

October 27, 2022, Member Alert – OE for Humana



Open Enrollment Ends October 28!

All members currently enrolled in the Humana Medicare Advantage (Base or Enhanced) Plan (90/10)* will REMAIN on that plan for 2023.

If you want to change plans or need to make changes regarding your dependents, you will need to take action during Open Enrollment. If you are covering non-Medicare dependents on the Enhanced PPO Plan (80/20) you will be required to take action during Open Enrollment to re-elect that dependent coverage.



All Medicare members currently enrolled in the Base PPO Plan (70/30) administered by Blue Cross NC will be automatically enrolled into the Humana® Group Medicare Advantage (PPO) Base Plan (90/10)* effective January 1, 2023. If you want to change plans or need to make changes regarding your dependents, you will need to take action during Open Enrollment, now under way through October 28, 2022.

Remember, the choices you make during 2023 Open Enrollment are for benefits effective January 1, 2023, through December 31, 2023.

The formulary (drug list) may have had some changes for the 2023 benefit year. So, it is important to verify that your medications are still covered and if there are any formulary changes for 2023.

As a reminder, here is a list of features that members enrolled in the Humana Medicare Advantage Plans (90/10) enjoy:

- The Humana Group Medicare Advantage Plans (90/10) are different than what you can enroll in as the general public and what you see advertised on television. What the State Health Plan offers members is often **BETTER** and, in most cases, **MORE COMPREHENSIVE** coverage.
- The Humana Group Medicare Advantage Plans have a benefit value **equivalent to a 90/10 plan, which could mean significant savings for you!**
- Eligible members will again have premium-free coverage for the Humana Group Medicare Advantage Base Plan (90/10), and it will only cost \$4 monthly to add eligible dependents! The monthly premium rate for a spouse on the Base PPO Plan (70/30) is \$425.
- The Humana Group Medicare Advantage Plans (90/10) have established copays for the majority of services, which helps you predict up-front cost. The Base PPO Plan (70/30) pays for services after Medicare, which makes it difficult to predict your out-of-pocket costs.
- You have the ability to see providers outside the network for the same copay or coinsurance as in-network providers, as long as the provider participates in Medicare and accepts the plan under which you are covered.
- Medicare Advantage plan members have already seen significant cost savings from our Humana contract, projected to save \$600 million over its three-year span.

2023 Open Enrollment Resources

[2023 Medicare Member Decision Guide →](#)

[Take Action Now to Complete Open Enrollment →](#)

**The Eligibility and Enrollment Support Center
(855-859-0966) offers extended hours during
Open Enrollment if you need assistance.**

Monday-Friday 8 a.m.-10 p.m.



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