

HBR Monthly Webinar

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Agenda

- HBR Contact/Request Access Form Updated
- Time to Prepare for 2023 OE
- Retroactive Terminations
- Employment Terminations
- Stay Current on Dependent Documentation
- Upcoming HBR Monthly Webinars

HBR Contact/Request Form Updated

- It is imperative that the Plan have updated contact information for all HBRs. Please be mindful of this as personnel changes occur on your team.
- If you need to update contact information, you will be able to do so by completing a new form located on the Plan's website.
- This form will also be used if an HBR is requesting access to eBenefits or eBilling.
- The forms are located on the SHP website and HBR University.

<https://www.shpnc.org/hbrs/training-and-development>

<https://www.shpnc.org/health-benefit-representatives>



HBR Contact/Access Request Form

Complete this form to update HBR contact information and to request access to eBenefits and other Plan systems.

Time to Prepare for Open Enrollment

- Open Enrollment will be held October 10-28, 2022.
- To assist you and your employees, OE 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 2023 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 [website](#). Look for "State Health Plan 101: Open Enrollment 2023."
- Don't forget, you can click here: (<https://www.shpnc.org/media/2952/open>) to download the 2023 Open Enrollment poster to print it out and post at worksites or share via email with employees working remotely.
- If you missed one of the 2023 HBR Open Enrollment trainings or need to review, [click here for the presentation](#).



Time to Prepare for Open Enrollment

- Please remind your employees who are tobacco users that they have until November 30, 2022, to visit a provider to complete a tobacco cessation counseling session in order to earn their premium credit for 2022.
- To ensure the credit is applied, they must upload their office visit summary into the Document Center located in eBenefits.
- This action is ONLY for tobacco users who want to reduce their monthly premium by \$60 per month in 2023.
- If an employee is NOT a tobacco user, they will simply need to attest to that during the online Open Enrollment process.



Retroactive Terminations

- The State Health Plan wants to remind all employing units about the importance of processing any termination prior to the effective date.
- While employing units have 30 days to process a termination, processing the termination even one day after the effective date has implications. Some of the impacts are described below.
- **Retirement Terminations** processed after the effective date could negatively impact the member in a couple of ways:
 - **Premiums:** New retirees cannot be enrolled in retiree health benefits until after the retirement termination is processed by the employing unit. If a retiree has dependents and/or intends to enroll in a plan with a premium, the retirement termination needs to be processed at least 30 days prior to the termination date for the new retiree to avoid multiple months of premium being deducted after enrollment. Some retirees do not have a retirement benefit large enough to cover that type of deduction.
 - **Plan Options:** New retirees that will be Medicare primary upon retirement need to be terminated from the active group **at least 30 days prior** to the retirement effective date to ensure they have the ability to elect a Medicare Advantage Plan. The Centers for Medicare and Medicaid Services do not allow retroactive enrollments into a Medicare Advantage Plan.

Employment Terminations

- **Employment Terminations:** Any termination processed after the effective date can lead to a recovery situation for a member. Every month, hundreds of Plan members use their prescription drug and/or medical plan prior to a retroactive termination being processed. It happens to members whose termination is processed even a day after the effective date.
- **Pharmacy Claims cannot be recovered from the pharmacy;** therefore, it is pharmacy claims that lead to the most member recoveries. The minute they take possession of the medication, they cannot return it. They may be able to submit a claim to their new Pharmacy Benefit Manager (PBM) for reimbursement, but the Plan will require that the member to reimburse the Plan in full for the cost of the medication. Their reimbursement from their new PBM may not be the same as the cost to the Plan. One medication can cost thousands of dollars.
- **Medical Claims:**
 - **Network Claim** – While most claims paid to a network provider can be recovered, that is not true for all claims. When the Plan is unable to collect from a network provider, the Plan will seek reimbursement from the member.
 - **Non-Network Claims** are generally paid to the member, not the provider. In those instances, the Plan will seek recovery from the member.
- **Qualifying Life Events (QLE)** are equally problematic. The subscriber has 30 days to process the QLE and they are almost always retroactive. If they use services prior to the QLE being approved to cancel coverage, the Plan will seek recovery.

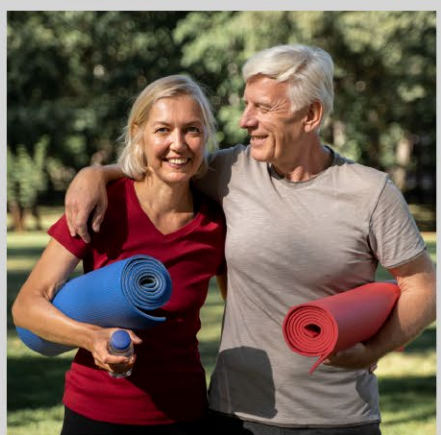
Stay Current on Dependent Documentation

- Along with task management, HBRs are also responsible for ensuring that employees adding dependents during Open Enrollment upload the appropriate dependent verification documentation.
- Dependents added during Open Enrollment should have proper documentation loaded, along with being properly verified. Dependents added during Open Enrollment without proper verification and documentation will have their coverage canceled.
- The Dependent Census Report (Data & Reporting, Standard Reports, Census tab) is the most efficient way to see what dependents are still outstanding.
- Make sure to select “Open Enrollment” when running the report. Filter out those dependents who do not have coverage, then filter out those that have been verified. The remaining dependents will need to be addressed.



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](#).
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- [October 19, 2022, 10-11 a.m.](#)
 - [November 16, 2022, 10-11 a.m.](#)
 - [December 14, 2022, 10-11 a.m.](#)



Questions? Thank you!

This presentation is for general information purposes only. If it conflicts with federal or state law, State Health Plan policy or your benefits booklet, those sources will control. Please be advised that while we make every effort to ensure that the information we provide is up to date, it may not be updated in time to reflect a recent change in law or policy. To ensure the accuracy of, and to prevent the undue reliance on, this information, we advise that the content of this material, in its entirety, or any portion thereof, should not be reproduced or broadcast without the express written permission of the State Health Plan.