

## October 11, 2023, Member Alert – OE Medicare



### Attention State Health Plan Members: Open Enrollment Has Started!

The State Health Plan's Open Enrollment period runs through Oct. 27, 2023. Medicare-eligible members will continue to have three plan options in 2024:



- The Humana® Group Medicare Advantage (PPO) Base Plan (90/10)\*
- The Humana® Group Medicare Advantage (PPO) Enhanced Plan (90/10)
- The Base PPO Plan (70/30)

**IF YOU ARE SATISFIED WITH THE PLAN IN WHICH YOU ARE CURRENTLY ENROLLED, NO ACTION IS REQUIRED.**

**All members currently enrolled in the Humana Medicare Advantage (Base or Enhanced) Plan (90/10)\* will REMAIN on that plan for 2024.**

**All members currently enrolled in the Base PPO Plan (70/30) administered by Blue Cross and Blue Shield of North Carolina (Blue Cross NC) will REMAIN on that plan for 2024.**

**If you want to change plans or need to make changes regarding your dependents, you will need to take action during Open Enrollment.**

Remember, the choices you make during 2024 Open Enrollment are for benefits effective January 1, 2024, through December 31, 2024.

**If you have non-Medicare Primary dependents on your plan**, they have different options: the Enhanced PPO Plan (80/20) and the Base PPO Plan (70/30). If they are currently enrolled in the Enhanced PPO Plan (80/20), they will be moved to the Base PPO Plan (70/30) for the 2024 benefit year. You will need to take action during Open Enrollment if your non-Medicare Primary dependents want to be enrolled in the Enhanced PPO Plan (80/20) for the 2024 benefit year.

Unless you make a change to your coverage during Open Enrollment, you will **not** receive a new ID card for 2024. You will continue to use your 2023 ID card.

Eligible members will continue to have **PREMIUM-FREE COVERAGE** for the Humana Base Plan, and it will continue to only cost \$4 to add eligible dependents! In addition:

- The Humana Group Medicare Advantage Plans (90/10) are different than what you can enroll in as the general public and what you see advertised on television. What the State Health Plan offers members is often **BETTER** and, in most cases, **MORE COMPREHENSIVE** coverage.
- The Humana Group Medicare Advantage Plans have a benefit value **equivalent to a 90/10 plan, which could mean significant savings for you!**
- The Humana Group Medicare Advantage Plans (90/10) have established copays for the majority of services, which helps you predict up-front cost. The Base PPO Plan (70/30) pays for services after Medicare, which makes it difficult to predict your out-of-pocket costs.
- You have the ability to see providers outside the network for the same copay or coinsurance as in-network providers, as long as

the provider participates in Medicare and accepts the plan under which you are covered.

- The State Health Plan has saved \$47 million by enrolling 9,975 additional members into the Humana Medicare Advantage Plans during last year’s Open Enrollment period.
- Nearly 90% of the State Health Plan’s Medicare members are already enjoying these plans; this is the time to take another look!

*\* The Humana Group Medicare Advantage Plans have a benefit value equivalent to a 90/10 plan.*

**This month, the State Health Plan is hosting several webinars, in-person information sessions and a telephone town hall for Medicare members. These outreach events provide an overview of your health plan options. If you would like to attend a webinar, please RSVP online at [www.shpnc.org](http://www.shpnc.org) or call 866-720-0114, Monday - Friday, between 8 a.m. - 5 p.m. ET.**

**In-Person Events:**

DATE	COUNTY	TIME	LOCATION
10/12/2023	<a href="#">Orange</a>	2 p.m.- 4 p.m.	Sheraton Chapel Hill  One Europa Drive  Chapel Hill, NC 27517  Blue Hill Ballroom Salon A
10/17/2023	<a href="#">Wake</a>	2 p.m.- 4 p.m.	Hilton Garden Inn Crabtree Valley  3912 Arrow Drive  Raleigh, NC 27612  Element III & IV
10/18/2023	<a href="#">New Hanover</a>	2 p.m.- 4 p.m.	Terraces on Sir Tyler  1826 Sir Tyler Drive  Wilmington, NC 28405

			Grand Ballroom
10/19/2023	<a href="#">Pitt</a>	10 a.m.- 12 noon	Hilton Greenville 207 SW Greenville Blvd. Greenville, NC 27834 Carolina Ballroom E & F
10/20/2023	<a href="#">Pasquotank</a>	10 a.m.- 12 noon	Kermit E. White Graduate Center 1862 Edgewood Drive Elizabeth City, NC 27909 KEW Room 124

### Online Webinars:

WEBINAR DATES	WEBINAR TIMES
Oct. 11	<a href="#">2:00pm</a>
Oct. 16	<a href="#">6:30pm</a>
Oct. 24	<a href="#">2:00pm</a>
Oct. 25	<a href="#">6:30pm</a>

### 2024 Open Enrollment Resources

[2024 Medicare Member Decision Guide →](#)

[Take Action Now to Complete Open Enrollment →](#)

**The Eligibility and Enrollment Support Center (855-859-0966) offers extended hours during Open Enrollment if you need assistance.**

**Monday-Friday 8 a.m.-10 p.m.**

**Saturdays 8 a.m.-5 p.m.**



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