





## 2025 State Health Plan Third-Party Administrator (TPA) Transition to Aetna

HBR Roundtable January 2024







# A new **TPA** is on the way.

- The State Health Plan is transitioning to a new TPA, from Blue Cross NC to Aetna.
- Beginning Jan. 1, 2025, Aetna will process your medical claims and manage the provider network.

What?



## What is a TPA?

- The State Health Plan provides benefits to more than 740,000 teachers, state employees and retirees. Benefits are administered to members through vendor partners who provide a range of services, including enrollment and eligibility, medical and pharmacy benefits.
- A TPA, or Third-Party Administrator, provides a comprehensive network of health care providers – including doctors, specialists and hospitals – and processes member medical claims for the State Health Plan.
- The State Health Plan has always had a TPA.
- Taxpayers like you pay the claims, <u>not</u> the TPA.
- The State Health Plan Board of Trustees sets benefits and premiums, <u>not</u> the TPA.



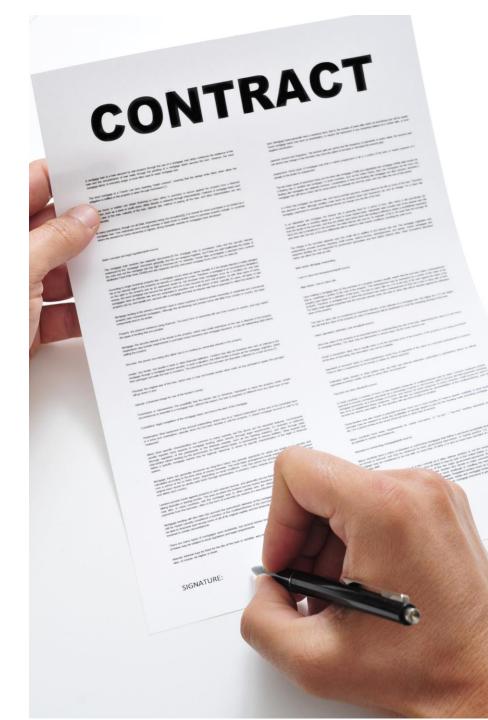
# Who Does this Affect?

- All members enrolled in the Base PPO Plan (70/30), Enhanced PPO Plan (80/20) and the High Deductible Health Plan.
- This will NOT impact Humana Medicare Advantage Plan members!



## Why is this Happening?

- In 2022, the State Health Plan issued a Request for Proposals (RFP), a competitive bid process, in order to solicit and select an industry-leading third-party administrator.
- The RFP is a required process for contracts providing services of this size and scope.
- As a result of this process, Aetna was awarded the contract.
- The change is expected to save North Carolina taxpayers approximately \$140 million.



## When is this Happening?

- Aetna will become the new TPA on Jan. 1, 2025.
- The State Health Plan and Aetna will be sending you information throughout 2024.
- 2025 Open Enrollment will be held Sept. 30-Oct. 25, 2024.
- All members will need to take action during Open Enrollment, so please be on the lookout for your Open Enrollment Decision Guide!
- After Open Enrollment, all members will receive a new Aetna ID card.



## Are My Benefits Changing?

- Your benefits are not changing.
- Your premiums are not changing.
- Your copays are not changing.
- The pharmacy benefits administrator, or PBM, is **NOT** changing, so this change does not affect your pharmacy benefits. Your PBM is currently CVS Caremark.
- The State Health Plan's partnership with Aetna means new offerings for members, including:
  - ✓ Aetna Health Concierge
  - ✓ Teladoc
  - ✓ A nurse line
  - ✓ Expanded disease and case management services



## Can I Keep Seeing My Provider?

- Aetna has a robust national and in-state provider network.
- Every general care hospital in North Carolina is in the Aetna network.
- Aetna reviewed the millions of State Health Plan claims processed over an entire year, and about 99% of those claims came from providers already in Aetna's network.
- If providers aren't in-network, they don't have to wait to make sure that they continue to serve Plan members.
- The Clear Pricing Project (CPP) will still be offered. Providers do have to take action if they want to continue being a CPP Provider in 2025.
- Starting in August 2024, you can search for providers online with the Aetna provider search tool.
- If your provider isn't in the Aetna network, they can request to join at Go.Aetna.com/joinournetwork.



## Communications Plan for 2024

Aetna Bus
Road Show
(Community Colleges)

Webinars

(During the Day and a few in the Evening)

Telephone Town Halls

**Email** 

Direct Mail
July, August,
September,
October

**YOUR HELP** 

**Videos** 

**Text Messaging** 

**Social Media** 

Stakeholder Association Outreach

**Aetna Concierge Team Availability**  Targeted
Communication to
Members in
Certain Medical
Circumstances





## Dedicated TPA Transition Webpage

### www.shpnc.org



#### 2025 Transition to Aetna as TPA

Click here to view the official State Health Plan information source for members seeking details regarding the recently announced Third-Party Administrative (TPA) Services Contract award to Aetna, which will take place in 2025.

#### State Health Plan Third-Party Administrator Switch to Aetna in 2025

This page serves as the official State Health Plan information source for members seeking details regarding the recently amounced Third-Party Administrative (TPA) Services Contract award to Aeth which will take place on January 1, 2025. This page w provide the most accurate, up-to-date information regarding this transition.



#### What is a TPA?

A TPA, or Third-Party Administrator, provides a comprehensive network of health care providers – including doctors and specialists – and processes claims for the Plan. The Plan has always had a TPA. Taxpayers like you pay the claims, not the TPA. The Plan's Board of Trustees sets Plan benefits and premiums, not the TPA.



#### **Frequently Asked Questions**

| What is happening?                             | $\odot$ |
|--|---------|
| Are my medical and pharmacy benefits changing? | $\odot$ |
| Can I continue to keep seeing my providers?    | $\odot$ |
| When is this happening?                        | $\odot$ |
| Should I do anything now?                      | $\odot$ |

## 2025 Open Enrollment

- Open Enrollment has been extended a little longer this year.
- All employees will be moved to the Base PPO Plan (70/30) and will need to take action to change plans and complete the tobacco attestation as in years past.
- ALL MEMBERS WILL NEED TO RESELECT
   a Primary Care Provider (PCP). It will look
   different as the selection tool will be Aetna's
   Find a Provider Tool.
- More information will be available regarding employees that will need to select a PCP later in 2024 for both benefit years.

**SAVE THE DATES Sept. 30 - Oct. 25, 2024** 

## Open Enrollment HBR Training

- The Plan will be hosting 10 webinars in July to educate HBRs on the Open Enrolment process.
- Save the dates: July 9-23, 2024!
- These webinars will include:
  - Demonstration of what eBenefits will look like to employees including Aetna's Find a Provider Tool.
  - What is expected of employees and what action they will need to take during OE.
  - All OE communication efforts and details regarding member outreach.



## Bringing more heart to your benefits

Angela R. Martin

Lead Director, **Account Management** 



**Hannah Bowen** 

Senior Manager, **Account Management** 



# We're here for you in North Carolina

### Right in your neighborhood

- We've served North Carolina for more than 100 years.
- We have local offices in Cary and High Point,
   North Carolina.
- We have 600 employees dedicated to the North Carolina State Health Plan.
- We serve 615,000 local market members.



## Choice and flexibility with our national network

COAST-TO-COAST SUPPORT

873K+

primary care doctors<sup>1</sup>

5.3M+

specialists1

10,142

hospitals1

97%

of providers used by North Carolina State Health Plan members are in network 98%

of North Carolina State Health Plan claims were paid to an innetwork provider 99%

of North Carolina State Health Plan claims dollars were paid to an in-network provider Supporting

38M+

members across the country

<sup>1</sup>Based on service location count for Aetna Open Access® PPO. Primary care doctors includes pediatric PCPs. Specialists include Ob/Gyn, Physician and Non-Physician Specialists. Aetna® Executive Level

Provider Counts (ELPC) monthly reporting sourced August 2023.

## New and exciting services





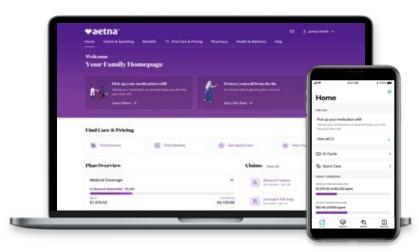
### Take charge of your health care

With the Aetna® member website and Aetna Health™ app

#### Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.

Visit Aetna.com. Download the app.





#### Manage your plan

- Check your plan summary to see what's covered.
- Track your spending and understand your progress toward meeting your deductibles.
- Access your digital ID card anytime.



#### **View claims**

- Check up to two years of claims.
- Pay claims.



#### **Connect to care**

- Use the robust Find a provider tool to find quality in-network providers. Available December 2024.
- Get cost estimates before getting care.
- Talk to a doctor by phone or video.



#### Improve your health

• Get personalized reminders.



#### Aetna Health Concierge

# Elevating your service experience

#### **Customer service**

### Our core commitment to every member

Locates providers

**Estimates costs** 

Provides benefits education

Shares clinical alerts

Offers real-time claims assistance

Uses predictive analytics to reach out to members proactively

#### **Aetna Health Concierge**

Our core commitment *plus* personal member connections

Communicates key customer initiatives

Completes extensive training including soft skills and motivational interviewing

Dedicated toll-free number

Engages in customer culture training

Helps schedule doctor visits

Makes warm transfers

Offers welcome and overview of services for first-time callers

Participates via webchat

Provides guidance on both Aetna® and non-Aetna programs

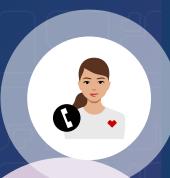
Shares direct phone number with members



Concierge available starting August 2024.



### 24-Hour Nurse Line



96%
of members said the
24-Hour Nurse Line
helped them make
a better health
care decision<sup>1</sup>

## Health information is a phone call away

- Get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos related to your question or topic

<sup>&</sup>lt;sup>1</sup>24-Hour Nurse Line Member Satisfaction Survey. October 2019.





# Aetna® Lifestyle and Conditioning Coaching





#### Lifestyle topics

- Elevated blood pressure
- Stress management\*
- Exercise management
- General health education
- Metabolic syndrome
- Nutrition management
- Prediabetes
- Tobacco cessation
- Weight management
- Sleep and more

#### **Conditions**

- Asthma\*\*
- Chronic back and neck pain
- Chronic hepatitis B
- Chronic hepatitis C
- Chronic kidney disease
- COPD
- Coronary artery disease
- Diabetes\*\*
- End stage renal disease
- Heart failure

- High blood pressure\*\*
- High cholesterol
- Migraines
- Osteoarthritis
- Rheumatoid arthritis
- Systemic lupus erythematosus
- Ulcerative colitis/IBD/Crohn's
- Weight management (BMI > 40)\*\*
- · Seizures and more



Coaching services available for ALL members, not just for those with certain conditions.



\*Emotional well-being also supported

### Teladoc Health

11.1 million members

880k virtual care visits

60% of members say they would have gone to the emergency room or urgent care without access to general medical services

21 minutes average response time between the visit request and when the physician contacted the member for general medical services

82% member satisfaction

7 days average lead time to schedule an initial mental health session

62% of primary care members had not seen a primary care provider in two years

6 days average lead time to schedule a new patient primary care visit



### LifeMart discounts

Save money, save time and stretch your paycheck

- ✓ LifeMart app with geo location for local deals and coupons
- ✓ Access from the Aetna Health<sup>sm</sup> member website

#### Aetna® member wellness deals:

GymNetwork 360 The Lasik Vision Institute Gene Food

Active & Fit DIRECT Nutrisystem LasikPlus+

Jenny Craig Noom Qualsight Lasik

Home Chef Smile Direct Club Hello Fresh

GlassesUSA Readers.com Charge

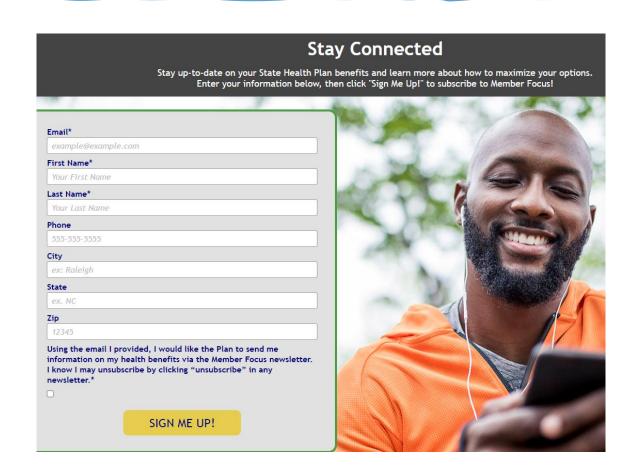
Blue Apron Therabody





## What Can Employees Do Now?

- To ensure you receive announcements and messages about this change please:
  - ✓ Make sure you have your correct address, email address and phone number in eBenefits, the Plan's enrollment system, which you can access on the Plan's website at www.shpnc.org.
  - ✓ Make sure your employer has the correct address as well.
  - ✓ If you are a retiree, your address needs to be current in ORBIT and eBenefits as both systems do not coordinate.
  - ✓ Sign up for the Plan's monthly e-newsletter, Member Focus, on the Plan's website at www.shpnc.org.
  - ✓ Follow the Plan on Facebook!



## Thank you!

**Q & A** 

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