## November 2021 Member Focus



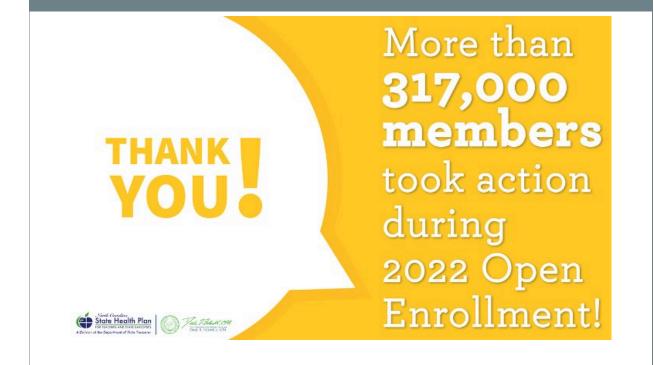
#### **Important Post-Open Enrollment Reminders**

All members enrolled in the 70/30 and 80/20 PPO plans will be receiving a new ID card in the mail in December regardless of the actions you took during Open Enrollment. If you are enrolled in one of the Humana Medicare Advantage 90/10 plans and didn't make a change, you will not receive a new ID card for 2022. As a reminder, January 2022 premiums will be deducted from your December paycheck or pension.

If during Open Enrollment you selected that you were a tobacco user but willing to visit a CVS MinuteClinic or a Primary Care Provider (PCP) for tobacco cessation counseling, you have until November 30, 2021, to complete at least one tobacco cessation counseling, or risk losing your premium credit. The subscriber must present their State Health Plan ID card in order for the visit to be covered at 100 percent by the Plan.

After you visit a CVS MinuteClinic or a PCP for your tobacco cessation session, the provider will submit a claim on your behalf. To ensure you receive credit for your visit, you should upload your office visit summary to the "Document Center" located in <u>eBenefits</u>, the Plan's enrollment system. Make sure to request a copy of your visit summary during your counseling session.

Thanks to all of you who participated in Open Enrollment. More than 317,000 subscribers took action!



# **'Understanding Your Medical Plan Options When You Become Medicare-Eligible' Webinars Scheduled!**

Retired or thinking about retirement or are you getting ready to be Medicareeligible? There's a lot to consider when you become Medicare-eligible. Let us help you navigate through your State Health Plan options.

The State Health Plan will host 3 webinars in November and December on how to maximize your health plan options when you become Medicare-eligible. The sessions, titled "Understanding Your Medical Plan Options When You Become Medicare-Eligible," are designed primarily for retired members who are turning 65 in the next 2 years, and for members who are over 65 and still actively working.

These sessions are approximately 2 hours long. The webinar schedule is below. The first event is Thursday! Please sign up for a time that is convenient for you. Space is limited, so register today!

WEBINAR TIMES
<u>2:00pm</u>
<u>10:00am</u>
<u>2:00pm</u>

### Subrogation, Third-Party Recovery and You

Have you recently been involved in a car accident, medical malpractice incident, product defect incident or some other event which 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 The Rawlings Company, LLC (Rawlings), the Plan's contractor to pursue third-party subrogation recoveries.

Contact Rawlings with any questions at 877-229-0872. You or your duly authorized representative can also send an email to

<u>NCStatemanualreferrals@rawlingscompany.com</u> for a subrogation request. For details, visit the State Health Plan <u>website</u>. Click on "Employee Benefits" and scroll down to find <u>"Subrogation and Recovery."</u>

Health Management Systems Inc. (HMS) will still be working cases that have not been resolved by December 31, 2020. HMS will work on these older cases until December 31, 2021. You can still contact HMS with any questions at 800-294-2757.

# Humana Plan Members: Ways to Reduce Stress During the Holidays

A healthy holiday season starts with your expectations. Sit down and ask yourself honestly if your plans are realistic. Make a list – not of what to buy, or make, or do, or whom to invite for dinner – but of what you expect from yourself and your family this season. From there, you can break things down into potential sources of stress.

Let's say one of your list items is "Holiday Dinner." What does this mean to you? Do you feel compelled to turn your table into a cooking-magazine feature spread, with made-from-scratch versions of dishes you've only seen on TV?

Maybe you should ask yourself how much joy you get in return for this investment. Would you and your loved ones be just as, or even more, content with simpler foods and the chance for more quality time with you at the table instead of you spending two days – not to mention the entire meal itself – in the kitchen? Why not ask them and find out?

A relaxed, stress-free holiday when you can simply rejoice in each other's company: to us, that sounds like a truly great gift.

If you have healthy, simple holiday recipes that you would like to share with other State Health Plan members, please share them <u>here</u>. Your recipe might be featured in next month's article!

### **Your Health Minute**

#### Get Ready for the Great American Smokeout®

Quitting smoking isn't easy. It takes a plan. You don't have to stop smoking in one day. Start with day one! Let the Great American Smokeout on Thursday, November 18, be your day to start your journey toward a smoke-free life.

Join thousands of people who smoke across the country in taking an important step toward a healthier life and reducing your cancer risk. Plus, the American Cancer Society can help you access the resources and support you need to quit. <u>Click here</u> to learn more!

The State Health Plan also offers resources to help you quit. <u>Take a look</u> at what's available!



**November is National Diabetes Month** 

It's sad but true – diabetes is the seventh-leading cause of death in the United States and impacts millions of people, according to the Centers for Disease Control and Prevention (CDC). National Diabetes Month in November is the perfect time to learn more about – and how to prevent – diabetes.

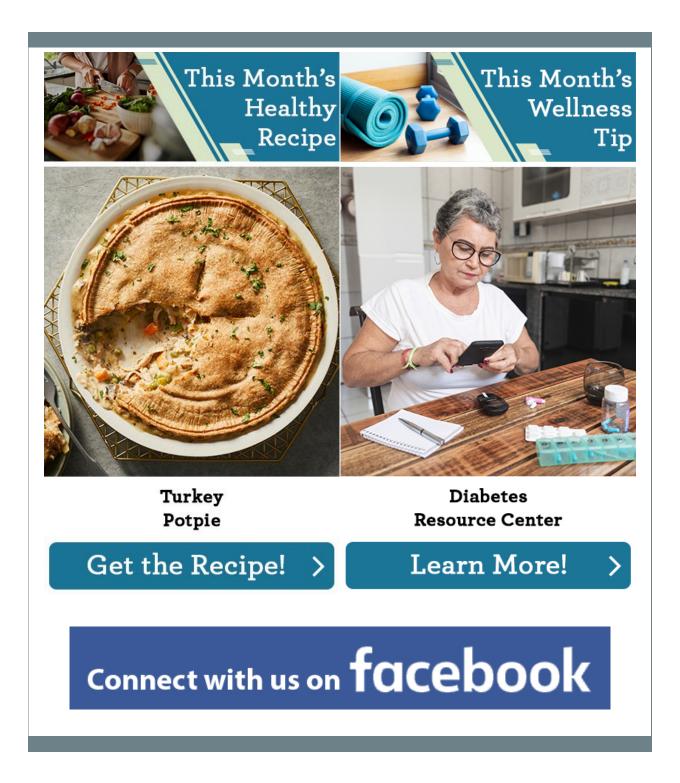
<u>Prediabetes</u> is a serious health condition where blood sugar levels are higher than normal, but not high enough yet to be diagnosed as type 2 diabetes. Prediabetes increases the risk of developing type 2 diabetes which can lead to <u>heart disease</u> and stroke. If you have prediabetes, you can make lifestyle changes to prevent or delay this disease and other serious health problems.

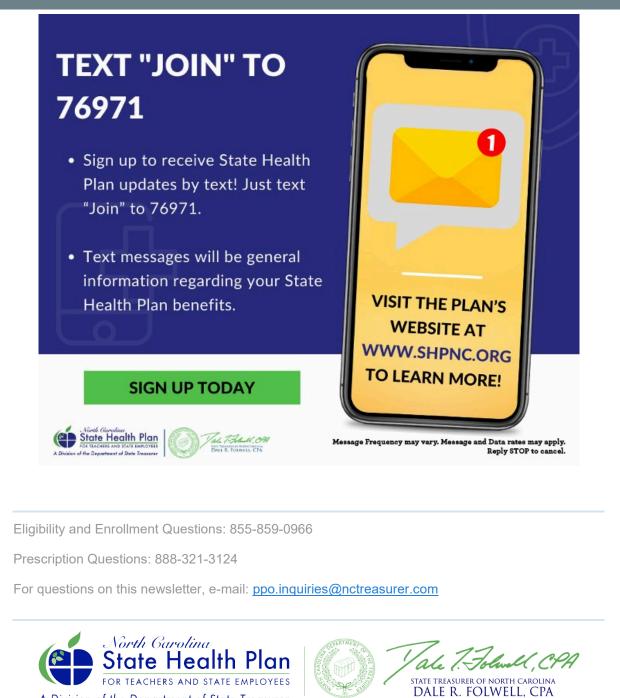
Take the <u>prediabetes risk test</u> to find out if you are at risk of having prediabetes. If your score is high, talk with your health care provider and commit to making changes that lower your risk.

As a reminder, in 2022, the Plan will continue to offer insulin at \$0 cost for preferred or non-preferred prescription insulin for members on the 70/30 and 80/20 PPO Plans.

You can also learn more about diabetes by visiting the Plan's <u>Diabetes Resource</u> <u>Center</u>.







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