



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



State Health Plan 101

Cost-Savings Tips – Get the Most Out of Your Benefits

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A Division of the Department of State Treasurer

Agenda

- Tips to Get the Most Out of Your Benefits
- Blue Options Designated Providers/Find a Doctor Demonstration
- In-Network vs. Out-of-Network
- Emergency Room vs. Urgent Care
- Specific Tips for the 80/20, CDHP Plans
- Q&A session

Cost-Savings Tips: Understanding Your Plan

- Familiarize yourself with your plan cost-savings incentives
 - Wellness Premium Credits
 - Use the Primary Care Provider (PCP) listed on your card
- Confirm claim coding with your provider
 - Wellness exam coding – Wellness or Preventive
 - PCP using in-network lab locations
- Be aware of your financial responsibilities for services
 - Review your ID card for copayments and review your deductible and co-insurance balances on Blue Connect.
- Take charge of your health
 - Make healthier choices, move more and join worksite challenges.
 - Eat healthy foods and plan your meals.



Cost-Savings Tips: Wellness Resources

- NC Health*Smart* – Health resource for yourself and family members, providing tools to help/manage health and chronic conditions
 - Accessible on State Health Plan website, www.shpnc.org
 - Personal Health Portal
 - Worksite Wellness programs
 - 24/7 Nurse Line
 - Health Coaches provide active life coaching, Disease Management and Case Management
 - QuitlineNC for tobacco cessation
 - Maternity resources including Stork Rewards

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Cost-Savings Tips: Prescriptions

- Review your current medications for:
 - Over-the-counter (OTC) drug alternatives to prescriptions
 - Generic options
 - Lower cost Tier 1 medication options
- Research and determine if mail order or a retail pharmacy is more cost effective
- Take the **Preferred Drug List** when you visit your provider and ask your provider to consider prescribing drugs on the list
- The Enhanced 80/20 Plan and Consumer-Directed Health Plan (CDHP) offer Affordable Care Act (ACA) Preventative Medications at no cost to the member if you meet certain criteria and have a prescription
- The CDHP offers a CDHP Preventative Medication List which includes medications that do not require a member to meet the deductible first. They require the 15% coinsurance.
 - Both lists are available on the Plan's website, www.shpnc.org



Cost-Savings Tips: Your Primary Care Provider

Consider the place of service and your financial responsibility

- Office visits are the most cost effective
- Use in-network providers and facilities
- If you are referred to a location or provider confirm the network status first by calling Blue Cross and Blue Shield of North Carolina (BCBSNC) at 888-243-2416

Select a Primary Care Provider (PCP)

A Primary Care Provider is not required, but it's recommended. There are a number of benefits to having a PCP:

- Trusted relationship with your PCP
- Documented care and past medical history in PCP medical records
- Copayment incentives (CDHP and 80/20)

Cost-Savings Tips: In-Network vs. Out-of-Network

In-Network

Use in-network services when available and appropriate. This costs less than out-of-network care. In-network services include:

- Lower coinsurance costs
- Your provider will obtain required approvals/certifications for services and will use Blue Options Designated hospitals
- You will not be “balance billed,” meaning you will not be responsible for additional charges over allowed amounts
- All claims will be submitted for you by the in-network provider

In-Network vs. Out-of-Network

Out-of-Network

- Some services may not be covered out-of-network. These services are noted in the Summary of Benefits and the Covered Services sections of the Benefits booklet, located at www.shpnc.org
- For emergencies or if in-network providers are not reasonably available as determined by BCBSNC's access-to-care standards, you may receive in-network benefits for out-of-network care

Blue Options Designated Providers

Blue Options Designated Providers are providers and hospitals that meet certain levels of criteria set forth by BCBSNC including:

- Delivering quality health outcomes
- Cost effectiveness
- Accessibility by members

The Blue Options Designated Providers includes hospitals and certain types of providers:

- General Surgery
- OB-Gyn
- Orthopedics
- Cardiology
- Neurology
- Endocrinology

BlueOptionsSM 2016 State Health Plan Designated Facility Listing

Designated for Cost & Quality

ALAMANCE REGIONAL MEDICAL CENTER
BETSY JOHNSON REGIONAL HOSPITAL
CAROLINAS MEDICAL CENTER
CAROLINAS MEDICAL CENTER-MERCY
CAROLINAS MEDICAL CENTER-UNIVERSITY
CAROMONT REGIONAL MEDICAL CENTER
CATAWBA VALLEY MEDICAL CENTER
CENTRAL HARNETT HOSPITAL
CMC UNION
D.L.P. PERSON MEMORIAL HOSPITAL, LLC
FIRSTHEALTH MOORE REGIONAL
GRANVILLE MEDICAL CENTER
HALIFAX REGIONAL MEDICAL CENTER
HARRIS REGIONAL HOSPITAL
HAYWOOD REGIONAL MEDICAL HOSPITAL
HIGH POINT REGIONAL HOSPITAL
HUGH CHATHAM MEMORIAL HOSPITAL
LEXINGTON MEMORIAL HOSPITAL
MARG R. PARDEE MEMORIAL HOSPITAL
NASH GENERAL HOSPITAL
NEW HANOVER REGIONAL MEDICAL CENTER
NORTH CAROLINA SPECIALTY HOSPITAL
NORTHERN HOSPITAL OF SURRY COUNTY
NOVANT HEALTH BRUNSWICK MEDICAL CENTER
NOVANT HEALTH ROWAN MEDICAL CENTER
RANDOLPH HOSPITAL
UNC HOSPITALS
VIDANT BEAUFORT HOSPITAL

Designated for Critical Access

ALLEGHANY COUNTY MEMORIAL HOSPITAL
ANGEL MEDICAL CENTER
ASHE MEMORIAL HOSPITAL
BLADEN COUNTY HOSPITAL
BLUE RIDGE REGIONAL HOSPITAL
CHARLES A. CANNON, JR. MEMORIAL HOSPITAL
CHATHAM HOSPITAL
DOSHER MEMORIAL HOSPITAL
FIRSTHEALTH MONTGOMERY MEM HOSP
HIGHLANDS CASHIERS HOSPITAL
MURPHY MEDICAL CENTER, INC.
PENDER MEMORIAL HOSPITAL
PIONEER COMMUNITY HOSPITAL OF STOKE
ST LUKES HOSPITAL
SWAIN COUNTY HOSPITAL
THE OUTER BANKS HOSPITAL, INC.
TRANSYLVANIA COMMUNITY HOSPITAL
VIDANT BERTIE HOSPITAL
VIDANT CHOWAN HOSPITAL
WASHINGTON COUNTY HOSPITAL

If you select one of these hospitals and are enrolled in the following plans you will receive:

- The Enhanced 80/20 Plan: Your Inpatient Admission Co- Pay will not be applied
- The Consumer-Directed Health Plan: You will receive \$200 added to your HRA

These are **NOT** the only in-network hospitals. To find a complete list of in-network hospitals, visit www.shpnc.org and select - Find a Doctor.

Blue Options Designated providers meet BCBSNC criteria for delivering quality health outcomes, cost effectiveness and accessibility by members.
Note: This list is current as of September 1, 2015. Provider/facility information is subject to change, and the most current information is available on our Find a Doctor tool at www.bcbsnc.com, or by contacting State Health Plan Customer Service at 888-234-2416.

Blue Options Designated Hospital List is available on the Plan's website and is updated annually.

Blue Options Designated Providers

- Go to www.shpnc.org
- Click “Find a Doctor” on the green tab
- Select the plan in which you are enrolled
- Select the Find a Doctor or Facility
- Select “NC State Health Plan,” then “Go”
- Click “Get Medical Care,” then select a provider
- Select “Specialist”, then select the type of Specialist or search within the search field.
- Once the list generates, look for the green box “Designated for Cost and Quality”
- For assistance in finding a Blue Options Designated Provider, call Customer Service at 888-234-2416.



Emergency Room vs. Urgent Care

Emergency Room

- Emergency room copayments are considerably higher than Urgent Care copayments.
- Multiple emergency room visits on the same day may result in multiple copayments.

Urgent Care

- Urgent care should be used for conditions that occur suddenly and unexpectedly, requiring prompt diagnosis or treatment and when your PCP is not available
- Examples of acute illness: high fever, ear infection, sprains, lacerations, dizziness

Convenience Care Clinics

- These facilities offer last minute appointments and are able to diagnose, treat and write prescriptions for common illnesses such as strep throat, bladder infections, pink eye, and infections of the ears, nose and throat.
- These facilities are cost effective and are typically less expensive.



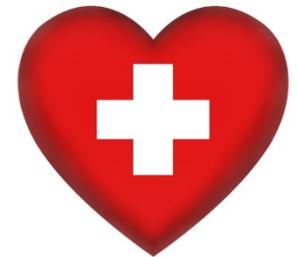
Emergency Room vs. Urgent Care

Emergency Room

- Traditional 70/30 - \$329 + 30% coinsurance after your deductible
- Enhanced 80/20 - \$233 + 20% coinsurance after your deductible
- CDHP – 15% coinsurance after your deductible

Urgent Care

- Traditional 70/30 - \$98 copayment
- Enhanced 80/20 - \$87
- CDHP – 15% coinsurance after your deductible.



Specific Tips for the Enhanced 80/20 Plan

- **Wellness Premium Credits** – Reduce your monthly premium during Open Enrollment
- **PCP** – Visit the PCP on your ID Card = \$15 copayment (\$30 copayment otherwise)
- **Specialist** – Use Blue Options Designated Specialists = \$60 copayment (\$70 copayment otherwise).
- **ER Copayment** – When admitted to a Blue Options Designated Hospital, your \$233 copayment will be waived.
- **Affordable Care Act (ACA)** services and medications are covered at 100% when using in-network providers, listed at www.shpnc.org

Tips for the Consumer-Directed Health Plan (CDHP)

- **Wellness Premium Credits** – Reduce your monthly premium during Open Enrollment
- **Affordable Care Act (ACA)** services and medications are covered at 100% when using in-network providers, listed at www.shpnc.org
- **CDHP Preventive Medication List** requires only the 15% coinsurance with the deductible waived, listed at www.shpnc.org
 - Medications used to treat heart disease, stroke, asthma and diabetes
- **Health Reimbursement Account (HRA) credits**
 - Use PCP on ID Card = \$25
 - Blue Options Specialist = \$20
 - Blue Options Designated Hospital = \$200
 - Health Engagement Program – amounts vary pending activity completion and time of enrollment
- Flexible Spending accounts can be used while enrolled into the CDHP, which may assist with meeting your deductible



Questions?



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www.shpnc.org

www.nctreasurer.com