April 2018 HBR Update

North Carolina State Health Plan FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer
Treasurer Dale R. Folwell, CPA

Third Party Administrator Transition Update

The State Health Plan hosted webinars for HBRs regarding the Third Party Administrator (TPA) transition for all non-BEACON groups. A recording of the webinar is posted here for those who were unable to attend.

As a reminder, all non-BEACON agencies will need to take action, so participation was highly encouraged.

Please note: In order to watch the presentation, you will have to provide your name and email.

Reconciliation & Billing

Each employing unit should reconcile their invoice every month. If updates are required in eEnroll, those updates should be made prior to the cutoff for the next month's invoice. Otherwise, the change will not be reflected on the next invoice.

Updates made and approved in eEnroll 48 hours before your bill date should show on your invoice. Your monthly billing schedule can be viewed on the Plan's website under the HBR tab or by clicking here. If your enrollment is correct in eEnroll, but not correct on your invoice, contact the HBR Support Line at 800-422-5249 or create a case via One Place 365. Groups with an assigned Account Manager may contact them directly.

Benefitfocus will research to verify if the enrollment has been sent to Blue Cross and Blue Shield of North Carolina (Blue Cross NC). If you experience any delays in getting your issues resolved in a timely manner, you may escalate to the State Health Plan by emailing hbrinquiries@shpnc.org. Please remember, the Plan will not approve correction exceptions more than two billing cycles in arrears.

Click here for more information on premium billing and enrollment reconciliation.

Pay as Billed Reminder: Each employing unit is required to pay their monthly invoice as billed. Any group that pays less than the amount on the invoice will have their claims held until the account is current.

Regional Onsite HBR Trainings

The State Health Plan is hosting three training sessions in 2018. At these sessions, we'll share the latest information on Plan benefits and policies, and leave plenty of time for your questions. These sessions are for new HBRs, but long-time HBRs are welcome to attend for a refresher! Please note: the content will be the same for each session.

Registration is limited, so sign up early to reserve a spot.

Termination and Reinstatement Policy as a Result of Plan Audits of SSNs, Dependent Verification Documentation and QLEs

The State Health Plan has sent out a number of communications about HBR responsibilities to obtain and maintain documentation to verify dependent eligibility and/or validate qualifying life events (QLE). The Plan has also increased the volume of ongoing audits to ensure these documents are being maintained.

We have seen an increased awareness about the need for this documentation. However, we have also seen that not everyone is collecting, reviewing or validating the enrollment documentation. Therefore, the Plan has had to reverse hundreds of QLEs and we continue to terminate dependents when the appropriate dependent verification documentation is not provided. To avoid a QLE reversal or the termination of a dependent, it is essential that all proper documentation is maintained. Information on dependent verification and QLE documentation can be found here.

Similarly, the Plan continues to have to terminate dependents who do not have valid Social Security numbers (SSN). As a reminder, newborns can be added without a valid SSN, but the SSN must be added by the time the dependent is 6 months old.

The Plan has developed a new policy to clarify the termination and reinstatement process associated with the SSN, dependent verification documentation and QLE audits. The full policy can be found here. The policy highlights are outlined below:

Terminations:

- **QLE and Dependent Documentation –** The Plan will conduct ongoing audits to confirm appropriate QLE documentation has been provided for members who are dropped or added as a result of a QLE. The Plan will also confirm that appropriate dependent verification documentation has been provided for all new dependents, whether they are added during the subscriber's initial enrollment, Open Enrollment or as a result of a QLE.

  Subscribers who have not provided sufficient documentation to support enrollment into the Plan will be terminated.

- **SSN –** Because eEnroll does not have SSN validation, the Plan must routinely query for valid SSNs and will follow up with subscribers and provide a deadline for supplying a valid SSN. The Plan will also follow up with subscribers who have not provided an SSN for dependents who have reached 6 months of age. Members who do not respond to the SSN inquiries by the deadline will be terminated.

  If you have employees who are foreign nationals that have dependents without valid, unique SSNs, you must contact your Benefitfocus Account Manager or the HBR Support Line as soon as possible, so these dependents are identified and not terminated.

Reinstatements:

- **Terminations requested by Subscribers without QLE Documentation –** As described, if a subscriber has removed a dependent using a QLE and has not provided appropriate documentation to support the QLE, the Plan will have the dependent reinstated equal to the termination date. The subscriber will be responsible for any retroactive premiums owed for this period.

- **Terminations processed by the Plan because insufficient documentation has been provided to support the enrollment –** Subscribers and/or their dependents who are terminated by the Plan for insufficient documentation may be reinstated if appropriate documentation is submitted to the Plan via the enrollment exception process (see SHP Policy and Procedure: Enrollment Exception and Appeals Policy and Procedure). If the exception is approved, the enrollment will be reinstated equal to the termination date and the subscriber will be responsible for all retroactive premiums. Otherwise, any member whose coverage is terminated for improper or insufficient documentation will not be eligible to enroll without a new QLE or until the next Open Enrollment period.

Additionally, the Plan has approved messaging to be placed in eEnroll for all groups to notify members of the required documentation. The message that appears is below:

Exception Request Status Reminder!

The State Health Plan has seen an increase in active employees and HBRs calling the Plan office directly to check on the status of exception requests. This can lead to duplicated efforts that may delay an exception request decision.

As a reminder, HBRs who want to check the status of an exception request should email the HBR inquiry email box at hbrinquiries@nctreasurer.com. Also, active employees should not contact the Plan office directly for exception updates. Rather, they should contact their HBRs. Thank you for your assistance in keeping this process orderly

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‘Understanding Your Medical Plan Options When You Become Medicare-Eligible’ Information Sessions Under Way!

The State Health Plan is offering in-person information sessions on “Understanding Your Medical Plan Options When You Become Medicare-Eligible.” These popular sessions are free and designed for active employees who will soon be 65, are already 65 or older, and retirees getting ready to turn 65.

Each session lasts approximately 2 hours and will explain important information regarding Medicare, retirement health benefit options and offer the opportunity to ask questions. The in-person sessions are scheduled across the state through July. Employees can visit the State Health Plan website at www.shpnc.org and click “Upcoming Events” or click here to register for one of the in-person events.

If you have employees nearing retirement, you are encouraged to promote these sessions to them as a resource. As an HBR, you are also welcome to attend to learn more about how to assist your employees through this process.

If employees are unable to attend an in-person meeting, the Plan is offering convenient online webinars on the same topic now through August. Employees can visit the website at www.shpnc.org and click “Upcoming Events” or click here to register for one of the webinars.

How to Help your Employees Get Ready for a Healthy Spring!

Let your employees know that they can help manage allergies and asthma beginning with their home environment. According to Achieve Solutions, a health website that is part of the State Health Plan benefits, members can't control the pollen count outdoors – but they can take action inside to control dust, food choices, and other triggers for allergies and asthma. Here are some tips! Make sure you share them with your employees.

- Keep windows closed during peak allergy season and use air conditioners instead. It’s vital to check the filter of these units and clean them regularly.
- Practice good housekeeping, including changing bedding regularly and using environmentally friendly cleaners and pesticides. The main focus is on keep dust and other triggers to a minimum. Eliminate dust and encase feather or down pillows in hypoallergenic covers.
- Consider tile, wood, or laminate floors, which can be much better than carpeting. Choose hypoallergenic products in other home furnishings.
- Cook with allergies in mind. Families can often adjust to a special diet if it helps a family member.

Those are just a few tips. For the complete article, click here.