HBR Update

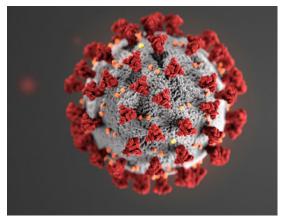
Empowering Health Benefit Representatives for Healthier Plan Members

TATE TRASURER OF NORTH CAROLINA DALE R. FOLWELL, CPA

COVID-19 Benefits Update

The State Health Plan is encouraging members – including you and your employees – to stay informed, calm and prepared about the global coronavirus outbreak or COVID-19. Please share the information below with your employees as appropriate.

For employees on the 80/20 Plan, 70/30 Plan and High Deductible Health Plan:



Primary Care Provider (PCP) Visits & COVID-19 Testing

- The Plan is waiving the cost of treatment for members diagnosed with COVID-19, including associated deductibles, copayments, and coinsurance. The member cost-share waiver for COVID-19 related treatments is effective immediately through June 1, 2020, at which time the Plan will continue to reevaluate this and other measures.
- The Plan <u>previously announced</u> that it was also covering the cost associated
 with the testing of COVID-19 regardless of site of service (where employees
 receive the test) to ensure there are no cost barriers to testing. Screening
 visits will not be subject to the deductible or coinsurance, even if the
 deductible has not been met.
- In addition, for new hires, the Plan is waiving the requirement for tobacco users to visit a CVS MinuteClinic for a tobacco cessation counseling session in order to receive a \$60 premium reduction on their subscriber monthly premium on the 80/20 and 70/30 plans.
- This waiver for new Plan members is in effect through June 1, 2020, at which time the Plan will re-evaluate. The Plan is taking this action so members can

- continue to limit personal contact during stay-at-home orders to help contain the coronavirus outbreak.
- Many providers are now offering tele-health or virtual visits. These types of visits are covered and the applicable copay for a PCP office visit will apply.
- Employees will need to call their provider to determine if these services are offered. Other types of providers are offering virtual services for things such as behavioral health, physical therapy and wellness visits.

Prescription Medication Reminders

- The Plan is waiving the early medication refill limits on 30-day prescriptions for maintenance medications only. Member cost-sharing will apply as normal.
- If employees are trying to refill a non-maintenance medication early, it will be denied.
- <u>Click here</u> for a reference list of what is considered a maintenance medication. This is a standard, non-State Health Plan specific list, but it will give you a reference of what drug categories are considered maintenance.
- Several pharmacies have waived home delivery charges for medications, so employees do not have to leave their homes to pick up their medications.
 Employees are encouraged to check with their pharmacy to find out if they also offer prescription delivery services.
- If employees have questions, please have them call CVS Caremark at 888-321-3124 or their pharmacy.

eBilling Reminder

While many offices are closed during this time, many HBRs are looking for electronic solutions for paper-driven processes. The Plan offers an automated clearing house (ACH) payment option via eBilling with both auto-draft and one-time draft functionality.

Creating a payment account is simple and secure via eBilling and will allow groups to quickly remit payment to Blue Cross NC for premium invoices. If paper checks must be sent, they should be made payable to NC State Health Plan and mailed to: Blue Cross NC

PO Box 580031

Charlotte, NC 28258-0031

Any checks not handled as outlined may experience processing delays and/or may be returned. For assistance with setting up a payment account in eBilling, please refer to the eBilling guide in HBR University.

Adding Newborns to Coverage

The State Health Plan is noticing a trend of employees forgetting to add newborns to their coverage after their birth. This trend increases the number of exceptions requesting retroactive additions of newborns.

Please remind your employees that newborns should be added <u>within 30 days of the baby's date of birth</u>. When adding a newborn, the employee should also upload verification documentation in eBenefits.

Acceptable documentation to verify the birth:

- Verification of facts within 6 months of birth
- Birth certificate or mother's copy listing subscriber as parent

QLE Language Update

The Qualifying Life Event (QLE) language has been updated in eBenefits to more clearly capture what dates are needed. We hope this will assist HBRs in entering the date correctly so that the expected outcome occurs.

For example, the Reduction in Force QLE used to read "Enter date of event." However, this led to some HBRs entering the incorrect date. This has been reworded to now say "Enter employment termination date."

On-Site HBR Trainings Will Now Be Offered as Webinars

Given the COVID-19 national health emergency, the State Health Plan has transitioned all in-person, on-site HBR regional training sessions to webinars. The webinars have been reduced to two hours; however, the content will include the same information. If you have already registered for an on-site training session, you will receive a cancellation notice and will need to re-register for the webinar.

The webinar schedule is below. Please sign up for a time that is convenient for you. As a reminder these trainings cover a variety of topics providing an overall review of HBR duties, including Eligibility and Enrollment, Benefits Overview, HDHP Overview, Policies and Processes, eBenefits Overview and Reporting. The trainings will provide you with the tools and resources you need to assist your employees. These trainings are ideal for new HBRs, but are a great resource for HBRs that need a refresher on these topics. Space is limited, so register today!

Online HBR Trainings

- May 8, 2020: 10am-12pm
- May 15, 2020: 10am-12pm
- May 28, 2020: 10am-12pm
- June 5, 2020: 10am-12pm
- June 12, 2020: 10am-12pm
- June 16, 2020: 10am-12pm

Reminder! HBR Monthly Webinars

The State Health Plan will continue to utilize monthly HBR webinars as monthly training opportunities. The monthly webinars will now serve as the main source of updates and guided training. Given this change, HBR attendance at each monthly webinar will now be included in the HBR scorecard.

Here is a list of upcoming webinar topics:

- May: Retirement
- June: COBRA
- July: Reduction in Force (RIF)
- August: General benefit information, including deductibles, coinsurance, outof-pocket, and getting HBRs to prepare employees for Open Enrollment
- September: Open Enrollment
- October: Open Enrollment
- November: Retirement

To register for the monthly webinars, visit the Plan's website.

Did You Know...

April is Autism Awareness Month

April is National Autism Awareness Month. Autism Spectrum Disorder (ASD), according to the Centers for Disease Control and Prevention (CDC), refers to a broad range of conditions that can cause difficulty with social interactions, communication and presents behavioral challenges.



These <u>developmental disabilities</u> can be difficult to diagnose as a medical blood work test does not exist. Instead, diagnosis is made based on behavior and

development. People with ASD may communicate, interact, behave, and learn differently than others.

The Plan covers Applied Behavior Analysis (ABA) therapy and is limited to a maximum of \$36,000 per benefit year and is only available in-network, both in-state and out-of-state. Employees may look in their benefit booklet under "Applied Behavior Analysis" for more information. The online "Find a Doctor Tool" is available to assist employees with finding a health care provider.









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Stressed Out? Work Out!

Get the Recipe Click for the Tip

Connect with us on facebook

Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

For questions on this newsletter, e-mail: ppo.inquiries@nctreasurer.com



