### June 2022 HBR Update



#### **Prepare for Open Enrollment with HBR Training**

Let us help you get ready for Open Enrollment! Next month, the State Health Plan (Plan) is holding Open Enrollment trainings for HBRs. Open Enrollment trainings cover important information regarding 2023. These trainings will be offered as webinars, so you may join us from the comfort of your own desk.

This year, Open Enrollment will be held October 10-28, 2022. Reserve your spot to ensure you have the information you need to best serve your employees! Click below to register for the one that best fits your schedule.

#### **Open Enrollment HBR Trainings Dates/Times:**

- July 19, 2022, from 2 to 4 p.m.
- July 21, 2022, from 10 a.m. to noon
- July 26, 2022, from 2 to 4 p.m.
- July 28, 2022, from 10 a.m. to noon

The Plan will also begin to focus on Open Enrollment during the HBR monthly webinars in addition to other important announcements. To register for the monthly webinars, visit the Plan's <u>website</u>.

## Reminders about Coverage while Employees are on LOA or FMLA

As a reminder, employees are eligible to continue Plan coverage on a fully or partially contributory basis while they are on Leave of Absence (LOA) and/or Family and Medical Leave (FMLA). If they choose to keep their Plan coverage, they must continue to pay their premiums on a timely basis to keep the coverage. See the Plan's <u>Rule on Arrears</u>.

#### Changing Coverage During LOA and/or FMLA

Members who do not want or cannot afford to keep their coverage and/or their dependents' coverage while on LOA and/or FMLA should request their HBR to cancel the employee and/or dependent coverage using the Leave of Absence Qualifying Life Event (QLE). **This QLE is not available to employees** as the HBR controls the timing of the LOA. When the employee returns to work, the employee, not the HBR, must re-enroll using the Return from Leave of Absence QLE within 30 days of the return to work.

#### Maintaining Coverage During LOA and/or FMLA

If an employee chooses not to cancel coverage while on LOA and/or FMLA, the employee will not be able to make changes upon their return to the office. Because the employee had continuous coverage, there is no QLE. This is particularly important during Open Enrollment. If an employee is on LOA and/or FMLA during Open Enrollment, they must complete Open Enrollment during the Open Enrollment period. This is true even if they canceled a dependent when first going on LOA and/or FMLA. They will not be allowed to complete Open Enrollment upon their return to work. The ability to complete Open Enrollment upon return to work only applies if the employee canceled their coverage when they went on LOA and are re-enrolling using the return from LOA QLE.

#### **Employees Can Get a Head Start on Open Enrollment**

Employees who are tobacco users and want to earn their monthly premium credit for 2023 don't have to wait until Open Enrollment this fall. They can take action beginning July 1, 2022, to save money throughout 2023.

Starting July 1, 2022, tobacco users can attend a tobacco cessation counseling session at any provider's office that offers the service for FREE to earn a lower premium for 2023. They have until November 30, 2022, to take action. (Note: If employees combine their tobacco cessation visit with another service, there may be a copay.)

This convenient employee option means there's no need to wait for Open Enrollment in October to secure their monthly premium credit for 2023.

How it works:

- After employees visit a provider for their tobacco cessation session, the provider will submit a claim on their behalf. To ensure they receive credit for their visit, employees can upload their office visit summary to the "Document Center" located in <u>eBenefits</u>, the State Health Plan's enrollment system. They should make sure to request a copy of their summary during their visit.
- This action is ONLY for tobacco users who want to reduce their monthly premium by \$60 per month in 2023.
- If employees are **NOT** tobacco users, they will simply attest to that online during Open Enrollment, October 10-28, 2022.
- During Open Enrollment, they will need to attest during the online enrollment process. This step is critical to ensure employees receive the lower premium for 2023.

In July, employees who took no action last year or attested that they were tobacco users will receive a postcard reminder regarding this information.

#### **Process Retirements Timely!**

Please make sure to process July 1, 2022, retirement terminations **now** to ensure members are enrolled in the plan of their choice and that they are not in a retro premium deduction situation! July is a popular month for retirements, so it's VERY important to get retirements processed in a timely fashion so they can take advantage of the Plan's Humana Medicare Advantage Plans.

#### **Enrollment Exceptions Call Out**

The Plan continues to see a high volume of enrollment exceptions for reinstatements and retroactive additions. Both types of activities can financially impact employees. Please make sure you are actively engaged in managing enrollment activities for your employees to avoid having retroactive enrollment activity.

Institution	Total Exceptions	Main Request Type
Dept. of Public Safety	356	Reinstatement
Dept. of Health and Human Services	247	Reinstatement and Retro Adds
UNC Healthcare	196	Reinstatement
Winston-Salem Forsyth Schools	182	Reinstatement and Retro Adds

Wake County Public Schools	167
Charlotte Mecklenburg Schools	147
Dept. of Transportation	141

Retro Adds and Reinstatement Reinstatement and Retro Adds Reinstatement and Retro Adds

#### **Reminder! Worksite Flu Clinics Not Offered this Year**

As announced last month, the Plan will not be offering the worksite flu clinic program this year. Vendors continue to struggle with staffing issues, making it difficult to offer clinics at worksites throughout the state. If your group would like to arrange your own worksite flu shot clinic, please make sure to utilize an in-network provider to avoid your employees being charged.

Receiving an annual flu vaccine continues to be one of the best ways to prevent the flu. The Plan encourages you to communicate to your employees that they should take advantage of other local opportunities such as pharmacies or provider offices to receive the flu vaccine.

#### For Employees Planning Retirement and HBRs Assisting Them: 'Understanding Your Medical Plan Options When You Become Medicare-Eligible' Webinars!

HBRs are encouraged to share the following information with their employees thinking of retirement: The State Health Plan is again offering online webinars with important information on "Understanding Your Medical Plan Options When You Become Medicare-Eligible."

These popular, free webinars are designed for active employees who will soon be 65, are already 65 or older, and retirees getting ready to turn 65. Each webinar lasts approximately 2 hours and will explain important information regarding Medicare, retirement health benefit options and offer the opportunity to ask questions. These webinars are also a great resource for HBRs, so feel free to attend one as well so you can assist employees as needed.

Webinars are scheduled through July. Interested employees and HBRs are encouraged to register soon, as these webinars are expected to fill quickly!

- July 12, 2022 10 a.m. to noon
- July 21, 2022 2 to 4 p.m.

#### HBR Monthly Webinars Continue This Summer!

All monthly HBR webinars begin at 10 a.m. To register for the monthly webinars, see below or visit the Plan's <u>website</u>. As HBRs know, the State Health Plan utilizes monthly HBR webinars as monthly training opportunities. The monthly webinars serve as the main source of updates and guided training. Given this emphasis, HBR attendance at each monthly webinar is required.

As a reminder, you can find presentations for a webinar you missed by visiting the **new** State Health Plan <u>HBR Monthly Training Archive</u> page. Be sure to check the HBR <u>Training and Development</u> page often to sign up for upcoming webinars and review the resources available to you, like <u>HBR</u> <u>University</u>!

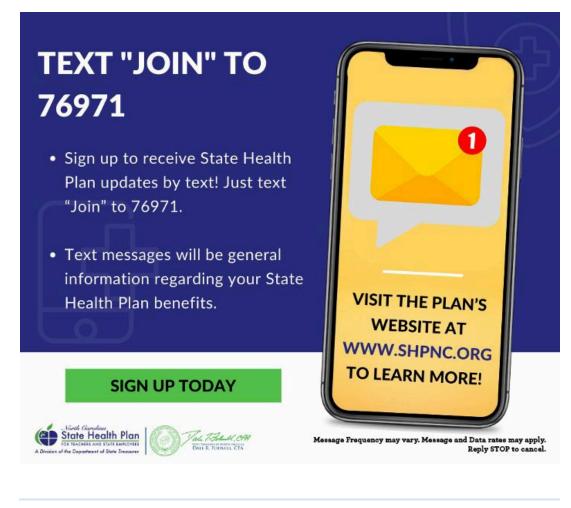
Monthly HBR webinars continue through 2022. Don't miss any! To register for the monthly webinars, see below or visit the Plan's <u>website</u>.

- July 20, 2022, 10-11 a.m.
- August 17, 2022, 10-11 a.m.
- <u>September 21, 2022, 10-11 a.m.</u>
- October 19, 2022, 10-11 a.m.
- <u>November 16, 2022, 10-11 a.m.</u>
- <u>December 14, 2022, 10-11 a.m.</u>





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Eligibility and Enrollment Questions: 855-859-0966

Prescription Questions: 888-321-3124

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



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