April 2019 Member Focus



The Clear Pricing Project: Changing How We Pay Providers to Create Transparency and Make Health Care More Affordable!

As you may have heard, the State Health Plan is changing how it pays providers like doctors and hospitals for the medical services you receive as a Plan member. These changes will take place beginning January 1, 2020, and will affect members on the 80/20 Plan, 70/30 Plan and High Deductible Health Plan.

To explain and keep you up-to-date on these changes, the Plan has launched the <u>Clear Pricing Project webpage</u>. This new page features details of the initiative, informational videos, press releases, news updates and answers to frequently asked questions.

The Plan – through its third-party administrator, Blue Cross NC – currently pays providers whatever they charge based on rates they consider to be confidential. That means providers won't tell us the price of their services and what they're charging us. This can lead to a wide range of costs for the same service.

We will be setting our own rates instead of paying providers rates that are set under confidential contracts. These rates will be based on a percentage above what Medicare pays providers.

The Plan's overall goal is to offer quality health care to its members and to generate savings of \$300 million, making it possible for the Plan to reduce premiums and make the Plan more affordable. This will result in savings for Plan members of approximately \$60 million.

We are reaching out to North Carolina providers, including doctors and hospitals, to determine if they want to partner with us to provide you quality care and to help control health care costs.

Members will be learning more in their Open Enrollment materials this fall. Check out the Clear Pricing Project page today!

'Understanding Your Medical Plan Options When You Become Medicare-Eligible' Information Sessions and Webinars Now Under Way

The State Health Plan is offering in-person information sessions on "Understanding Your Medical Plan Options When You Become Medicare-Eligible." These popular, free sessions are designed for active employees who will soon be 65, are already 65 or older, and retirees getting ready to turn 65.

Each session lasts approximately 2 hours and will explain important information regarding Medicare, your retirement health benefit options and offer the opportunity to ask questions.

The in-person sessions are held across the state and will run through June. Visit the State Health Plan <u>website</u> and click "Upcoming Events" or <u>click here</u> to register for one of the onsite events.

If you're unable to attend an in-person meeting, the Plan is offering convenient online webinars on the same topic now through July. Visit the <u>website</u> and click "Upcoming Events" or click <u>here</u> to register for one of the webinars.

UHC Members: Find a Doctor Quickly and Easily Online! (UnitedHealthcare Members)

UnitedHealthcare[®] (UHC) Group Medicare Advantage retiree plans are Preferred Provider Organization (PPO) plans. As a member of a PPO plan, you have a lot of flexibility in choosing a provider. You can choose from a national network of contracted doctors and hospitals or you can use any doctor or hospital outside the network as long as they participate in Medicare.

To get started, go to the State Health Plan website and click on <u>Find A Doctor</u>. From there, under "Medicare Retirees," click on your plan, either UHC Base Plan or UHC Enhanced Plan. Click on "Search UnitedHealthcare's network of providers" and then follow these steps:

- 1. Enter your ZIP code
- 2. Enter your county, if prompted
- 3. Click on UHC Group Medicare Advantage (PPO)
- 4. Type your query into the search box, or click on the handy icons to search:
 - People Doctors, medical groups and other professions by specialty

- Places Hospitals, clinics, labs and imaging centers
- Services and Treatments Providers for office visits, tests, treatments and surgeries
- Care by Condition Providers for common concerns

If you are a retiree on the 70/30 Plan and want to search for a provider, go to the State Health Plan website and click on <u>Find A Doctor</u>. From there, under "Medicare Retirees," click on the 70/30 Plan and simply follow the prompts. It's that easy!

Autism Awareness, Care, and Support

April is National Autism Awareness Month. The impact of having a family member with autism spectrum disorder (ASD) can be enormous. Parents who are in the workforce can face the additional challenge of juggling job responsibilities with the demands of caring for their child.

Check out the following links to learn more about ASD and the resources available to assist families in this situation.

- Autism Spectrum Disorder: What is it?
- Recognizing Signs of Autism Spectrum Disorder
- Taking Care of the Caregiver in a Family with Autism Spectrum Disorder
- Living with Autism Spectrum Disorder in the Family

The State Health Plan provides coverage for Applied Behavioral Analysis. Please consult your benefit booklet for more information regarding this benefit.

- 2019 70/30 Benefit Booklet (page 51)
- 2019 80/20 Benefit Booklet (page 39)
- 2019 High Deductible Health Plan (page 36)

Subrogation, Third-Party Recovery and You

(Active and Non-Medicare Members)

Have you recently been involved in a car crash that resulted in an injury?

The State Health Plan has the right to recover medical and pharmacy expenditures where a third party is liable for an injury incident, such as medical malpractice, worker's compensation, class action suits, product liability cases or auto accidents. The Plan protects member funds by paying only those claims for which it is responsible.

If the Plan pays claims that are the responsibility of a third party, then, by law, the Plan has a right to recover those payments. The Plan's lien will not exceed 50 percent of the total damages recovered by the Plan member, exclusive of the member's reasonable cost of collection. That cost is determined by the Plan.

Please note: If a liable third party pays YOU damages and the Plan is not informed, then YOU may be responsible for reimbursing the Plan. You can avoid this situation by calling Health Management Systems Inc. (HMS), the Plan's contractor to pursue third-party subrogation recoveries.

Contact HMS with any questions at 800-294-2757. You or your duly authorized representative can also send an email to MCSHP@hms.com for a subrogation request. For details, visit the State Health Plan website. Click on "Employee Benefits" and scroll down to find <a href="Subrogation and Recovery."

Did You Know:

- National Infant Immunization Week is April 27-May 4, 2019. This annual observance highlights the importance of protecting infants from vaccinepreventable <u>diseases</u> and helps raise awareness about the importance of ensuring all children are fully protected from vaccine preventable diseases through vaccination
- Giving infants the recommended vaccinations by age 2 is the best way to protect them from 14 serious childhood diseases, like whooping cough and measles.
 Click here to learn more.
- Vaccines are among the most successful and cost-effective public health tools available for preventing disease and death. It is important to follow the recommended immunization schedule to protect infants and children by providing immunity early in life, before they encounter potentially life-threatening diseases.
- The Plan covers the full series of preventive immunizations recommended by the Centers for Disease Control and Prevention (CDC) and the American Academy of Family Physicians. Please refer to your benefit booklet for more <u>detailed</u> <u>information</u>.

North Carolina Farm Fresh is an online directory of pick-your-own farms, roadside farm markets and farmers markets throughout North Carolina. NC Farm Fresh is designed to help the consumer find the freshest locally grown fruits, vegetables, Christmas trees, ornamental plants, flowers and herbs. You can search for a market by name, or search any county for markets available there. So go ahead, get fresh!