

# HBR Monthly Webinar

August 17, 2022



A photograph of a beach with waves crashing onto the shore. The word 'WELCOME' is written in the sand in a large, stylized font. The background is a soft, out-of-focus view of the ocean and sky.

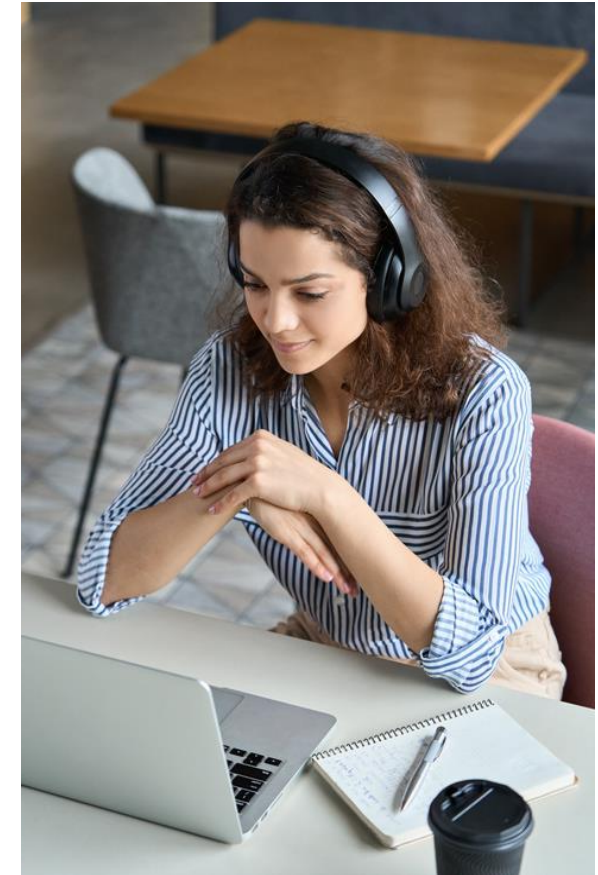
# Agenda

- Processing Qualifying Life Events
- Managing Dependent Eligibility Documents during OE
- Open Enrollment
- Tobacco Attestation Activity
- Contact Information
- Selecting End of Coverage Dates
- HBR University
- Upcoming Monthly Webinars



# Processing Qualifying Life Events

- Qualifying Life Events (QLE) effective dates and documentation continue to be one of the State Health Plan's (Plan) top drivers of enrollment exceptions.
- While it can be confusing, there are some simple guidelines that should help. It is also important to note that the dates do not always align to prevent gaps or overlaps in coverage.
- Everything is date driven and because different employers use different termination and effective date rules, it's not perfect.
- For full details and more tips, see this month's August HBR Update, which was sent out on Monday.



# Managing Dependent Eligibility Documentation During OE

- 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.
- This year, the Plan will once again give HBRs additional time after OE to review and approve dependent verification documentation, but the window will be shorter. **Verification must be completed by Friday, November 18, 2022.**
- The Plan will no longer send multiple reminders and lists of outstanding dependent documentation directly to HBRs. Instead, general reminders will be included in the HBR Alerts issued throughout OE.
- On **Monday, November 21, 2022**, the Plan will begin terminating coverage for unvalidated dependents. The goal is to complete the termination process prior to the January premium invoice production.

All reinstatement and exception rules continue to apply:

- [Rule on Enrollment Exceptions and Appeals](#)
- [Rule on Member Termination and Reinstatements](#)

# Open Enrollment

- 2023 Open Enrollment will be October 10-28, 2022
- OE information will be posted to the Plan's this week!
- Resources available on the Plan's website will include:
  - Videos
  - Decision guides
  - Rate sheets
  - Comparison charts
  - Benefit booklets
  - Summary of coverage documents
  - Multiple webinars available for employees
  - OE flier for worksites (available in HBR University/website for HBRs to print and post)
    - Copy of the OE Poster on the right!



The poster features a photograph of Dale R. Folwell, CPA, State Treasurer of North Carolina, in a suit and tie, smiling. The background is a mix of blue and green geometric shapes. The text is in white and yellow. At the top left, it says 'North Carolina State Health Plan FOR TEACHERS AND STATE EMPLOYEES A Division of the Department of State Treasurer'. At the top right, it says 'Dale R. Folwell, CPA STATE TREASURER OF NORTH CAROLINA DALE R. FOLWELL, CPA'. The main text reads '2023 OPEN ENROLLMENT OCTOBER 10-28, 2022'. Below this, there are two columns for 'BASE PPO PLAN (70/30)' and 'ENHANCED PPO PLAN (80/20)'. The Base Plan section states: 'ALL members will AUTOMATICALLY be moved to this plan. \$25/month employee-only premium (after you complete tobacco attestation)'. The Enhanced Plan section states: 'You MUST take action to enroll in this plan. \$50/month employee-only premium (after you complete tobacco attestation)'. A 'Highlights for 2023!' section lists: 'No premium increases for the 5th year in a row!', 'Members who select a Clear Pricing Project Provider as their Primary Care Provider will continue to enjoy \$0 copay!', 'Members will continue to enjoy a reduced copay when visiting a Clear Pricing Project Provider!', 'Preferred and non-preferred insulin continues to have a \$0 copay for a 30-day supply!', and 'Preventive Services remain covered at 100% - no copay or deductible - on either plan!'. At the bottom right, it says 'Enroll & Learn More at SHPNC.ORG' next to a QR code. A small disclaimer at the bottom reads: 'There are no significant benefit changes for 2023. The formulary (drug list), which determines what medications are covered & what tier they fall under, changes on a quarterly basis, so there is a possibility that you will have changes in your prescription coverage in 2023.'

North Carolina State Health Plan  
FOR TEACHERS AND STATE EMPLOYEES  
A Division of the Department of State Treasurer

Dale R. Folwell, CPA  
STATE TREASURER OF NORTH CAROLINA  
DALE R. FOLWELL, CPA

**2023  
OPEN ENROLLMENT**  
OCTOBER 10-28, 2022

BASE PPO PLAN (70/30)	ENHANCED PPO PLAN (80/20)
ALL members will AUTOMATICALLY be moved to this plan.	You MUST take action to enroll in this plan.
\$25/month employee-only premium (after you complete tobacco attestation)	\$50/month employee-only premium (after you complete tobacco attestation)

**Highlights for 2023!**

No premium increases for the 5th year in a row!	Preferred and non-preferred insulin continues to have a \$0 copay for a 30-day supply!
Members who select a Clear Pricing Project Provider as their Primary Care Provider will continue to enjoy \$0 copay!	Preventive Services remain covered at 100% - no copay or deductible - on either plan!
Members will continue to enjoy a reduced copay when visiting a Clear Pricing Project Provider!	

**Enroll & Learn More**  
at [SHPNC.ORG](https://SHPNC.ORG)

There are no significant benefit changes for 2023. The formulary (drug list), which determines what medications are covered & what tier they fall under, changes on a quarterly basis, so there is a possibility that you will have changes in your prescription coverage in 2023.

# 2023 Open Enrollment Tobacco Attestation Activity

- Subscribers can attend a tobacco cessation counseling session at a provider's office that offers this service for **free** to lower their 2023 employee-only premium by \$60.
  - If they combine their tobacco cessation visit with another service, there may be a copay.
- To earn the \$60 premium credit, subscribers may complete the tobacco cessation counseling session between **July 1 and November 30, 2022**. They do not have to wait until Open Enrollment!
- **Please note** this action is **only** for tobacco users who want to reduce their 2023 premium. If the subscriber is a non-tobacco user, they will simply attest to that fact during the Open Enrollment.
- To ensure subscriber receives credit for visit, please encourage them to upload their provider office visit summary to the "Document Center" located in [eBenefits](#), the Plan's enrollment system. *They should make sure they request a copy of their summary during their visit.*

# Importance of Updating Contact Information

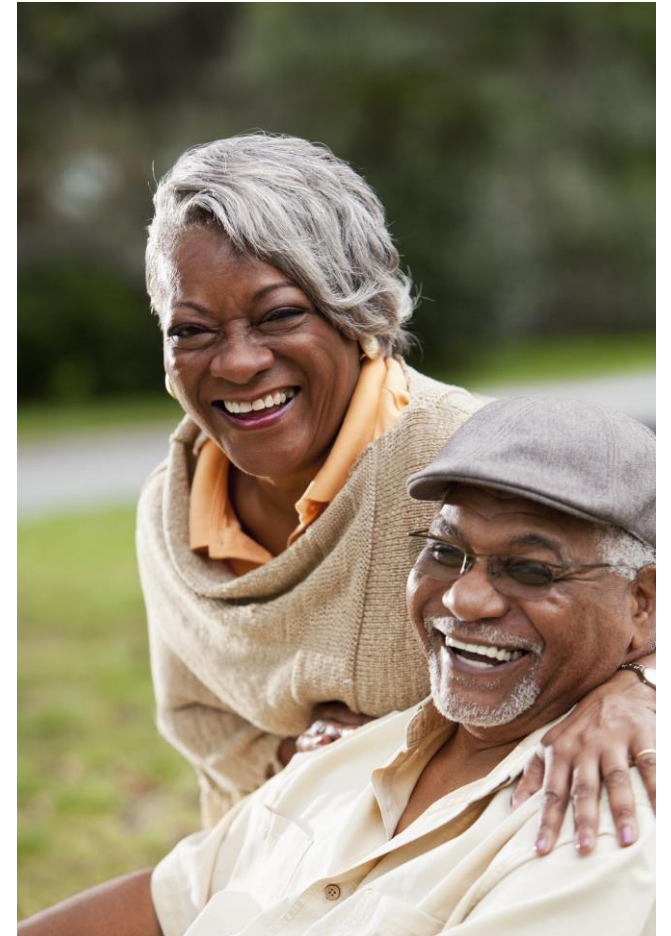


- As we get closer to Open Enrollment, the Plan is reminding members to update their contact information with the Plan.
- It is important that the Plan has updated contact information so we can communicate with employees on a regular basis about their health plan benefits. It is critical that they have 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 [www.shpnc.org](http://www.shpnc.org) and click eBenefits at the top of the page.
- Employees of state agencies need to log into 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 you to ensure its correct.



# Selecting End of Coverage Dates for Retiring Employees

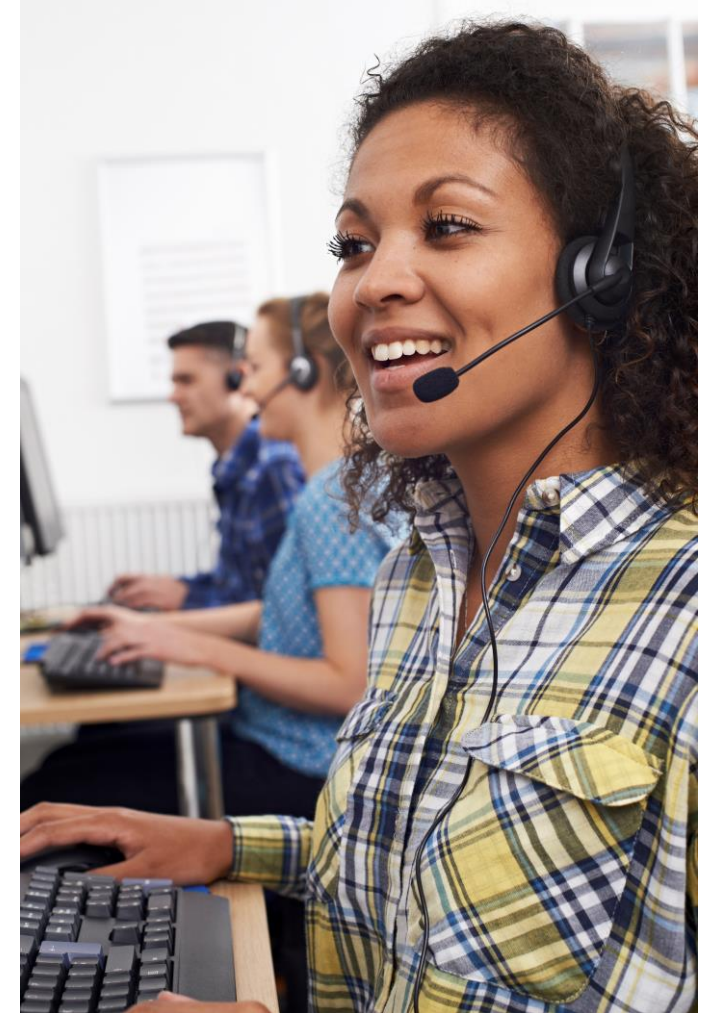
- It is important to process terminations timely and to also enter the correct date of retirement for an employee.
- Otherwise, there is the potential of a gap in health coverage before retiree health coverage would begin.
- Please refer to the information detailed on the State Health Plan website, [www.shpnc.org](http://www.shpnc.org), under Enrollment Information, concerning terminations.





# HBR University

- The 2023 OE HBR Presentation has been uploaded to [HBR University](#), the Plan's online learning management tool just for HBRs.
- Below is the path to find the presentation:
  - Materials/All Materials/Resource Center/2023 Open Enrollment Resources Center



# Upcoming HBR Monthly Webinars

- All monthly HBR webinars begin at 10 a.m. To register for the monthly webinars, see below or visit the Plan's [website](#). As HBRs know, the State Health Plan utilizes monthly HBR webinars as monthly training opportunities.
- As a reminder, you can find presentations for a webinar you missed by visiting the **new** State Health Plan [HBR Monthly Training Archive](#) page. Be sure to check the HBR [Training and Development](#) page often to sign up for upcoming webinars and review the resources available to you, like [HBR University](#)!
- Monthly HBR webinars continue through 2022. Don't miss any!
- To register for the monthly webinars, see below or visit the Plan's [website](#).
- [September 21, 2022, 10-11 a.m.](#)
- [October 19, 2022, 10-11 a.m.](#)
- [November 16, 2022, 10-11 a.m.](#)
- [December 14, 2022, 10-11 a.m.](#)



# Questions? Thank you!



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