September 2020 HBR Update



Time to Prepare for 2021 Open Enrollment!

Open Enrollment is right around the corner. Open Enrollment will be held October 15-31, 2020. To assist you and your employees, Open Enrollment resources are now available on the Plan's website!

As a reminder, the Plan is here to help and will be offering numerous webinars for your employees to learn more about their 2021 benefits prior to and during Open Enrollment. Please encourage your employees to register for a webinar. Dates and times are available on the Plan's <u>website</u>.

Please remind your employees that they have until November 30, 2020, to visit their Primary Care Provider or a CVS MinuteClinic to complete a tobacco cessation counseling session in order to earn their premium credit for 2021.

It's also important for employees to visit the Plan's <u>website</u> and print off instructions for their provider to ensure their tobacco attestation counseling session is FREE and is billed correctly. (If a member combines the tobacco cessation visit with another service, there may be a copay.) This document is not required for the visit, it's simply a suggestion to ensure the visit is billed correctly.

This action is **ONLY** for tobacco users who want to reduce their monthly premium by \$60 per month in 2021. If an employee is NOT a tobacco user, they will simply need to attest to that during the online Open Enrollment process.

Don't forget, you can <u>click here</u> to download the 2021 Open Enrollment poster to print it out and post at worksites or share via email with employees working remotely.

The next HBR monthly webinar (October 14) will focus on Open Enrollment in addition to other important announcements. If you haven't already registered for that webinar, please visit the Plan's <u>website</u>.

Is a Furlough Considered a Qualifying Life Event?

In March of this year, the Plan provided some guidance around managing <u>premium</u> <u>collection during COVID-19</u>. We have continued to get more specific questions around member eligibility, enrollment and billing as it relates to COVID-19 and furloughs.

- Is a Furlough a Qualifying Life Event (QLE)? A furlough is an employment status change and therefore a QLE. The employee is able to drop his/her coverage or his/her dependents' coverage within 30 days of the QLE. They are also able to re-enroll when the furlough ends. Because there is not a Furlough QLE code in eBenefits, the HBR must use either a reduction of hours or leave of absence (LOA) employment status change to enable the employee to make the change:
- Full Furlough Would equate to an LOA;
- Partial Furlough Would equate to a reduction in hours
- What is considered valid QLE documentation for a furlough? Because it is an employment status change, no documentation is required.
- Does an employee on furlough have to complete Open Enrollment (OE)? Yes, if the employee has chosen to maintain their coverage, then he/she must complete OE to ensure that he/she gets the plan and premium they want for 2021. Also, if the employee has canceled coverage because of a furlough, this gives them the opportunity to re-enroll for 1/1/2021, if that is their intent. If they have canceled coverage and do not plan to re-enroll until they return to work, then there is no need to take action during OE.
- How does an Employing Unit collect the employees' share of the premium while they are not in receipt of a paycheck? Employing Units have two choices. They either collect the premium themselves, or they use the LOA functionality that enables the Plan to invoice the employee. See March 20, 2020, HBR Alert for more details.

If you need a refresher on how to use the eBenefits employment status change functionality to facilitate the appropriate furlough QLE, please reach out to the Benefitfocus Account Management Team. As a reminder, HBRs must complete the employment status change prior to the employee attempting to complete the QLE.

New Program Waives Member Deductibles for Providers Participating in the Plan's Orthopedic Bundles Pilot

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

If eligible employees choose one of the participating providers below, they may be eligible to have their plan deductible waived for their surgery!

Provider	Total Knee	Partial Knee	Total Hip	Partial Hip	Total Shoulder
<u>EmergeOrtho</u>	Y	Y	Y	Ν	Ν
<u>OrthoCarolina</u>	Y	Y	Y	N	Ν
Delta / Surgical Center of Greensboro	Y	Y	Y	Y	Y
PSC / Surgery Center of Pinehurst	Y	Y	Y	Ν	Y

The bundled payment includes the cost of the following medical charges:

- Orthopedic surgeon visits
- Hospital or surgical facility care
- Anesthesia
- Physical Therapy related to the surgery
- Emergency Room visits related to the surgery

Please encourage your employees who may be considering a joint replacement in their future to contact one of the providers listed above. <u>Click here</u> for a flier promoting the program to post in your worksites.

Health Benefits for Extended Short-Term Disability for Members with Less than 5 Years of Service

The State Health Plan and the State Retirement Systems have worked together to develop a more automated workflow for members who are approved for extended short-term disability with less than 5 years of service.

Instead of these members being covered under the employing unit at 100% contribution levels, they will now be auto-enrolled into health benefits under the Retirement Systems just like approved extended short-term members with 5 or more years of service.

Those with less than 5 years of service will still be required to pay 100% of their premium, but the collection of that premium will be handled through the Retirement Systems' monthly billing process.

More details can be found here.

New eBenefits Case Management Feature

Benefitfocus has enabled a new Case Management feature within eBenefits. HBRs will now have easy access to Case Manager right from the eBenefits platform to access a list of the member's historical cases. A new interaction link will display on the left-hand side of the member profile in eBenefits, which will bring you to the cases. Here you will find cases associated with the member or their dependents. HBRs will be able to create a new case right from the member profile, add watchers to a case, add attachments to a case and close a case.

If you do not see the interactions tab in eBenefits, or experience intermittent issues with accessing the page, please contact the HBR support line at 800-422-5249 or create a case via <u>One Place 365</u> if you require access to file and view cases. Please refer to the document in <u>HBR University</u> for further information and FAQs.

Reminder: 2021 OE Task Management Update

During Open Enrollment (October 15-31, 2020), HBRs will notice a change to approval tasks that are generated with elections for the new plan year. Approval tasks will not generate for HBRs to review/approve for 2021 elections, as these elections are considered valid. Once the 2021 Open Enrollment period closes, HBRs should expect to see tasks appear for 2021 changes as they will require a qualifying life event.

During Open Enrollment, HBRs should expect to continue to see and manage the following task types:

- 1. Changes to 2020 benefit elections
- 2. Dependent verification required for newly added dependents
- 3. Changes to personal/work information

If your group does not have Payroll Integration with Benefitfocus to receive 2021 elections via a file feed, the Benefit Detail Report within eBenefits will provide the summary of all 2021 elections in order to ensure January deductions are set up correctly.

Please contact the HBR Support Line, 800-422-5249, or submit a case via <u>OnePlace 365</u> if you have questions.

2020 Flu Shot Program Begins

Are your employees ready for flu season? This year, LabCorp, in cooperation with Blue Cross and Blue Shield of North Carolina (Blue Cross NC), is working with agencies to host onsite flu immunization clinics. LabCorp (services previously provided by Maxim) is accepting requests now for agencies that would like to schedule their clinics.



LabCorp has started onsite clinics. The process will be the same as the 2019 program, with the exception that no one under age 18 will be permitted in a clinic. The quadrivalent flu vaccine will be offered.

There is a 25-shot minimum per clinic. Worksites will be charged \$25 per shot for shots below the required 25-shot minimum. HBRs are required to have signatures from an agency authority that is responsible for any payments required if the agency's clinic does not meet the 25-shot minimum.

LabCorp will be operating under certain <u>health and safety precautions</u> to keep flu shot clinic attendees safe during the COVID-19 pandemic. **HBRs are urged to** read the <u>Flu Shot Information page for HBRs</u> when considering scheduling a worksite flu shot clinic.

To schedule an onsite clinic, HBRs must complete this request form.



Pork Wrap with Lime-Jalapeño Sla

Tips for Long-ter Excercise Succes

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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



