



GEORGIA DEPARTMENT  
OF COMMUNITY HEALTH

# 2013 State Health Benefit Plan Train the Trainer



Bill Tierney, Manager, Employer Services

Ann Williams, Employer Services



# Mission

## The Georgia Department of Community Health

We will provide access to affordable, quality health care to Georgians through effective planning, purchasing and oversight.

*We are dedicated to A Healthy Georgia.*



# 2013 Open Enrollment (OE) Retiree Option Change Period (ROCP)

- 2013 OE/ROCP Dates
- 2013 Options
- Benefit Changes for the HRA, HMO and HDHP Plans
- 2013 Wellness Promise
- SHBP Going Green
- PeachCare for Kids
- Reports



# Making Your 2013 Benefit Election

- **Online Election**
  - Members must make their health election at [www.myshbp.ga.gov](http://www.myshbp.ga.gov)
- **Website Open & Close Dates**
  - Website opens at 4 a.m. on October 9, 2012
  - Website closes at 4:30p.m. on November 9 2012



# 2013 Open Enrollment (OE) Retiree Option Change Period (ROCP)

- Members may go online as many times as they like but the last election confirmed at the time OE/ROCP closes will be the election for the 2013 Plan Year
- Members should print and keep a copy of the confirmation page which will contain a confirmation number - once OE/ROCP is closed, members will be able to go online at [www.myshbp.ga.gov](http://www.myshbp.ga.gov) and view their 2013 election





# 2013 Benefit Options

Cigna and UnitedHealthcare will again offer members a choice of either a Standard or Wellness Plan option:

- Health Reimbursement Arrangement (HRA)
- Health Maintenance Organization (HMO)
- High Deductible Health Plan (HDHP)

TRICARE Supplement is also available if member is enrolled in TRICARE.



# 2013 Benefit and Plan Changes (overview)

- Elimination of the Spousal Surcharge
- Increase in deductibles and co-insurance for the HRA, HDHP and HMO Standard and Wellness Plans
- Increase in co-payments under the HMO Standard Plans- PCP & Urgent Care- \$55; Specialist - \$65
- Change in HRA credits in the Standard Plan
- Increase in premiums for most plan options and tiers
- Elimination of \$125.00 HRA credit for annual physical and health assessment



# Plan Changes: Spousal Subsidy Policy

Policy Change - Move members to paying approximately 30% of the cost of covering a spouse and eliminate spousal surcharge

- Currently, the rate at which spouses are subsidized varies substantially based on plan and tier selection and whether the member is subject to the spousal surcharge
- Eliminates the spousal surcharge
- Applies to all plans except Medicare Advantage



# Plan Changes: Childhood Obesity Initiative

In support of the State of Georgia's strategic goals and the Governor's Office, State Health Benefit Plan will now expand coverage to include:

For children, ages 3 – 18

- Coverage for 4 in-network primary care doctor visits with diagnosis of obesity
- Coverage for up to 4 visits with a in-network registered dietician as determined by their physician



# Affordable Care Act

In 2013, there is an expansion of women's preventive care coverage.

Go to <http://www.healthcare.gov> for a complete list.

# Wellness Promise Appeals

- If the OE website does not display any 2013 Wellness Plan Options, this indicates the member or spouse (if covered) did not meet their 2012 Wellness Promise.
- If a member believes they met the 2012 Wellness Promise, advise them that they must file a Wellness appeal. The Wellness appeal form is located on the SHBP home page at [www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp). The form should be typed, printed, signed and faxed to 855-700-5912, as indicated on the form. **DO NOT** use this fax number for anything else.



# Wellness Promise Appeals

- UnitedHealthcare members should check their online scorecard at [www.myuhc.com](http://www.myuhc.com) and click on UnitedHealth Personal Rewards to see if they met their 2012 Wellness Promise, before filing an appeal to SHBP
- Cigna members and spouses (if covered) received a final compliance notification in the mail. They may also call the number on the back of their member identification cards to see if they met their 2012 Wellness Promise, before filing an appeal to SHBP



# Wellness Promise Appeals

- If the member provides an email address on the appeal form the approval or denial will be emailed to them
- If they do not provide an email address, the decision will be mailed to the address indicated on the OE Website
- Only fax one form at a time
- During OE the member should go online and make their election even if the Wellness option is not showing
- If the appeal is approved, SHBP will change their election from the Standard to the Wellness, if denied no change will be made to the option they selected –they will remain in the Standard plan they elected for 2013



# 2013 Wellness Promise

Members who **re-elect** a Wellness Plan (met their 2012 Wellness Promise) will complete **two** (2) health actions for 2013

1. Members and spouses (if covered) must complete an online SHBP Member Education module at [www.AHealthierSHBP.com](http://www.AHealthierSHBP.com) between January 1, 2013 and 4:30pm on May 31, 2013

2. Members and spouses (if covered) must also complete an online health assessment between January 1, 2013 and 4:30pm on May 31, 2013

**Note: If you or your spouse (if covered) did not keep your 2012 Wellness Promise you will not be offered a Wellness Plan for 2013 .**





# 2013 Wellness Promise

Members **new** to a Wellness Plan must complete **three** (3) health actions:

1. Members and spouses (if covered) must complete an online SHBP Member Education module between January 1, 2013 and 4:30pm on May 31, 2013
2. Members and spouses (if covered) must complete an online health assessment between January 1, 2013 and 4:30pm on May 31, 2013
3. Members and spouses (if covered) must obtain their biometric screenings between July 1, 2012 and May 31, 2013 and have their physician fax a completed Screening Form between November 1, 2012 and 4:30pm on May 31, 2013

# HRA Incentives

All members and spouses (if covered) enrolled in either a 2013 Standard Plan or enrolled in a Wellness Plan option for the first time will each be eligible to earn a \$240 HRA incentive fund contribution for 2014 if they complete all of the **three** actions listed below. Second year Wellness Plan members and spouses (if covered) need to complete only the first **two** actions , number s one (1) and two (2) to earn a \$240 HRA incentive fund contribution.

1. Complete an online health education module through the new SHBP Member Education Portal at [www.AHealthierSHBP.com](http://www.AHealthierSHBP.com) between January 1, 2013, and 4:30pm on May 31, 2013
2. Complete vendor's online Health Assessment through [www.mycigna.com](http://www.mycigna.com) or [www.myuhc.com](http://www.myuhc.com) between January 1, 2013 and 4:30pm on May 31, 2013
3. Complete a biometric screening (including body mass index, blood pressure, cholesterol, and glucose) between July 1, 2012 and May 31, 2013 and have their physician fax the Screening Form between November 1, 2012 and 4:30pm on May 31, 2013





# Going Green- Important Information

- All active members will continue to make their election online
- Last year for retirees to receive printed materials
- SHBP will mail postcards to retirees
  - Those that still need to receive printed materials must return the postcard
- All materials will be available online in late September 2012 at [www.myshbp.ga.gov](http://www.myshbp.ga.gov)

# PeachCare for Kids

- PeachCare enrollment available through December 31, 2012
- May save \$2000 a year or more
- Get dental, vision coverage at no additional cost

# PeachCare for Kids

- **Anyone who is eligible for SHBP coverage**
- **Benefits:**
  - Low –cost, high-quality health care coverage
  - Low premiums ( no premiums for children under age 6)
  - No deductible
  - Low or no co-payments
  - Dental vision and more included

# PeachCare for Kids

Enroll in PeachCare for Kids before December 31

- [www.Peachcare.org](http://www.Peachcare.org)
- Call 1-877-427-3224

# Open Enrollment Reports on View Direct

## 1) SH523961, MEMS Web Availability Cross Reference Report

- Available no later than October 12
- Lists employees who must make their Open Enrollment elections on the Web

Employees not listed on this report must be added using the administrative web portal so their Open Enrollment elections can be made online

Need access to View Direct or Web Portal, contact Deborah Sheppard at (404) 463-0212 or

[dsheppard@dch.ga.gov](mailto:dsheppard@dch.ga.gov)



# Open Enrollment Reports on View Direct

## 2) SHWBNCFM, MEMS Not Confirmed on Web Report

- Available October 10 and will be updated nightly
- Will include employees who are eligible to use the Web and have not confirmed their 2013 benefit election

## 3) SHOEUPDT, MEMS SHBP Covered Subscriber and Discontinuation Report

- Available no later than November 15
- Use to update your personnel and payroll files. It includes the appropriate coverage and deduction information for changes made during the OE Period
- Use to review January's SHBP bill to verify that payroll deductions are entered correctly

# Questions or Additional Information

- **Cigna** - HMO, HRA, HDHP - 800-633-8519  
[www.mycigna.com/shbp](http://www.mycigna.com/shbp)
- **UnitedHealthcare** – HRA, HMO & HDHP  
877-246-4189 or 800-396-6515  
[www.welcometouhc.com/shbp](http://www.welcometouhc.com/shbp)
- Refer to [www.myshbp.ga.gov](http://www.myshbp.ga.gov) for additional information
- TDD – Cigna 800-576-1314
- TDD UnitedHealthcare – 800-255-0056 / TTY 711

# Important Notice

- The information provided in this presentation is a summary of changes for the 2013 Plan Year. It is intended only to highlight principle benefits
- Please refer to the Active members or Retiree Decision Guide for more details
- Rates, decision guides and other information will be available at [www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp) and [www.myshbp.ga.gov](http://www.myshbp.ga.gov) by October 1, 2012

# State Health Benefit Plan

Thank you

