





## 2023 State Health Plan Open Enrollment

**Active and Non-Medicare Members** 

Open Enrollment October 10 – 28, 2022



#### Topics for Today

- Open Enrollment Reminders and Plan Options
- Benefit Highlights for 2023
- Plan Comparisons
- Premium Rates
- Online Enrollment Process
- Important Phone Numbers



#### Action Required!



- ALL active and non-Medicare members, including dependents, will be moved to the Base PPO Plan (70/30) effective January 1, 2023.
  - You will see this change when you log in to eBenefits during Open Enrollment.
- You MUST take action if you want to enroll in the Enhanced PPO Plan (80/20) and reduce your premium in either the Base PPO Plan (70/30) or Enhanced PPO Plan (80/20).
- If you do not take action by October 28, you will:
  - Remain on the Base PPO Plan (70/30) for 2023.
  - Pay more for subscriber-only premium for failure to complete tobacco attestation for active members in the Base 70/30 and Enhanced 80/20 plans.
- The Base PPO Plan (70/30) remains premium-free for non-Medicare subscribers in the Retirement Systems and does not require a tobacco attestation to reduce the premium. The tobacco attestation applies to non-Medicare subscribers in the Retirement Systems who want to enroll in the Enhanced PPO Plan (80/20) and reduce their monthly premium.

#### Dependent Eligibility Reminder

- Open Enrollment is the time to add/drop dependents and/or change plans.
- Outside of OE, there must be a Qualifying Life Event (QLE) to add/drop dependents.
  - You have 30 days from the date of the event to make changes.
- Dependent verification documentation is required for all dependents.
  - During Open Enrollment, you have until October 28 to provide the required documentation.
  - A full list of required documents can be found on the Plan's website.
- Documents should be uploaded and stored in eBenefits. Need help?
   Contact your HBR or the Eligibility and Enrollment Support Center (855-859-0966).





Dependent Eligibility

Guidelines for a Qualifying Life Event (QLE) and dependent eligibility.





#### 2023 Health Plan Options

• The State Health Plan will continue to offer two plan options to active members and non-Medicare non-active members for 2023:

#### Enhanced PPO Plan (80/20)

Members pay a 20% coinsurance for eligible in-network services. For some services (i.e., office visits, urgent care or emergency room visits), members pay a copay. Affordable Care Act (ACA) Preventive Care Services performed by an in-network provider are covered at 100% by the Plan, at no cost to the member.

#### Base PPO Plan (70/30)

Members pay 30% coinsurance for eligible in-network expenses. Similar to the 80/20 plan, members pay a copay for some services (i.e., office visits, urgent care or emergency room visits). Affordable Care Act (ACA) Preventive Care Services performed by an in-network provider are covered at 100% by the Plan, at no cost to the member.

Active members can reduce their employee premium by completing the tobacco attestation in both plans!





## Benefit Highlights for 2023



#### Benefit Highlights for 2023!

- No premium increases for the 5th year in a row!
- Members who select a Clear Pricing Project Provider as their Primary Care Provider will continue to enjoy a \$0 copay!
- Continued reduced copays for members who visit a Clear Pricing Project Specialist!
- Joint replacement bundle pricing for eligible members!
- Preferred and non-preferred insulin will continue to have a \$0 copay for a 30-day supply!
- Preventive Care Services & Preventive Medications will continue to have no copay or deductible on either plan!
- Please refer to the Benefits Booklet for full coverage details.







#### Clear Pricing Project

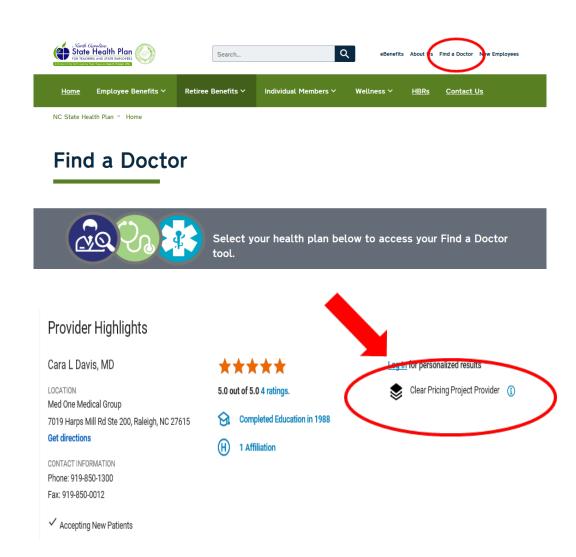
- Plan members currently utilize the NC State Health Plan network, which encompasses Clear Pricing Project (CPP) providers and providers in the Blue Options Network to ensure adequate access to health care.
- The goal of CPP is to ensure that members have this valuable benefit for years to come, while bringing transparency to health care costs and addressing the rising health costs that the Plan and members face each day.
- CPP providers have agreed to get rid of secret contracts, making health care more affordable and transparent.
- In 2023, the Plan will continue to offer significant copay reductions for members who visit a CPP provider and if you select a CPP provider as your PCP and it appears on your ID card, any visit to that provider has a \$0 copay.

## Clear Pricing Project Provider Copay Reductions

CLEAR PRICING PROJECT PROVIDER COPAY COMPARISON CHART				
Provider	Enhanced PPO Plan (80/20)	Base PPO Plan (70/30)		
Primary Care Provider (PCP)	\$0 for Clear Pricing Project (CPP) PCP on ID card; \$10 for non-CPP PCP on ID card; \$25 for any other PCP	\$0 for Clear Pricing Project (CPP) PCP on ID card; \$30 for non-CPP PCP on ID card; \$45 for any other PCP		
Specialist	\$40 for CPP Specialist; \$80 for other Specialists	\$47 for CPP Specialist; \$94 for other Specialists		
Behavioral Health Provider	<b>\$0 for CPP Provider</b> \$25 for non-CPP Provider	<b>\$0 for CPP Provider</b> \$45 for non-CPP Provider		
Speech, Occupational, Chiropractor and Physical Therapy	<b>\$26 for CPP Providers;</b> \$52 for other Providers	\$36 for CPP Providers; \$72 for other Providers		

#### Locating Clear Pricing Project Providers

- CPP providers can be located using the Find A Doctor search tool on the Plan's website.
  - The <u>Find A Doctor</u> tool can be found on the top of every page.
  - Select your plan and then North Carolina State Health Plan.
  - Search or browse for a provider. CPP providers will have "Clear Pricing Project Provider" next to their name within the Provider Highlights.



### 2023 Open Enrollment Tobacco Attestation Activity



- Subscribers that are tobacco users can attend a tobacco cessation counseling session at a provider's
  office that offers this service for free to lower their 2023 employee-only premium by \$60.
  - If you combine your tobacco cessation visit with another service, there may be a copay.
- To earn the \$60 premium credit, subscribers may complete the tobacco cessation counseling session starting **July 1, 2022**. You do not have to wait until Open Enrollment!
- Please note this action is only for tobacco users who want to reduce their 2023 premium. If the subscriber is a non-tobacco user, they will simply attest to that fact during the Open Enrollment.
- To ensure you receive credit for your visit, you must upload the provider office visit summary to the "Document Center" located in eBenefits, the Plan's enrollment system.

#### July 1, 2022

 Tobacco users can start visiting a provider to complete their counseling session.



#### November 30, 2022

 Tobacco users will have until November 30, 2022, to complete this activity.





#### **Tobacco Attestation Savings**



	Enhanced PPO Plan (80/20)	Base PPO Plan 70/30
Subscriber-Only Monthly Premium	\$110	\$85
Attest to being a non-tobacco user or agree to and complete (by Nov. 30, 2022) at least one cessation counseling session to earn a monthly premium credit.	-\$60	-\$60
Total Monthly Subscriber-Only Premium (With Credit)	\$50	\$25

- Don't forget, Tobacco cessation counseling is available throughout the year!
- If you're interested in tobacco cessation counseling at any point in the year, you can just GO to a PCP's office.



# Enhanced PPO Plan (80/20) & Base PPO Plan (70/30) Benefits



#### 2023 Enhanced and Base PPO Plans

Plan Design Features	Enhanced PPO Plan (80/20)	Base PPO Plan (70/30)	
Deductible	\$1,250 Individual \$3,750 Family (Combined Medical & Pharmacy)	\$1,500 Individual \$4,500 Family (Combined Medical & Pharmacy)	
Medical/Rx Out-of-Pocket (OOP)	\$4,890 Individual \$14,670 Family (Combined Medical & Pharmacy)	\$5,900 Individual \$16,300 Family (Combined Medical & Pharmacy)	
Preventive Services	<b>\$0</b>	\$0	
Primary Care Provider (PCP)	\$0 for CPP PCP on ID Card \$10 for non-CPP PCP on ID card \$25 for any other PCP	\$0 for CPP PCP on ID Card \$30 for non-CPP PCP on ID card \$45 for any other PCP	
Specialist Copay	\$40 for CPP Specialist \$80 for other Specialists	\$47 for CPP Specialist \$94 for other Specialists	
Speech, Occupational, Chiro and Physical Therapy Copay	\$26 for CPP Providers \$52 for other Providers	\$36 for CPP Providers \$72 for other Providers	
Hospital & ER Copays	\$300 + Ded/Coins.	\$337 + Ded/Coins.	

#### Copay Waiver for Insulin

 Members will continue to have a \$0 copay for Preferred and Non-Preferred Insulin.

Rx Tier	Enhanced 80/20	Base 70/30	HDHP
Tier 1 – Generics <u>&lt;</u> \$150	\$5	\$16	Ded/Coins
Tier 2 – Preferred Brands & High-Cost Generics	\$30	\$47	Ded/Coins
Tier 3 – Non-Preferred	Ded/Coins	Ded/Coins	Ded/Coins
Tier 4 – Low-Cost Generic Specialty	\$100	\$200	Ded/Coins
Tier 5 – Preferred Specialty	\$250	\$350	Ded/Coins
Tier 6 – Non-Preferred Specialty	Ded/Coins	Ded/Coins	Ded/Coins
Preventive Medications	\$0	\$0	\$0
Preferred Diabetic Supplies	\$5	\$10	Coins
Preferred and Non-Preferred Insulin	\$0	\$0	\$0

#### Pharmacy Benefit Reminders

CVS Caremark is the Pharmacy Benefits Manager for the State Health Plan.
 Remember that the Plan continues to maintain a customized closed formulary, or drug list.

Closed Formulary – In a "closed" formulary, certain drugs are excluded.

- The formulary is updated on a quarterly basis and members should always review it to see if there have been any coverage changes to their prescribed medications.
- An exception process is available to providers who believe that, based on medical necessity, it is in the members' best interest to remain on the excluded drug(s).
- Excluded drugs approved for coverage through the exceptions process will be at the tier 3 or tier 6 member cost-share level.

## **Premium Rates**





#### 2023 Premium Rates

Monthly Premium Rates	2023 Rates *		
Enhanced PPO Plan (80/20)			
Subscriber Only	\$50.00		
Subscriber + Child(ren)	\$305.00		
Subscriber + Spouse	\$700.00		
Subscriber + Family	\$720.00		
Base PPO Plan (70/30)			
Subscriber Only	\$25.00		
Subscriber + Child(ren)	\$218.00		
Subscriber + Spouse	\$590.00		
Subscriber + Family	\$598.00		

<sup>\*</sup>Assumes completion of tobacco attestation. The employee-only premium will be \$60 higher per month if the tobacco attestation is not completed. NOTE: Base PPO Plan (70/30) for retiree-only coverage remains premium free.

## Online Enrollment Process





#### Online Enrollment: Getting Started!

## Benefits is the Gateway to your Enrollment

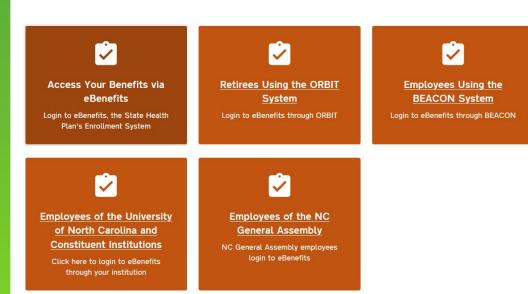
To log into eBenefits, click the gold button for YOUR enrollment system. If your employer is not listed, select the gold "eBenefits" button or contact your HR representative for assistance.

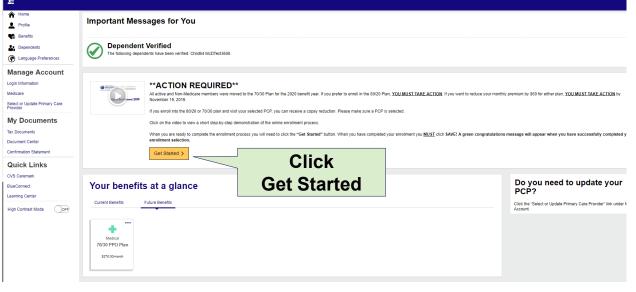
Once you're logged into eBenefits, you can complete your OPEN ENROLLMENT, make changes and access your benefit information through Blue Connect, where you can find your EOBs and order new ID cards.

#### Important Note Regarding Passwords:

If you are having issues logging into eBenefits, do not continue to attempt to log in or you will lock your account. Instead you have the option to reset your password. Simply click "Reset your account" then "I can't remember my password." From there you will be prompted to a screen that will ask you to enter your username so a passcode can be sent to the email address you have in eBenefits.

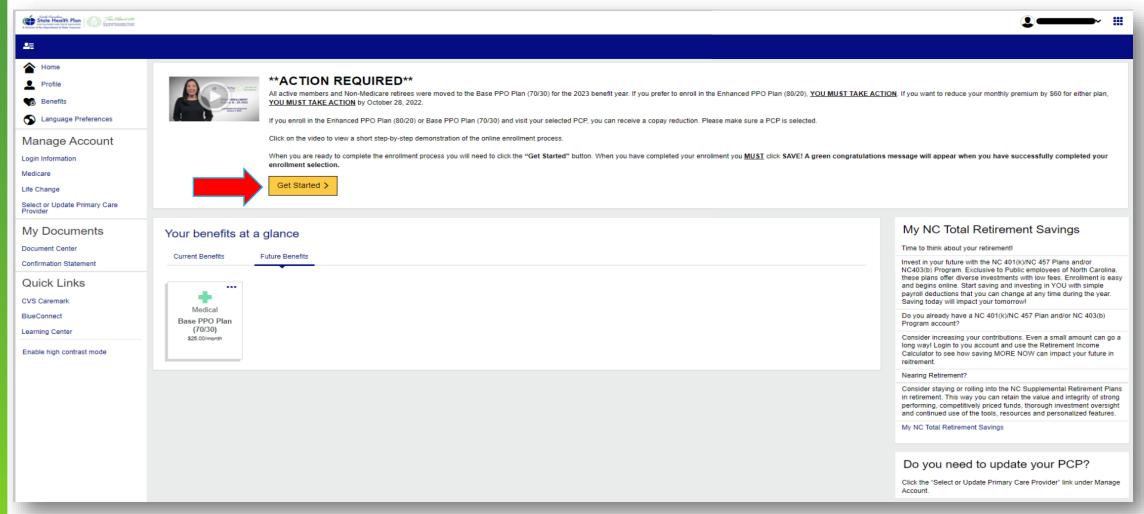
- To get started, visit shpnc.org
- Click "eBenefits"
- Select the appropriate colored box to access eBenefits
- Once you are logged into eBenefits, click "Get Started"



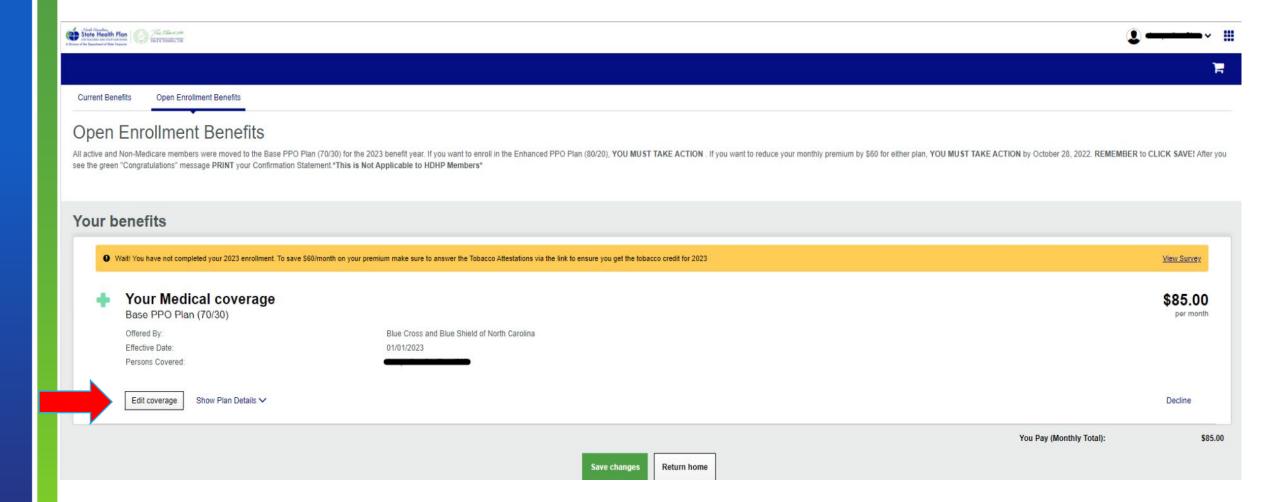




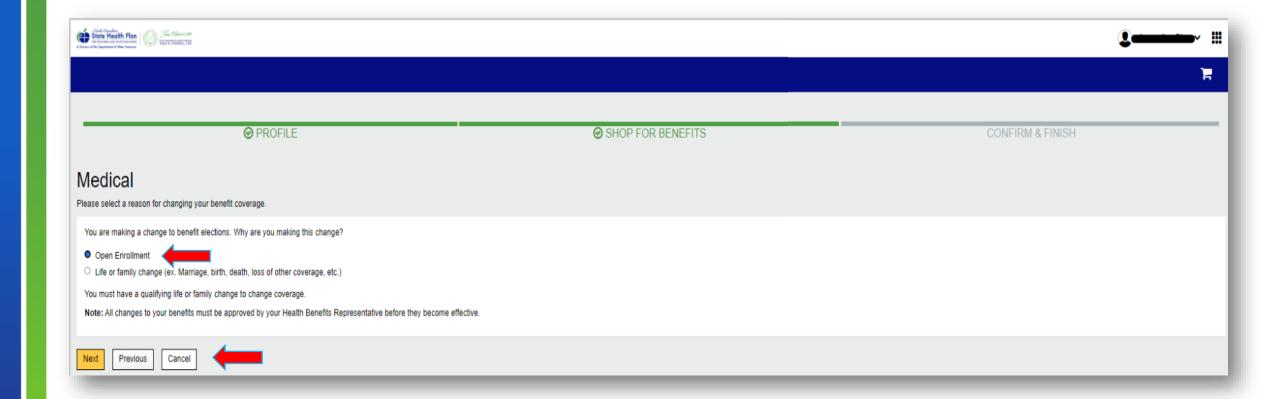
#### Member Home Page



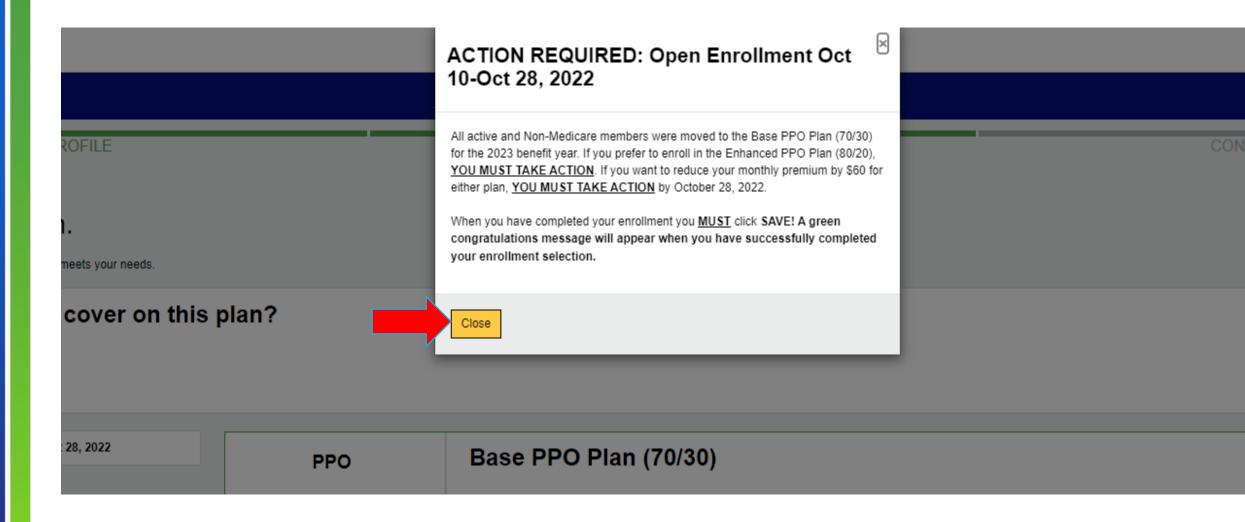
#### Open Enrollment Benefits



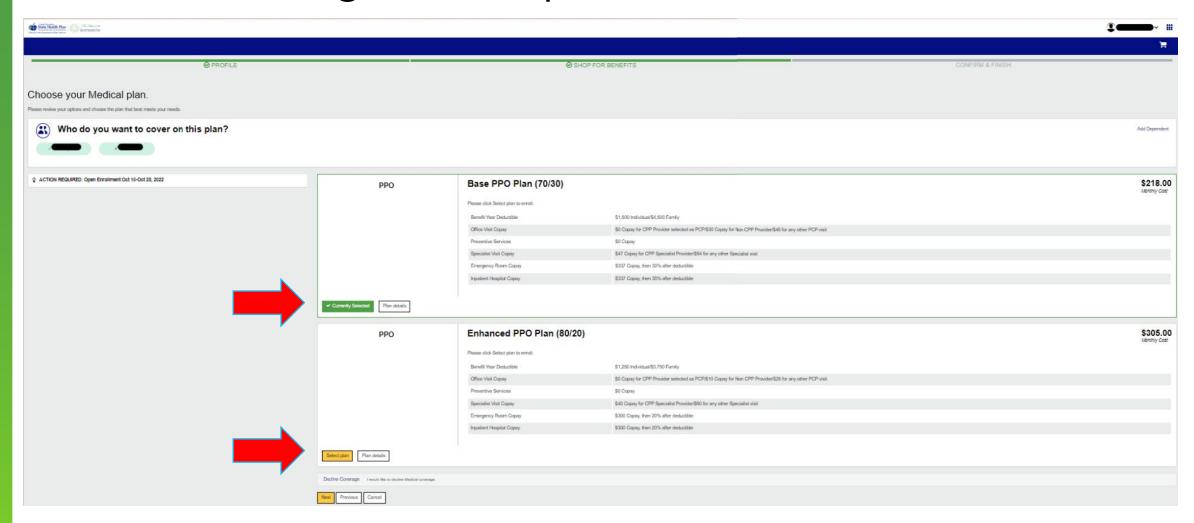
## Open Enrollment Selection



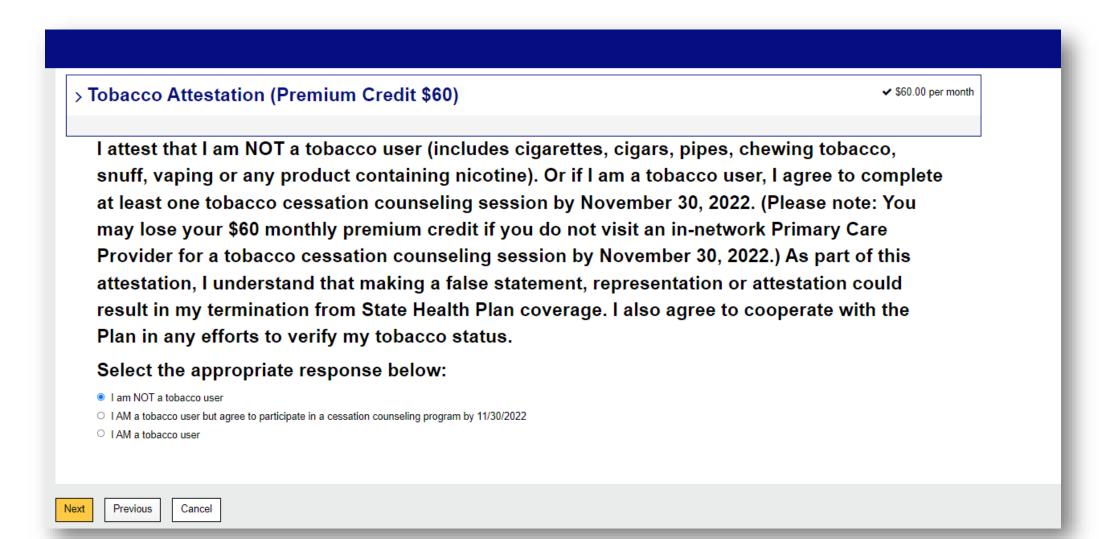
#### "Action Required" Pop up Statement



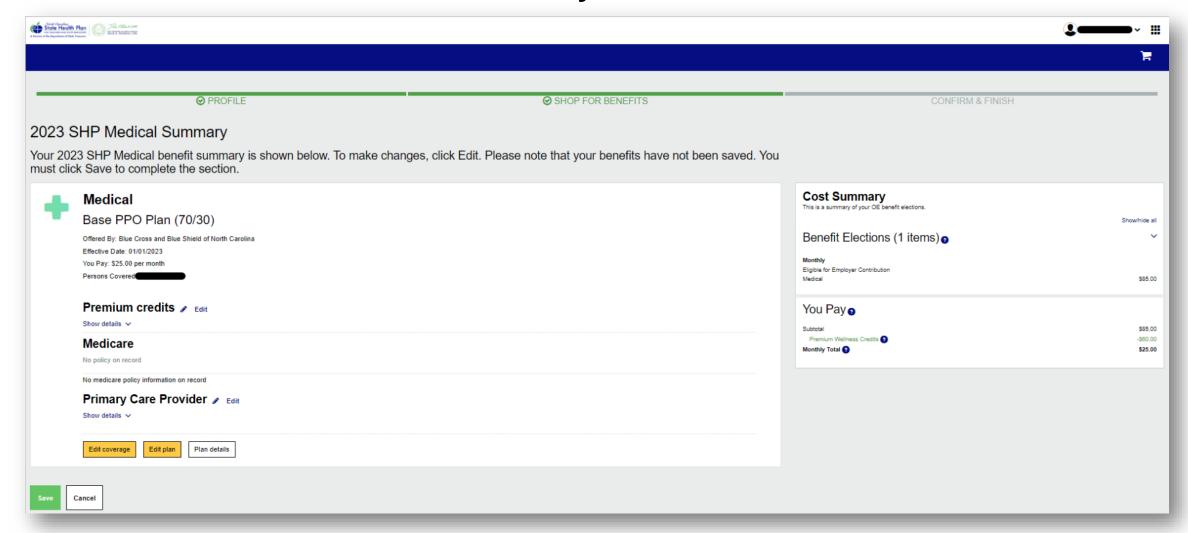
## Plan Selection Page/Add Dependents(s)



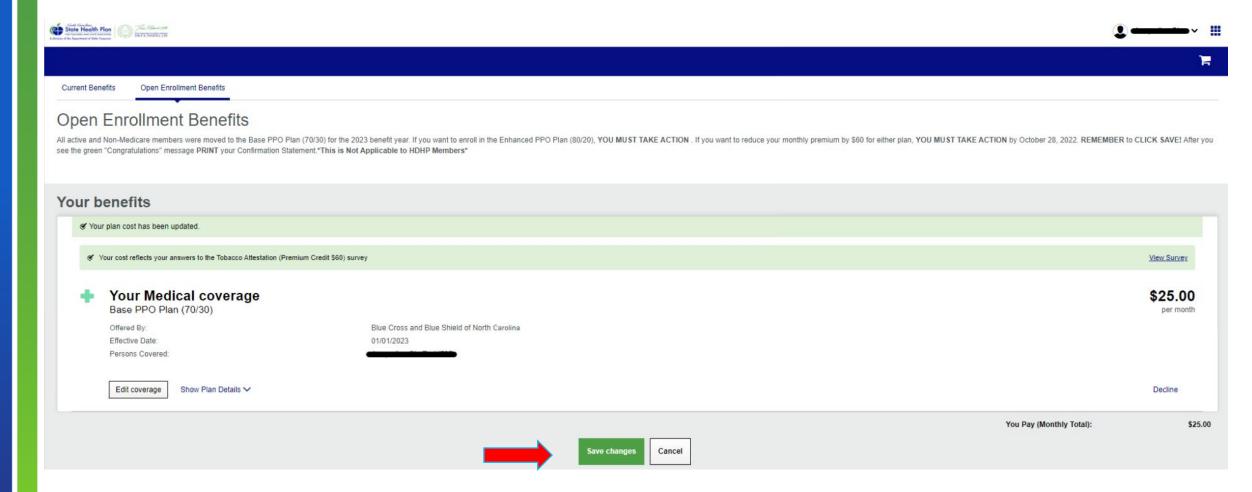
#### 2023 Tobacco Attestation



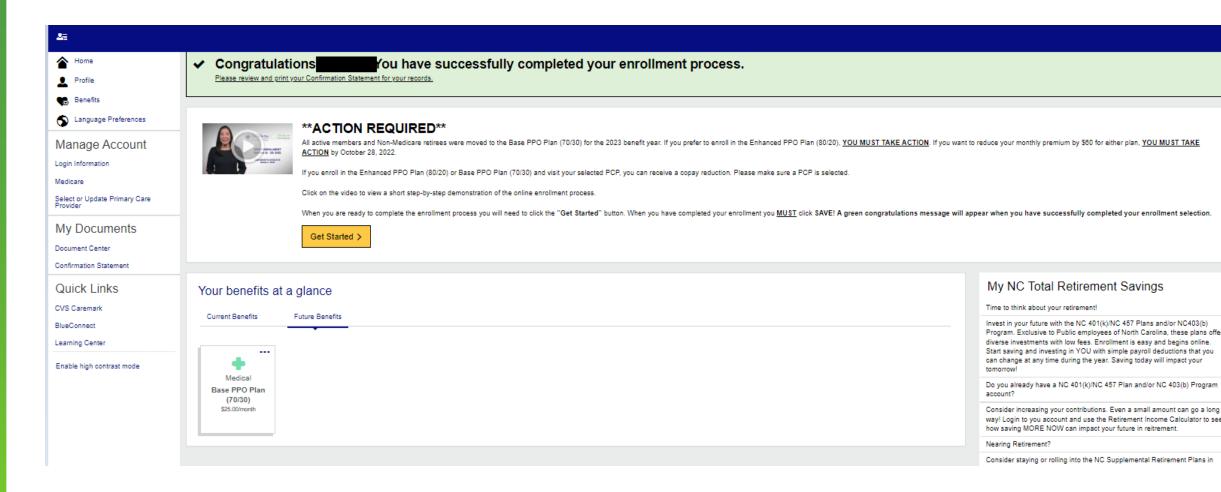
#### Medical Benefits Cost Summary



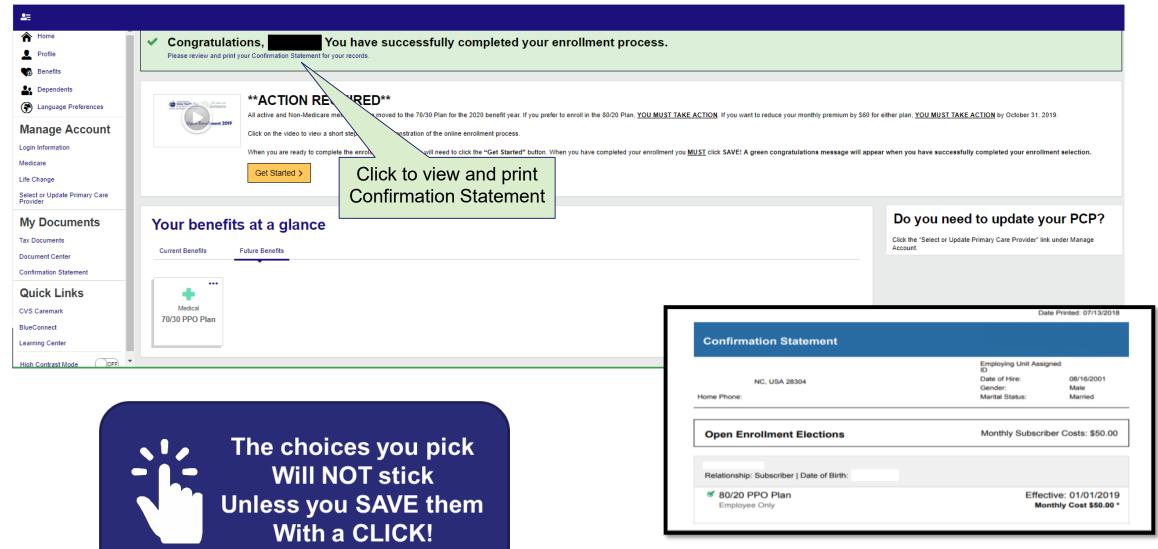
#### Your Benefits Review



#### Congratulations Banner



#### **Confirmation Page**



#### **Extended Call Center Hours**



- The Eligibility and Enrollment Support Center will have extended hours during Open Enrollment starting October 10:
  - Monday-Friday, 8 a.m. 10 p.m.
  - Saturdays, 8 a.m. 5 p.m.
- You are encouraged to NOT wait until the last minute to enroll! As we near the end of the enrollment period, call wait times will be longer than usual. Act early!

855-859-0966

#### Member Resources

• ELIGIBILITY AND ENROLLMENT SUPPORT CENTER 855-859-0966

CVS CAREMARK

(PHARMACY BENEFITS)

888-321-3124

• BLUE CROSS AND BLUE SHIELD OF NC (BENEFITS, CLAIMS) 888-234-2416

# Thank You! Questions?

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