



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer



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



2019 Open Enrollment

Board of Trustees Meeting

October 22, 2018

A Division of the Department of State Treasurer

Open Enrollment Direct Mail Campaign Complete

- Medicare Invitation to Outreach Meetings
- Telephone Town Hall Postcards
- Enrollment Decision Guides
- Reminder Postcards

State Health Plan Open Enrollment for 2019

**DEADLINE:
OCTOBER 31, 2018!**

TIME IS RUNNING OUT!

ALL MEMBERS MUST TAKE ACTION
DURING OPEN ENROLLMENT!

REMINDER: All members will be automatically enrolled in the 70/30 Plan, but **YOU MUST TAKE ACTION** to reduce your premium. If you prefer the 80/20 Plan, **YOU MUST TAKE ACTION!** If you want to reduce your monthly premium on either Plan, **YOU MUST TAKE ACTION** by completing the tobacco attestation!

If you fail to take action during Open Enrollment, your monthly premiums will be considerably higher in 2019!



“Your State Health Plan benefit is paid for by you and taxpayers like you. We’re pleased to have **frozen premiums for 2019**. Also, it will only take around 10 ‘clicks’ to complete **Open Enrollment**. But, it’s important for you to carefully review your Open Enrollment options and make the best choice for your family. We are working hard to protect your benefit and strengthen the Plan for a sustainable future.”

- Treasurer Dale R. Folwell, CPA

STATE HEALTH PLAN

2019 OPEN ENROLLMENT DECISION GUIDE

Sept. 29 - Oct. 31, 2018

“When I was sworn in as the 28th State Treasurer of North Carolina, I promised to reduce complexity and add value to the State Health Plan. One of the ways that the Plan has been able to achieve this is through recent negotiations with UnitedHealthcare®, the Plan’s Medicare Advantage carrier. I’m pleased to say that those negotiations resulted in \$55 million in savings for the overall Plan, which is primarily funded through taxpayer dollars. We were able to do this by using our “largeness” to get better deals and by signing our contracts. **THESE SAVINGS MADE IT POSSIBLE TO NOT INCREASE PREMIUMS FOR THE 2019 BENEFIT YEAR.**

I look forward to continuing to serve you as state treasurer, and I thank you for your service to the people of North Carolina.”

- Dale R. Folwell, CPA
State Treasurer



Open Enrollment: Member Outreach

- 27 Active/Non-Medicare Member Outreach Events were held in September and October across the state with 2,423 members attending. 6 Active/Non-Medicare Webinars were also conducted with 3,321 members attending.
- 31 Medicare Outreach Events were held in 24 counties with more than 2,900 members attending. Several meetings are occurring this week as well.



Results as of 10/17/18

Telephone Town Hall Events



- 3 Telephone Town Hall events were held yielding a very high level of participation and engagement.
 - 2 events for Medicare Retirees
 - 1 event for Non-Medicare Retirees
- A total of 30,290 members participated with a large portion of listeners staying on the line throughout the duration of the 45-minute call.
- This pattern is similar to our experience last year for these calls.
- We did experience a jump in the number of cell phone numbers, which impacts who we can call to participate.

Email Communications

- The Plan has sent out 10 HBR and Member Alerts to date informing members about Open Enrollment.
- Open rates for these emails is on average 31%.
- Six more emails are scheduled through October 29.



The header of the e-newsletter features a portrait of Dale R. Folwell, CPA, State Treasurer of North Carolina, on the left. To the right is a green leaf logo and the text: "Stay up-to-date on the latest plan changes, options and information." Below this is the title "Member Alert" in large green letters, with "e-Newsletter for the North Carolina State Health Plan" in smaller text underneath.

State Health Plan Open Enrollment is UNDER WAY!

Open Enrollment is now under way and ends October 31, 2018. Changes you make during this period will be effective for the 2019 benefit year, which runs January 1, 2019-December 31, 2019.

We're pleased to say that through recent negotiations with UnitedHealthcare, the Plan's Medicare Advantage carrier, \$55 million in savings was generated for the overall Plan. **These savings made it possible to NOT increase your premiums for the 2019 benefit year.** In addition, this year's online enrollment process remains simple and straightforward, taking only around 10 "clicks" to complete the process.

Take Action
Please note that all members will be automatically enrolled in the 70/30 Plan, which will remain premium-free for retiree-only coverage. In you prefer the 80/20 Plan, **YOU MUST TAKE ACTION!** If you want to reduce your monthly premium on the 80/20 Plan, **YOU MUST TAKE ACTION** by completing the tobacco attestation! If you fail to take action during Open Enrollment, you will be enrolled in the 70/30 Plan for the 2019 benefit year.

Open Enrollment Results: Week by Week

Week By Week 2019 OE Enrollment Activity

| | Online Updates | Telephonic Updates | Total Updates |
|-----------------------------------|----------------|--------------------|---------------|
| Week 1 | 73,229 | 15,914 | 89,143 |
| Week 2 | 64,927 | 13,925 | 78,852 |
| Week 3 <i>(as of 10/18/18)</i> | 50,150 | 10,611 | 60,761 |
| Total | 188,306 | 40,450 | 228,756 |

More than 195,000 subscribers have taken action. Another 121,000 subscribers ***should*** take action before the Oct. 31, 2018 deadline.