May 2023 HBR Update



Prepare for 2024 Open Enrollment with HBR Trainings

2024 Open Enrollment will be held October 9-27, 2023.

Let us help you get ready! The State Health Plan is holding Open Enrollment trainings for Health Benefit Representatives (HBRs) in July. Trainings will cover important information regarding 2024. These trainings will be offered as webinars, so you may join us from the comfort of your own desk.



Reserve your spot to ensure you have the information you need to best serve your employees! Click below to register for the one that best fits your schedule.

Open Enrollment HBR Trainings Dates/Times:

- July 19 2 p.m.
- July 20 10 a.m.
- July 25 10 a.m.
- <u>July 27 2 p.m.</u>

Premium Payment Reconciliation Reminder

As a reminder, all premium payments are due by the first of the effective month. Equally important, employing units are required to pay as billed. Each employing unit should reconcile their invoice every month to ensure that enrollment changes are captured appropriately.

It is critical that the employing unit is cognizant of their billing cutoff window so that any terminations or additions impacting the invoice are finalized prior to the cutoff. If an enrollment correction is needed, it must be processed prior to the cutoff date of the next month's premium invoice; otherwise, it will not be reflected in the next month's invoice.

Updates made and approved in eBenefits 48 hours before your bill date should show on your next invoice. In the event an enrollment appears to be accurate in eBenefits but inaccurate on the invoice, you must open a case to Benefitfocus account management via One Place 365 so they can research the discrepancy.

Employing units should not remit payment based on changes they anticipate will take place after the billing cutoff. Underpaying the invoice because of a termination that was processed after the cutoff, for example, impacts the claims processing timeline for the entire employing unit.

The State Health Plan holds all claims as of the effective date of the billing month and only advances the "paid through" date once the premium invoice is paid in full.

Please note: The Plan will not approve enrollment correction exceptions more than two billing cycles in arrears.

Managing Qualifying Life Events

Qualifying Life Events (QLE) continue to be a challenge for some employing units to manage. The issues fall into three buckets:

- Employees not processing QLEs within the enrollment window
- Employees not using the correct QLE reason code
- Employees and HBRs not understanding the QLE effective date rules

As a reminder, it is up to the HBR to ensure the rules are followed.

These rules, as well as many other helpful details for HBRs, are included in our new State Health Plan Operations 101 webpage, designed as a quick resource for busy HBRs. <u>Click here to learn more</u>!

Reminder: End of COVID Public Health Emergency

The State Health Plan put multiple temporary benefit provisions in place to assist Plan members during the COVID-19 public health emergency. The federal government announced that the COVID-19 public health emergency ended on May 11, 2023.

As a reminder, here's what it means to employees regarding coverage as it relates to COVID-19:



- The Plan will continue to cover both the cost of the COVID-19 vaccine and vaccine administration at 100% when employees receive the vaccine at an in-network provider as part of the Plan's preventive care benefits. If employees receive any other service during the visit, the visit may be subject to a copay. This is true for all other vaccines the Plan covers.
- The Plan will continue to cover COVID-19 tests that are administered by a provider. If employees receive any other service during the visit, the visit may be subject to a copay.
- The Plan will no longer cover the cost of over-the-counter (OTC) COVID-19 tests. Employees will be responsible for the cost.
- The Plan will no longer cover "return to work" COVID testing. "Return to work" testing includes having to provide an employer a negative test outside of the standard COVID-19 exposure testing guidelines.

For Employees Planning Retirement: 'Understanding Your Medical Plan Options When You Become Medicare-Eligible' Series Under Way

HBRs are encouraged to share the following information with their employees thinking of retirement: A limited number of <u>in-person sessions</u>

have been added. These sessions offer the same information as the <u>webinars</u> already under way and scheduled through August.

These popular, free onsite sessions and webinars are designed for active employees who will soon be 65, are already 65 or older, and retirees getting ready to turn 65. Each event lasts approximately 2 hours and will explain important information regarding Medicare, retirement health benefit options and offer the opportunity to ask questions. These events are also a great resource for HBRs, so feel free to attend one as well so you can assist employees as needed.

Interested employees and HBRs are encouraged to <u>register</u> soon, as these events are expected to fill quickly!

 <u>In-person session</u>: May 17, 2023, from 10 a.m. to noon at Durham Technical Community College, Building 5: Educational Resources Center, Room 5-100, 1637 East Lawson St., Durham, NC 27703.

<u>Click here to register for online or in-person events \rightarrow </u>

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>.

- May 24, 2023, 10-11 a.m.
- June 21, 2023, 10-11 a.m.
- July 26, 2023, 10-11 a.m.
- <u>August 23, 2023, 10-11 a.m.</u>



- September 20, 2023, 10-11 a.m.
- <u>October 25, 2023, 10-11 a.m.</u>
- November 15, 2023, 10-11 a.m.
- <u>December 20, 2023, 10-11 a.m.</u>



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- Text messages will be general information regarding your State Health Plan benefits.



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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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