North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES

HBR Monthly Webinar

March 16, 2016

A Division of the Department of State Treasurer

Agenda

- Exceptions
- Employee Termination – When Does Coverage End?
- Important Reminders
- Health Engagement Program
- Rival Health
- Q&A

Exceptions

- The State Health Plan continues to receive a high volume of exceptions. It is taking approximately 2 weeks for review.

- For any urgent requests or needs, please be sure to mark urgent on the exception form and note that the member needs medical services or prescriptions.

- HBRs should not submit exceptions for a retiree's benefits under the Retirement System. The retiree must contact the State Health Plan office at 919-814-4400.

Employee Terminations – When Does Coverage End?

Here are the rules per the Plan's statute for when coverage ends:

•135 48.44 (a) (2) The last day of the month in which an employee's employment with the State is terminated as provided in subsection (c) of this section.
•135 48.44 (d) (3) If employment is terminated in the second half of a calendar month and the covered individual has made the required contribution for any coverage in the following month, that coverage will be continued to the end of the calendar month following the month in which employment was terminated. **This has been determined by legal to be terminations that occur on and after the 16th of the month.**

For state agencies (people who enroll through BEACON), they follow the rule that if an employee resigns after the 15th of the month, then they are covered through the end of the following month. However, public schools, community colleges, and other non-BEACON groups basically can make the determination on which rule they wish to follow, but they need to make a decision that will be the standard they follow. Either they cover them through the end of the month in which they terminate OR, if termination occurs after the upcoming month's premium has already been paid, then they will cover the employee through the end of the next month.

This rule applies to coverage for employees who are paid less than 12 months and summer months:

•135 48.44 (d) (4) Employees paid for less than 12 months in a year, who are terminated at the end of the work year and who have made contributions for the non work months, will continue to be covered to the end of the period for which they have made contributions, with the understanding that if they are not employed by another State covered employer under this Plan at the beginning of the next work year, the employee will refund to the ex employer the amount of the employer's cost paid for them during the non paycheck months.

Important Reminders

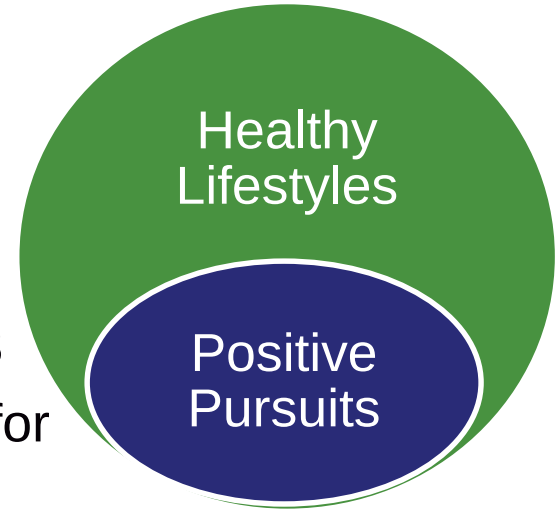
- HBRs should not be enrolling members – members need to self-enroll and can call the Eligibility and Enrolment Support Line at 855-859-0966 if they need assistance.
- It is important that you reconcile your invoices with the enrollment in eEnroll to ensure accuracy. If you find a discrepancy on your invoice that is showing correctly in eEnroll, please reach out to the HBR Support Line at 800-422-5249 or create a case via One Place 365 at https://oneplace.benefitfocus.com/365/home.
- 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 (BCBSNC).
- Any issues that are not resolved in a timely manner by the Plan's vendors should be escalated to the State Health Plan office by emailing HBRInquiries@nctreasurer.com.

Health Engagement Program

For CDHP Members

Health Engagement Program

- The Health Engagement Program begins **April 1** and offers additional Health Reimbursement Account (HRA) funds for members who engage with their health to help offset their health care expenses. There are two components:
- The Healthy Lifestyles Program is an incentive-based program designed to encourage all **Consumer-Directed Health Plan** (**CDHP)** members to engage in healthy behaviors
- Positive Pursuits offers **CDHP** members with identified conditions an opportunity to earn even more in their HRAs for actively managing their condition



Eligible Members:

- Consumer-Directed Health Plan members, covered spouses, and dependents over the age of 18
  - Each qualifying member can earn HRA incentives for participating

Healthy Lifestyles Program

ACTIVITY	DETAILS	INCENTIVE
Talk with a Lifestyle Coach	• Your Lifestyle Coach may do an initial Health Assessment and help you identify changes you'd like to make. Create goals together! • Complete 3 sessions to earn an incentive.	$25 per year
Track physical activity **-OR-**	For at least 46 days/quarter (average 4 days a week) during each quarter: • Complete 30 minutes of activity, OR • Take 5,000 steps each day	$25 per quarter
Track calories consumed	For at least 46 days/quarter (average 4 days a week) during each quarter: • Track calories	
POTENTIAL ANNUAL HRA INCENTIVES PER PARTICIPANT		**Up to $100 in 2016**

Healthy Lifestyles Program

Communication:

- CDHP members will receive a mailer:
  - Educating them on the Health Engagement Program
  - Encouraging them to enroll
- Information will be available in the CDHP tab on the Plan's website
- State Health Plan will be conducting member webinars
- Enrolled members will receive:
  - A year-end completion summary

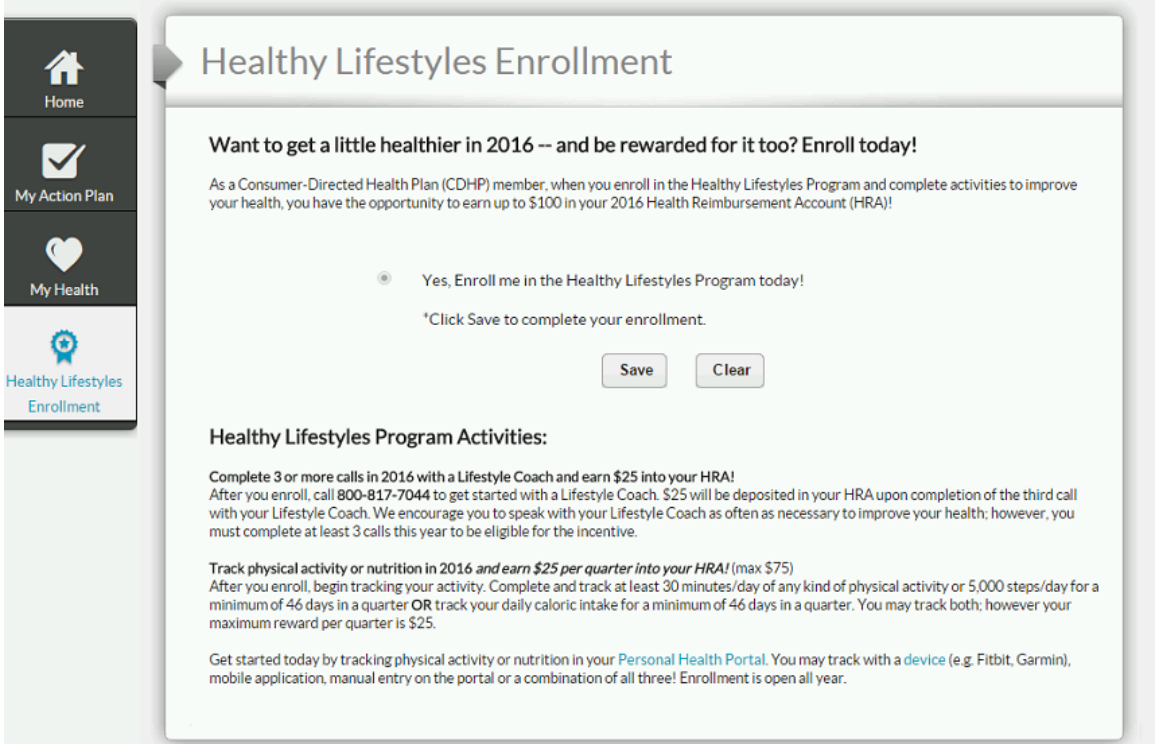
Enrollment Process:

- Members can **enroll in the Personal Health Portal** at any point in the year, but can only earn incentives for the activities completed after their enrollment
  - Members do not need to participate every quarter to remain enrolled
- The Healthy Lifestyles Program operates on a calendar year

Enrolling in the Healthy Lifestyles Program

- Visit shpnc.org and click

- Log into the Personal Health Portal
- Under HEP tab, select yes to enroll, and click save



Positive Pursuits

- For members to qualify for Positive Pursuits, they must have a diagnosis of one of the following conditions:
  - Diabetes
  - Asthma
  - COPD
  - Hypertension
  - High cholesterol
  - Coronary artery disease
  - Congestive heart failure
- Members with more than one condition can earn funds for each condition, with the exception of overlapping activities
  - Example: A member with both high cholesterol and diabetes will only be incented once for receiving their lab work, even though it is a activity under both conditions.

Positive Pursuits

- Positive Pursuits allows members with identified chronic conditions to earn additional HRA funds to help them obtain the necessary services to keep them as healthy as possible and avoid complications and worsening of their condition(s).
  - Examples: calls with Nurse Coach, visit to Primary Care Provider, complete labs or education, take medications as prescribed
- Incentivized activities are diagnosis-specific
  - Activities are recorded via claims or Nurse Coach entry
  - HRA dollar amounts depend on diagnosis-specific activities completed (i.e. members can receive $30 HRA incentive for receiving their lab work)
  - Members participating in Positive Pursuits can also participate in the Healthy Lifestyles Program

Positive Pursuits

Communication:

- CDHP members will receive the general Health Engagement mailer
- CDHP members with a diagnosis of one of the targeted conditions will receive a mailer encouraging them to call and enroll
- After members enrolled they will receive:
  - A welcome letter outlining the steps they can take to earn incentives
  - Quarterly completion statements
  - A year-end completion summary

Enrollment Process:

- Members must **call 800-817-7044 to enroll** in Positive Pursuits and have an updated Health Assessment on file
- Members can enroll at any point in the year, but can only earn incentives for the activities completed after their enrollment
- Positive Pursuits operates on a rolling year depending on when the member enrolls

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Wellness Campions Program

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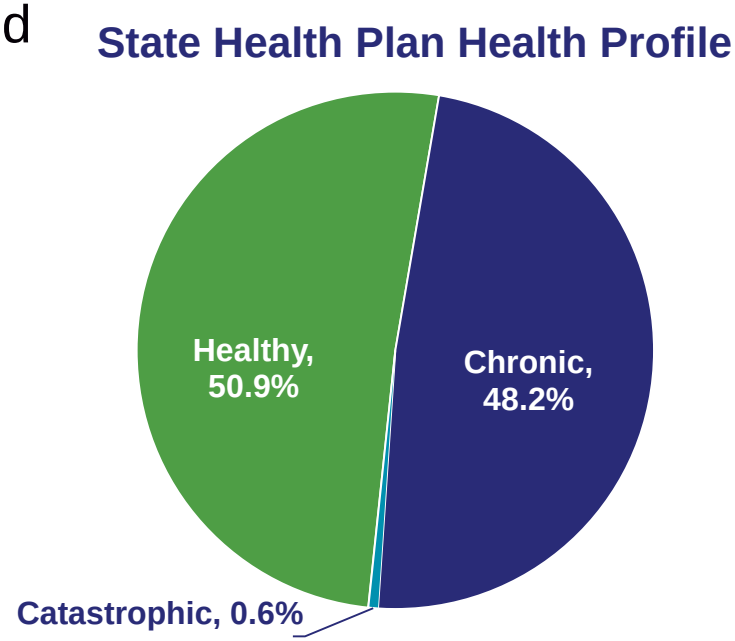
Worksite Wellness

- The Plan has developed a variety of resources to support healthy behaviors and condition management for its members
- In order to reach Plan members and support their choice of healthy behaviors, the Plan recognizes the importance of worksite wellness programs
- Beginning in April of 2015, the Plan launched the Wellness Champions Program
- This initiative was designed to create a network of wellness advocates throughout the state to develop sustainable worksite wellness initiatives within their various organizations



Becoming a Wellness Champion

To participate in the Wellness Champions Program, wellness leaders:

1. **Register** at www.shpnc.org
2. **Act** to improve wellness at their worksite
3. **Report** the activities they complete each quarter
4. **Win** prizes to support their worksite wellness program*

**Quarterly winners will be awarded based on points earned from specified wellness activities completed and reported in the Quarterly Questionnaire.*

RivalHealth

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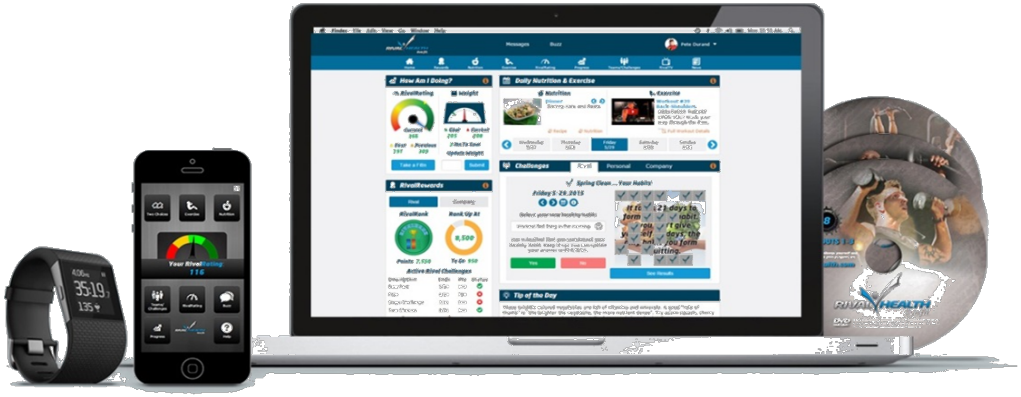
NC Health*Smart* and RivalHealth

- The Plan is working to expand the NC Health*Smart* suite of services to include the RivalHealth wellness program in order to:
  - Enhance opportunities for members to implement healthy behaviors
  - Provide programs that suit differing member needs
  - Incentivize organizations to support the health of their employees

- **RivalHealth will be available starting April 2016 for:**
  - Consumer-Directed Health Plan subscribers and covered spouses
  - Plan members working in a qualifying Wellness Champion worksite



RIVAL HEALTH live fit

WHY IS THIS SO EXCITING?

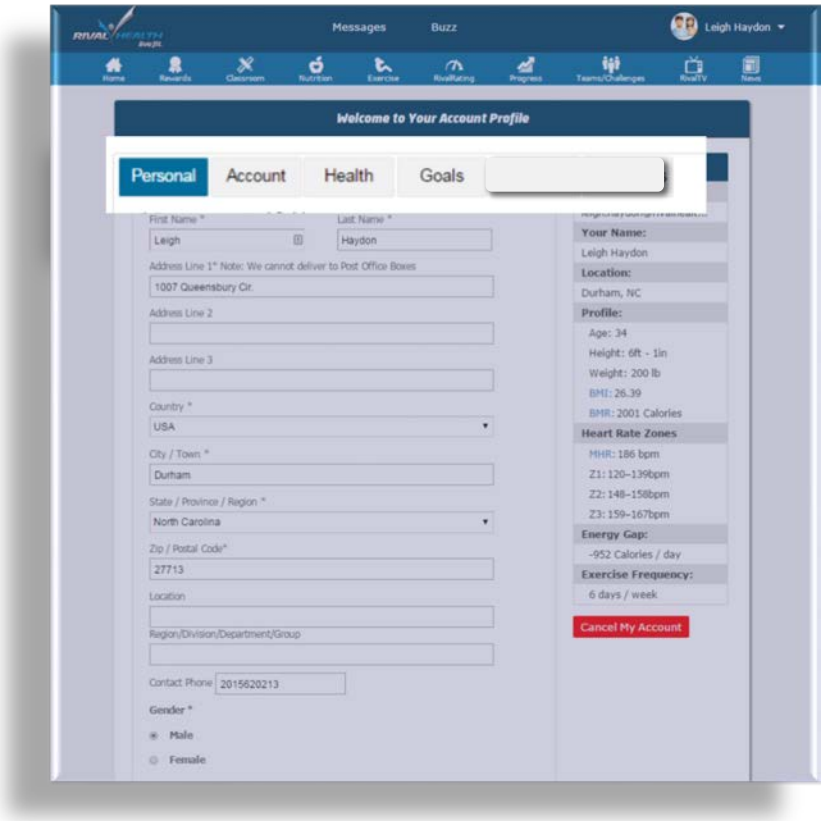
For SHP Members

- It shows them what to do each day vs. tracking what they are currently doing
- It's personalized – each member receives his or her own plan for exercise and healthy eating
- They can engage on their own or join teams and challenges to stay motivated
- Reaches them anywhere through a friendly mobile-app
- No journaling required!

For SHP Administrators

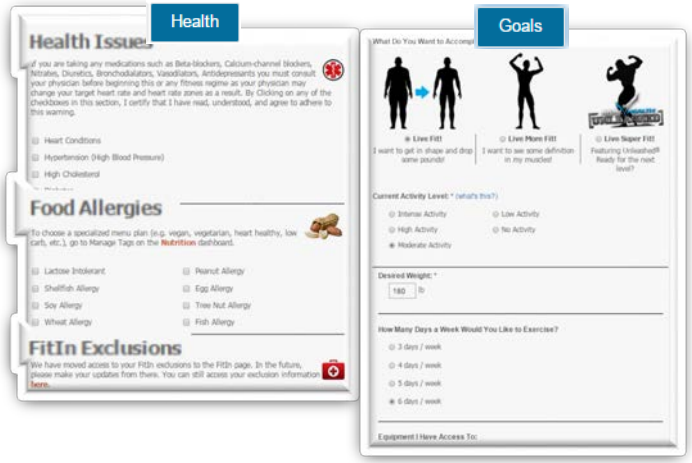
- It's simple to launch with an email and/or onsite launches
- It solves the problem rather than just pointing it out
- It's easy to sustain – kind of runs on its own.
- Gives Worksite Champions a powerful platform to reach each employee individually or as a community with teams and challenges
- It can be measured without biometric screenings

ASSESS

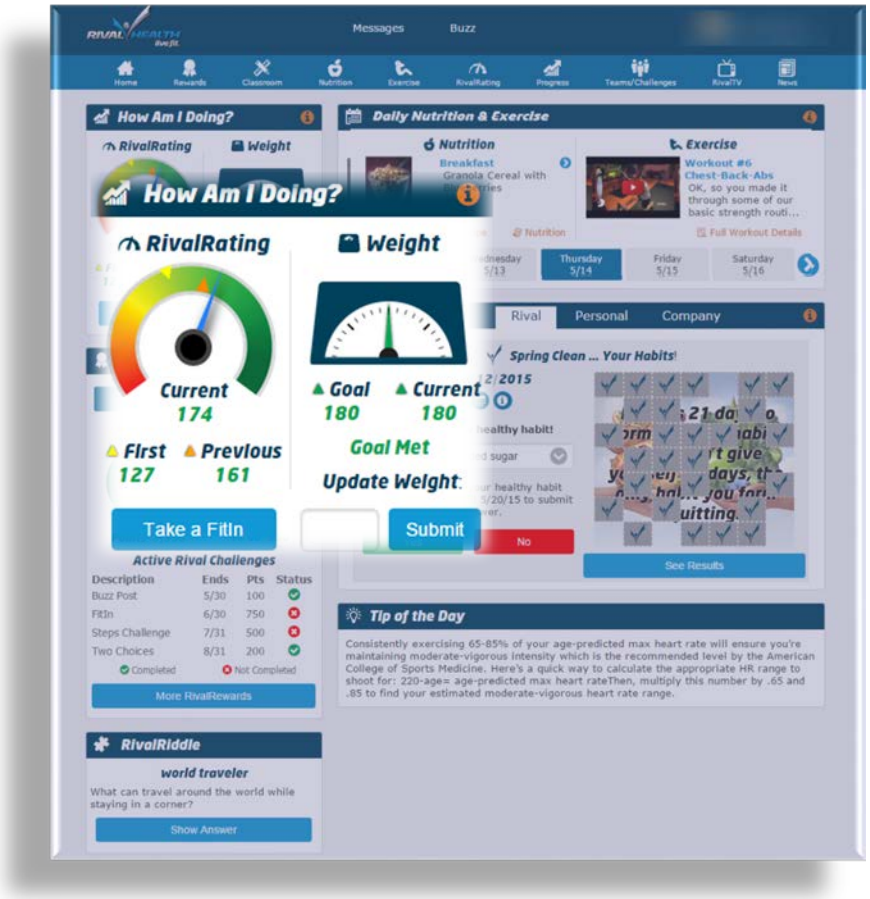


ALL ABOUT ME AND MY GOALS

RivalHealth uses a unique profile process to create an assessment of each employee.

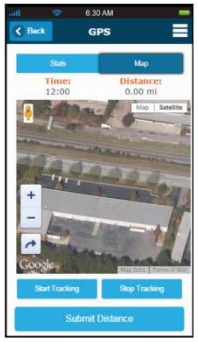


MEASURE, TRACK, IMPROVE

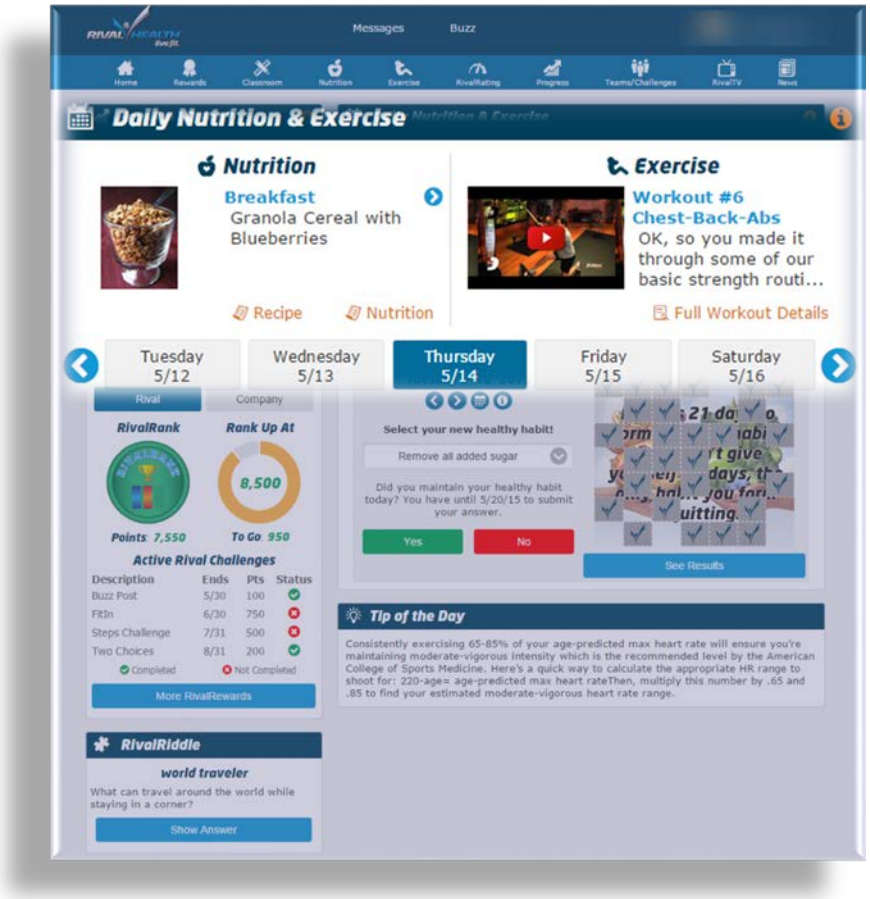


HOW FIT AM I AND SHOULD I BE?

Our registration process determines someone's starting point and goals. The patent-pending RivalRating then serves as the standard measure of current fitness ***vs. others of the same age and gender***, allowing improvement to be tracked.

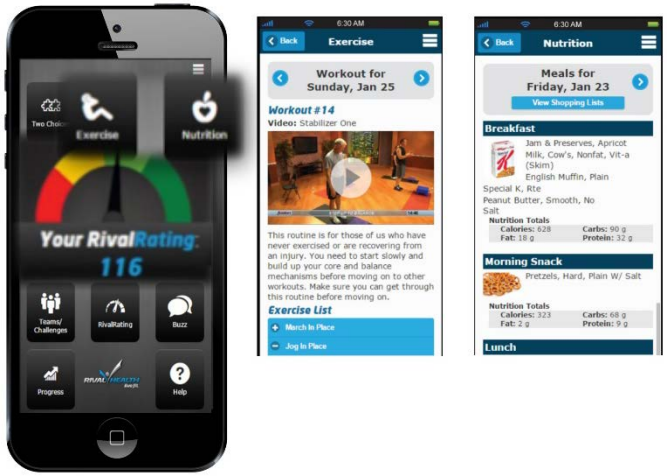


ENGAGE & COACH

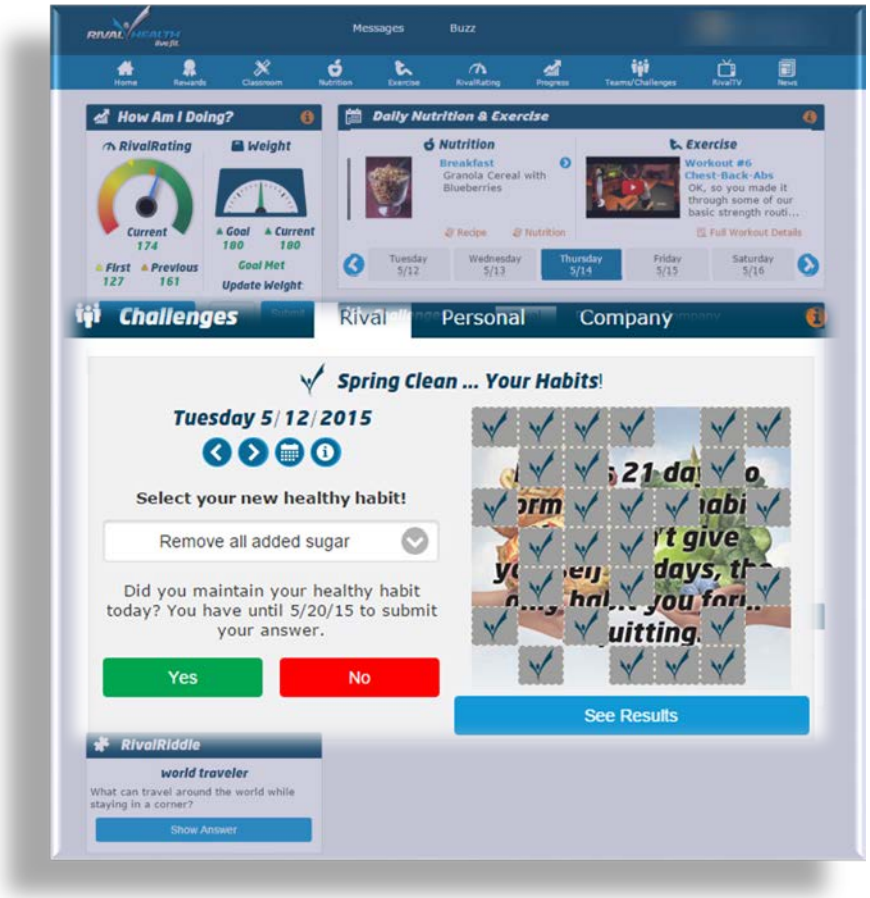


HOW DO I IMPROVE?

Personalized exercise and nutrition plans are generated daily, showing the member “what to do.” These plans are created based on the original assessment, goals, and progress made.

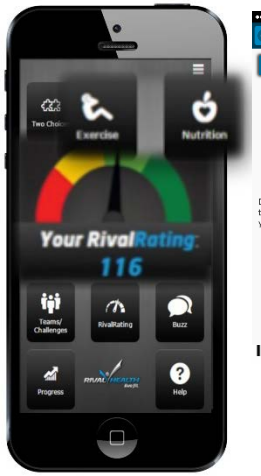


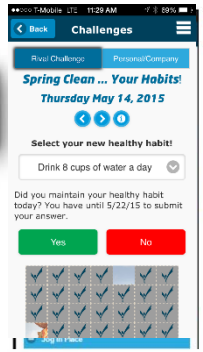
MAINTAIN ENGAGEMENT

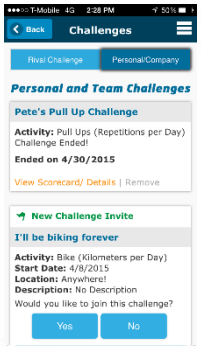


HOW DO I ENGAGE WITH OTHERS?

Teamwork, competition, game theory and social integrations fuel ongoing engagement not only between the members and the platform, but between colleagues and family members, as well.







RivalHealth and the Wellness Champion Program

- Wellness Champions can earn access for the **Plan members** at their worksite by meeting certain benchmarks that demonstrate their commitment to the health of their employees.

To earn RivalHealth, Wellness Champions will:

- Obtain written leadership support to:
  - Allow a wellness leader 4-6 hours a month to focus on staff wellness
  - Encourage staff to participate in wellness activities
- Establish a wellness committee that meets at least quarterly

AND

- Sign a Memorandum of Understanding with the State Health Plan to outline each groups' responsibilities, including ongoing Quarterly Questionnaire submissions by the Wellness Champion

Thank you for your continued support!

Questions?

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