August 2023 HBR Update



Get Ready for 2024 Open Enrollment

Health Benefit Representatives (HBRs) are encouraged to get ready for 2024 Open Enrollment (OE), set for Oct. 9-27, 2023, by paying attention to these items and taking action as necessary.

2024 OE Poster Ready to Display!

The 2024 OE poster is available for HBRs to print out and display at worksites. The poster includes Open Enrollment dates, details on the two plans available to employees, 2024 benefit highlights and a number for employees to call for assistance once Open Enrollment begins.



HBRs can find and print the OE poster online by visiting the <u>HBR section of</u> <u>the Plan website</u>.

Encourage Your Employees to Keep Their Contact Information Current!

As we get closer to Open Enrollment, the State Health Plan is reminding members to update their contact information with the Plan.

It is important that the Plan has updated contact information so we can communicate with employees on a regular basis about their health plan benefits. It is critical that employees have a valid address, phone number and email address in the Plan's enrollment system, eBenefits. Please encourage your employees to take time to make sure their address is updated, particularly if they have recently moved. They can easily access eBenefits from the State Health Plan's website at <u>www.shpnc.org</u> and click eBenefits at the top of the page.

Here is how we need your help!

Employees of state agencies need to log into FIORI (formerly BEACON) to update their address **AND** eBenefits to update their email and phone number. It is necessary to update that information in BOTH places.

Employees of payroll groups: your employees can update in eBenefits, however, payroll files override their update, so it's important that employees update their information with employers to ensure it's correct.

Managing Dependent Eligibility Documentation During Open Enrollment

Collecting and validating dependent eligibility documentation is the responsibility of the HBR. Outside of OE, a dependent add should never be approved without the appropriate documentation.

Because of the volume of new dependent adds during OE, the State Health Plan (Plan) allows unverified dependents to be approved for enrollment for the following year without documentation verification with the intent that the appropriate documentation will be collected and validated in the weeks following OE. Unfortunately, that does not always happen.

It is the HBR's responsibility to ensure proper documentation is uploaded for all new dependents, including dependents added during OE!

This year, the Plan will once again give HBRs additional time after OE to review and approve dependent verification documentation. **Verification must be completed by November 17, 2023.**

On **November 20, 2023**, the Plan will begin terminating coverage for unvalidated dependents. The goal is to complete the termination process prior to the January premium invoice production. If a dependent is terminated for lack of documentation, an enrollment exception will be required to reinstate the dependent. All reinstatement and exception rules continue to apply:

Rule on Enrollment Exceptions and Appeals

Rule on Member Termination and Reinstatements

Process Retirements Timely!

Please make sure to process retirement terminations timely to ensure members are enrolled in the plan of their choice and that they are not in a retro premium deduction situation! Summer is a popular time for retirements, so it's **VERY** important to get retirements processed in a timely fashion so retirees can take advantage of the Plan's Humana Medicare Advantage Plans.

Enhanced 'Add Employee' Experience in eBenefits

eBenefits has an improved workflow when adding a new employee. HBRs will now have the ability to go from the Add Employee page directly to the New Profile, Benefit Details page, to adding another employee or return to the HR homepage.

When a Dependent Becomes Eligible for Other Coverage

For employees that have more than one dependent covered in the State Health Plan: If one of them gains coverage elsewhere, they have 30 days to remove them from coverage. Do not wait to remove them from coverage, even if they're expecting a second dependent to gain coverage elsewhere soon.

A second dependent gaining coverage elsewhere allows that second dependent their own 30-day window to be removed from the plan. Both dependents are experiencing their own qualifying life event ("now eligible for other coverage") allowing them to be removed from the plan at different times.

Reminder! Employees Can Get a Head Start on Open Enrollment

Employees who are tobacco users and want to earn their monthly premium credit for 2024 don't have to wait until Open Enrollment this fall. They can take action **now** to save money throughout 2024!

Tobacco users can attend a tobacco cessation counseling session at their Primary Care Provider's (PCP) office for FREE to earn a lower premium for 2024. They have until November 30, 2023, to take action. (Note: If employees combine their tobacco cessation visit with another service, there may be a copay.)



This convenient employee option means there's no need to wait for Open Enrollment in October to secure their monthly premium credit for 2024.

How it works:

- After employees visit a PCP for their tobacco cessation session, the provider will submit a claim on their behalf. To ensure they receive credit for their visit, employees can upload their office visit summary to the "Document Center" located in <u>eBenefits</u>, the State Health Plan's enrollment system. They should make sure to request a copy of their summary during their visit.
- This action is ONLY for tobacco users who want to reduce their monthly premium by \$60 per month in 2024. If employees are NOT tobacco users, they will simply attest to that online during Open Enrollment, October 9-27, 2023.
- During Open Enrollment, they will need to attest during the online enrollment process. This step is critical to ensure employees receive the lower premium for 2024.

Flu Shot Clinic Reminder

The State Health Plan will not be hosting flu shot clinics this year. Receiving an annual flu vaccine continues to be one of the best ways to prevent the flu. The Plan encourages you to communicate to your employees that they should take advantage of other local opportunities such as pharmacies or provider offices to receive the flu vaccine.

If your group would like to arrange your own worksite flu shot clinic, please make sure to utilize an in-network provider to avoid your employees being charged.

Some groups received an automated email from CVS about setting up a flu shot clinic. That offer may be confusing as it offered multiple ways to bill your group and does come with a fee associated with unused vaccines.

The only way the State Health Plan will cover the flu shot at 100% (no charge to employee) is if it comes through as an in-network claim.

2023 HBR Monthly Webinars

The State Health Plan continues to utilize monthly HBR webinars as monthly training opportunities. The monthly webinars serve as the main source of updates and guided training. Given this emphasis, HBR attendance at each monthly webinar is required.

All webinars are scheduled to take place from 10 a.m. to 11 a.m. To register for the monthly webinars, see below or visit the Plan's <u>website</u>.

- August 23, 2023, 10-11 a.m.
- September 20, 2023, 10-11 a.m.
- October 25, 2023, 10-11 a.m.
- November 15, 2023, 10-11 a.m.
- December 20, 2023, 10-11 a.m.





Next HBR Monthly Webinar August 23, 2023 - 10am

Click to Register! >



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