deductibles for Orthopedic Surgery

(Members Enrolled in the 70/30 and 80/20 Plans)

The State Health Plan and select high-quality orthopedic specialists are offering a new program for eligible members in need of knee, hip or shoulder partial and full replacement surgery. The program simplifies the entire process with one simple payment, from pre-surgery consults and testing to post-surgery follow-up and physical therapy.

If you choose one of the participating providers, you may be eligible to have your plan deductible waived for the surgery! If you are considering a joint replacement, contact one of these providers. Visit the Plan [website](#) for a list of providers and full details.

State Health Plan Extends COVID-19 Cost Waivers Through End of Year

(Members Enrolled in the 70/30, 80/20 & HDHP)

The State Health Plan recently announced that the Plan is extending the cost waiver for COVID-19 testing and treatment for members diagnosed with COVID-19, including associated deductibles, copayments, and coinsurance, until the end of the year. This marks the Plan's third extension of cost waivers for COVID-19 testing and treatment.

For Plan members on the 80/20 Plan, 70/30 Plan and High Deductible Health Plan (HDHP), the cost-share waiver for COVID-19 related office visits, testing and treatment has been extended to December 31, 2020, at which time it will be re-evaluated by the Plan and Blue Cross NC.

Subrogation, Third-Party Recovery and You

(Active and Non-Medicare Members)

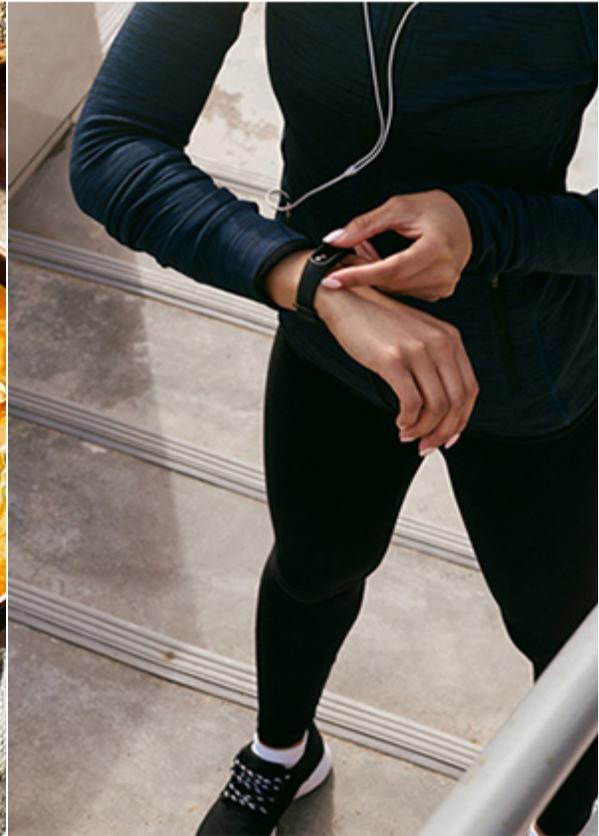
Have you recently been involved in a car accident, medical malpractice incident, product defect incident or some other event which resulted in an injury?

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 Health Management Systems Inc. (HMS), the Plan's contractor to pursue third-party subrogation recoveries.

Contact HMS with any questions at 800-294-2757. You or your duly authorized representative can also send an email to NCSHP@hms.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.](#)"



**Pumpkin
Curry Soup**

**Know Your
Target Heart Rate**

[Get the Recipe](#)

[Click for the Tip](#)

Connect with us on facebook

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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