

November 2020 Member Focus



Updated COVID-19 Benefits for Testing and Treatment

(Members on 70/30, 80/20 & HDHP)

The State Health Plan has announced the following extensions for COVID-19 testing and treatment for members on the 70/30 Plan, 80/20 Plan and High Deductible Health Plan (HDHP):

- COVID-19 diagnostic testing and clinical screening visit will be covered at 100% until the [federal CARES Act](#) is lifted.
- Cost associated with the treatment (medical only) of COVID-19 has been extended until March 31, 2021. Any medications prescribed to treat COVID-19 will be subject to the copay/coinsurance.
- Prior authorizations for COVID-19 acute inpatient medical and certain services have been extended to March 31, 2021.
- As a reminder, many providers continue to offer tele-health or virtual visits. These types of visits continue to be covered under your Plan benefits and this will remain in effect until June 30, 2021. The applicable copay for a Primary Care Provider office visit will apply. If you are outside of North Carolina, please confirm with your provider as each state may have different rules regarding tele-health services.

The N.C. Department of Health and Human Services has recently provided [guidance](#) for those planning to travel or attend family gatherings over the holidays. This guidance includes having a screening COVID-19 test prior to travel or attending family gatherings. Through December 31, 2020, the Plan will cover COVID-19 tests without a provider's order and as previously mentioned, there will be no charge for the test.

For members on the UnitedHealthcare Medicare Advantage Plans, please refer to the Plan's [website](#) or UHC for updated COVID-related coverage.

Important Post-Open Enrollment Reminders

All members will be receiving a new ID card in the mail in December regardless of the actions you took during Open Enrollment.

As a reminder, January 2021 premiums will be deducted from your December paycheck or pension.

Also, 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, 2020, 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. It's also important to visit the Plan's [website](#) and print off instructions for your provider to ensure your tobacco attestation counseling session is FREE and is billed correctly.

In addition, CVS MinuteClinic is now able to conduct virtual tobacco attestation counseling sessions in North Carolina! Subscribers interested in this service should [click here](#) to request a virtual session.

Thanks to all of you who participated in Open Enrollment. More than 334,913 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 Medicare-eligible? 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 several 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. Please sign up for a time that is convenient for you. Space is limited, so register today!

Date	Time	Registration
11/18/2020	3:00pm-5:00pm	Register
12/3/2020	3:00pm-5:00pm	Register
12/9/2020	10:00am-12:00pm	Register

Do You Need Medicare Part A and Medicare Part B?

(Members Aging into Medicare)

Are you a **retired** state employee or possibly a surviving spouse of a deceased State Health Plan member and becoming Medicare-eligible as a result of turning 65? If so, it will be important to enroll in both Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) to receive full benefit coverage when Medicare becomes primary. This also means your coverage options under the State Health Plan will change.

You become Medicare-eligible due to age the first of the month that you turn 65 (e.g.: 65th birthday is 12/5/2020 – Medicare eligibility date will be 12/1/2020). But if you turn 65 on the first day of a month, then your Medicare eligibility date will be the first day of the preceding month (e.g.: 65th birthday is 12/1/2020 – Medicare eligibility date will be 11/1/2020). Please note Medicare Part A is typically premium free from the federal government if you have worked 10 years or more and paid FICA taxes. **However**, Medicare Part B will have a monthly premium which you will pay to the federal government (either deducted from your Social Security benefits or if Social Security benefits have been delayed, you will be billed by the federal government).

What happens if you only take Medicare Part A? If you enroll in Medicare Part A only, your State Health Plan coverage options will be limited to only the 70/30 Plan (because you must have both Medicare Part A and Part B to be enrolled in our Group Medicare Advantage plan options). Further, the Plan will reduce your medical claims under the 70/30 Plan by the amount Medicare Part B would have paid on your behalf and **you would be held responsible** for this amount in addition to your deductible, copay and/or coinsurance. This will result in you having higher out-of-pocket expenses.

If you are under the State Retirement Systems and collecting or awarded Social Security Disability benefits as a result of a qualifying disability, it is possible you may be also awarded Medicare eligibility even though you are under 65. If this occurs, it will be important to accept enrollment into both Medicare Part A and Medicare Part B. Please read your Notice of Award (from Social Security) very closely for information concerning Medicare. We recommend contacting our Eligibility and Enrollment Support Center (855-859-0966) immediately after receiving the Notice of Award as you may have a limited time frame to obtain Medicare.

Your enrollment into Medicare is handled by Social Security either by telephone (800-772-1213) or through their website (www.socialsecurity.gov). But if you began collecting your Social Security benefits before turning 65 then Social Security will actually conduct the enrollment into Medicare automatically and you should receive your red, white and blue Medicare card approximately 90-120 days before it would become effective.

Get Ready for the Great American Smokeout®

(All Members)

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 19**, 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. [Click here](#) to learn more!

Did You Know...

November is National Diabetes Month

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.



Over the past 20 years, the number of adults diagnosed with diabetes has more than doubled as the American population has aged and become more overweight or obese. Childhood obesity rates have also risen along with the rates of type 2 diabetes in youth. Often poor health habits increase the risk of this disease. Making healthy changes together increases the odds that good health habits will stick. Learn how to make positive changes with these [healthy tips](#).

[Prediabetes](#) 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 [heart disease](#) and stroke. If you have prediabetes, you can make lifestyle changes to prevent or delay this disease and other serious health problems.

Take the [prediabetes risk test](#) 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.

And here's some great news for State Health Plan members who have diabetes! The Plan recently [announced](#) that beginning January 1, 2021, Plan members who take insulin will have a \$0 cost for preferred or non-preferred prescription insulin.

You can also learn more about diabetes by visiting the Plan's [Diabetes Resource Center](#).



**Creamy Chipotle Skillet
Chicken Thighs**

[Get the Recipe!](#)



**Living with Diabetes:
Get Active!**

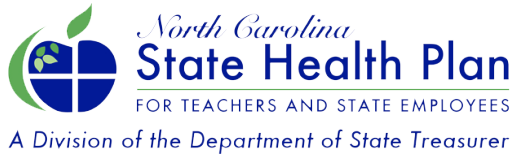
[Click for the Tips!](#)

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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



Dale R. Folwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA

The signature "Dale R. Folwell, CPA" is written in a green cursive font. Below it, the text "STATE TREASURER OF NORTH CAROLINA" and "DALE R. FOLWELL, CPA" is printed in a green sans-serif font.