

# GROUND RULES



**WELCOME!**  
We are glad you are  
with us today. The  
meeting has not  
started yet... we will  
begin in a few  
minutes. These will  
be the Ground Rules  
for the meeting.

1. All attendees are muted
2. Please only ask questions related to this training
3. Please use the Webex Q&A feature (NOT Chat) to ask questions
4. The presentation will be available on the DBM website-ABC corner
5. Please be patient as we get through all Open Enrollment information & questions

# State Employee & Retiree Health & Welfare Benefits Program

**Plan Year 2020**

**Agency Benefit  
Coordinator**

**Open Enrollment  
Training**



# Agenda

- EGWP Update
- SPS Benefits Transition Update
- Open Enrollment
- Contractual
- SPS Benefits Training
- ACA
- Wellness
- Vendor Highlights
- EBD Updates/Reminders

# **Employer Group Waiver Plan (EGWP)**

# Employer Group Waiver Plan “EGWP”

Commonly referred to as, “EGWP”, pronounced, “egg whip” is a Medicare Part D prescription drug plan option that is offered to Medicare eligible retirees.

It is composed of a Medicare Part D program and includes a wrap around that fills the gaps generally associated with Medicare Part D plans.

# EGWP Update

- *Fitch v State of Maryland court case*
  - Injunction granted in federal court
  - No change to current EGWP – EGWP continues until court case resolves
  - May take several years to resolve
  - Employees should base decision to retire on the usual determinations
- Updates on DBM Health Benefits website as they become available --- [dbm.maryland.gov/benefits](http://dbm.maryland.gov/benefits)
- DBM will be mailing a letter to Medicare eligible retirees and employees by 9/1/2019

# SPS Benefits Transition Update

# SPS Benefits

- **FIRST WEB OPEN ENROLLMENT FALL 2019**
- BAS remains the billing system for satellites, COBRA, special retirees, and contractals
- Retirees went live May 1, 2019
- All employees and retirees will use web enrollment
- Employees and retirees must have an email address in SPS to receive notifications
- Retirees without internet access can complete a paper enrollment form and submit to EBD



# Open Enrollment

# Open Enrollment











- October 15, 2019 to November 14, 2019
- 30 days only! No extensions! No correction period!
- EBD will not accept any employee paper enrollment forms
- ABC's can complete the Open Enrollment event for the employee; an Enrollment Form MUST be attached to the event
- Contractual OE packets will not be mailed to the employee directly, they will be included with the active employees distribution
- Postcard mailing September 5, 2019
- Packets mailed/delivered on or around September 26, 2019
- No summary statements for employees or contractals
- Web enrollment instructions included in packets
- **Dependent Verification Audit (DVA) Process Changes**

# Open Enrollment

- SPS Open Enrollment looks different than the New Hire, Job Change and Life Event enrollment events
- The screen allows the employee/retiree to view all current elections at a glance and then decide which if any they want to change
- Dependents already in the system are clearly visible; this will help reduce setting up duplicate dependents
- Employees will receive a Quick Reference Guide in their OE packets
  - The Quick Reference Guide will also be posted to the SPS website  
([https://dbm.maryland.gov/sps/Pages/Benefits\\_HelpCenter.aspx](https://dbm.maryland.gov/sps/Pages/Benefits_HelpCenter.aspx))

# Open Enrollment User-Interface

## Health Care and Accounts

 <b>Medical</b> UnitedHealthcare PPO (Employee) Cost (Monthly) \$250.84 Coverage Employee + Family Dependents 3 <a href="#">Manage</a>	 <b>Prescription</b> Drug - (Employee) Cost (Monthly) \$90.14 Coverage Employee + Family Dependents 2 <a href="#">Manage</a>	 <b>Dental</b> Delta Dental DHMO (Employee) Cost (Monthly) \$19.79 Coverage Employee + Family Dependents 2 <a href="#">Manage</a>
 <b>Healthcare FSA</b> Waived	 <b>Dependent Care FSA</b> Waived	
<b>Insurance and Retirement</b>		
 <b>Life Ins - Guaranteed</b> MetLife (Employee) Cost (Monthly) \$18.50 Coverage \$50,000 <a href="#">Manage</a>	 <b>Life Ins - Supplemental</b> Waived <a href="#">Enroll</a>	 <b>Spouse Life</b> Waived <a href="#">Enroll</a>
 <b>Child Life</b> Waived <a href="#">Enroll</a>	 <b>AD&amp;D</b> MetLife (Employee) Cost (Monthly) \$3.60 Coverage \$300,000 <a href="#">Manage</a>	

Employees/Retirees will click either **MANAGE** or **ENROLL** to:

- View more details
- Add/Remove Dependents
- Change Plans
- Change Coverage Amount

[Review and Sign](#)

[Save for Later](#)

After completing elections, select **REVIEW AND SIGN** to attach new dependent documentation and submit elections or **SAVE FOR LATER** to submit later

# Open Enrollment Dependent User-Interface

This screen will appear for each Coverage Type and the employee/retiree can make dependent elections

## Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage \* Employee + Family

Plan cost (Monthly) \$90.14

Add

Can ADD new Dependents

3 items

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Mary Smith	Spouse	01/28/1960
<input checked="" type="checkbox"/>	Joey Smith	Child	09/17/1996
<input type="checkbox"/>	Susie Jones	Step-Child	04/07/2005

Can add or remove any current dependent from coverage

Save

Cancel

# Open Enrollment – Agency Readiness Checklist

1. Make sure all employees know how to log into SPS Benefits
  - Website URL, W#, etc.
2. Review the Email from Leslie Buchman on July 29<sup>th</sup> with Subject: *SPS Communication For Password Resets-Prep for Open Enrollment (CPBI & Benefits only Agencies and Retirees)*
  - The email reviews which passwords will be reset and when
3. Ensure all employees have at least one email address to receive the OE notifications
  - Work or Personal
4. Have a plan for how to communicate to employees with no email and/or internet access
5. Follow up frequently
6. Be sure employees know they will have to upload the appropriate documentation for newly enrolled dependents **AT THE TIME OF ENROLLMENT**
  - Will be discussed in more detail on ***Dependent Verification Audit (DVA) Process Changes*** slide

# Open Enrollment – Agency Readiness Checklist (cont.)

7. Review expired contracts for Contractual employee eligibility for Open Enrollment
  - Will be discussed in more detail on the *Contractual Employee Contracts* slide
8. Review open employee benefit events and work with employees to complete/close events
  - Will be discussed in more detail on the *Open Enrollment – Close Open Benefit Events* slide

# Dependent Verification Audit (DVA) Process Changes

- If an employee adds a qualifying dependent during Open Enrollment they **MUST** provide the required supporting documentation when completing the Open Enrollment Benefit Event in the SPS Benefit system
- If the required dependent(s) documentation is not uploaded by 11/14/19 the newly added dependent(s) **will be removed from Open Enrollment coverage**
  - **They will not have coverage effective 1/1/20**
- Please reference page 39 of your 2020 Benefit Guide to determine what official documentation is required for each dependent
  - When adding a new dependent in the SPS Open Enrollment event, the employee will see a page telling them the required documentation for each dependent type
  - The documentation **MUST** be attached to the Open Enrollment event at the time of completion and submission
  - **DO NOT** upload into the SPS DVA folder under Maintain Worker Documents
- Employees are able to take pictures of the required documentation and upload legible screenshots to the Open Enrollment event



# Open Enrollment – Close Open Benefit Events

- ABC's must run their agency's *SPS Benefit Open Election Events* – *Employees* report prior to the start of Open Enrollment
- The report will list all employees with an open New Hire, Job Change or Life Event; these events will cause the employee's Open Enrollment event to go "On Hold"
- The Open Enrollment event will remain "On Hold" until these earlier events are completed/submitted/approved
- Employees will not be able to access the "On Hold" Open Enrollment events
- *EXAMPLE:* An employee initiates a Birth/Adoption event prior to 10/15/19 and the event is still "open"; the Open Enrollment event will go/be "On Hold" until the Birth/Adoption event is completed

# Open Enrollment Events Processing

- The SPS Open Enrollment Event will default to the current employee/retiree elections and dependents except for FSA elections
  - FSA elections MUST be elected each year
  - The FSA Healthcare maximum is increasing to \$2,700 for 2020
  - The employee/retiree will have the ability to change or waive elections and add/remove dependents
- If an employee/retiree has a Life Event between the 1<sup>st</sup> day of Open Enrollment and 1/1/20, SPS will re-open the Open Enrollment events after the employee completes Life Event elections
  - The employee needs to review, complete and submit the re-opened Open Enrollment event to ensure they have the elections they desire for 2020
  - ABC's need to monitor these events and ensure employees are completing these events
  - Use the *SPS Benefits Open Election Events – Employees* and *SPS Benefit Event Open Enrollment Events – Employees* reports
- No Correction period, no exceptions!
- No paper enrollment forms will be accepted by EBD from employees or contractals

On the following slides we show SPS Open Enrollment events by Benefit Group

# Open Enrollment Event Processing - State/Regular

EMPLOYEE STATUS		OE EVENT PROCESSING
Open Enrollment Event Processing	<b>State/Regular Benefit Group</b> (FT & PT 50% FTE, Part-Time (No Subsidy), SLEOLA)	<ul style="list-style-type: none"><li>Employee Will Receive SPS OE Event on 10/15</li></ul>
	<b>Leave Benefit Group</b> (Military Administration Leave, Armed Services Leave 31 +, Sabbatical/MDOT Educational Leave)	<ul style="list-style-type: none"><li>Employee Will Receive SPS OE Event on 10/15</li></ul>

# Open Enrollment Event Processing – Contractuals

		EMPLOYEE STATUS	OE EVENT PROCESSING
Open Enrollment Event Processing		<b>2020 ACA Flag + 1/1/20 Contract</b> (contract in Workday by 10/13/19)	<ul style="list-style-type: none"> <li>Employee Will Receive SPS OE Event on 10/15</li> </ul>
		<b>No 2020 ACA Flag + 1/1/20 Contract</b> (contract in Workday by 10/13/19)	<ul style="list-style-type: none"> <li>Employee Will Receive SPS OE Event on 10/15</li> </ul>
		<b>1/1/20 Contract</b> (contract entered in Workday after 10/13/19 and on or before 10/31/19)	<ul style="list-style-type: none"> <li>Employee Will be Added to SPS OE and an OE Event Will be Pushed to the EE</li> <li>Employee Will Have Until Midnight on 11/14 to Complete Online Enrollment</li> </ul>
		<b>1/1/20 Contract</b> (contract entered in Workday on or after 11/1/19 and on or before 12/31/19)	<ul style="list-style-type: none"> <li>Employee Will be Added to SPS OE and an Event Will be Pushed to the EE</li> <li>Employee Will Have 14 Calendar Days to Complete the SPS OE Event</li> </ul>
		<b>1/1/20 Contract</b> (contract entered in Workday on or after 1/1/20)	<ul style="list-style-type: none"> <li>Employee Will be Added to SPS OE and an Event Will be Pushed to the EE</li> <li>Employee Will Have 14 Calendar Days to Complete the SPS OE Event</li> </ul>

# Open Enrollment Event Processing – Retirees

Open Enrollment Event Processing	EMPLOYEE/RETIREE STATUS	OE EVENT PROCESSING
	<b>Current Retiree in Workday</b> (with a Retiree Benefit Group)	<ul style="list-style-type: none"> <li>Retiree Will Receive SPS OE Event on 10/15</li> </ul>
	<b>Current Employee Retiring on 1/1/20</b>	<ul style="list-style-type: none"> <li>Employee Will Receive SPS OE Event on 10/15                             <ul style="list-style-type: none"> <li>The employee does not have to complete this event, but if they do not and then decide not to retire on 1/1 they will not have benefit elections as of 1/1</li> </ul> </li> <li>New Retiree Must Submit Paper Retiree Enrollment Form to EBD for Processing</li> <li>The Elections Submitted on the Paper Enrollment Form Will Supersede Anything Elected in the Employee SPS OE Event</li> </ul>
	<b>Deferred Retiree for 1/1/20</b>	<ul style="list-style-type: none"> <li>Retiree Must Submit Paper Retiree Enrollment Form to EBD for Processing</li> </ul>

# Contractual

# Contractual Employee Contracts

- Contractual employees must have an **OPEN CONTRACT** that makes them eligible for Plan year 2020 benefits in order to get an Open Enrollment event in SPS during the Open Enrollment process starting on October 15th
  - *This means that employees with contracts that expire on December 31, 2019 or earlier that do not have a January 1, 2020 contract in SPS will not get an Open Enrollment event during the Open Enrollment period in October, 2019*
- ABC's should run the ***SPS Benefit Expiring Contract Report*** to identify Active Contractual employees without an active contract past December 31, 2019
- Contracts that start on January 1, 2020 and are for 90 days or less will not meet the eligibility rules for an Open Enrollment event, so please make sure Contract Start Dates and Contract End Dates are accurate for the type and length of employment
  - *The only exception are employees identified as ACA Eligible for 2020 in the Measurement Period Reporting. These employees need an Active contract on January 1, 2020 and it can be less than 90 days in duration*
- ***Benefits Only Agencies*** should send the January 1, 2020 contracts in the Delta File submission on **September 19, 2019** to ensure timely processing into SPS without errors
- ***SPMS and CPBI Agencies*** should make sure any contracts expiring prior to January 1, 2020 are updated by **September 19, 2019**

# Sending a 2020 Contract in a Delta File

## ***THIS INFORMATION APPLIES TO BENEFITS ONLY AGENCIES***

- ***Benefits Only Agencies*** should send the January 1, 2020 contract renewals or extensions in the Delta File submission on **September 19, 2019** to ensure timely processing into SPS without errors
  - The last Delta file prior to Open Enrollment is October 3, 2019
- ***Benefits Only Agencies*** can send contract extensions or renewals **PRIOR** to the Contract End Date of the existing contract
  - The key to doing this is the *03-Data Change* Event **Effective Date**; it **must be equal to or prior to the Delta File date**
- **ABC's should share these slides with their IT to ensure future-dated contracts get sent in the Delta file to SPS**



# Sending a 2020 Contract in a Delta File

## ***THIS INFORMATION ONLY APPLIES TO BENEFITS ONLY AGENCIES***

- Benefits Only Agencies can send contract extensions or renewals PRIOR to the Contract End Date of the existing contract
  - The key to doing this is the *03-Data Change* Event **Effective Date**; it **must be equal to or prior to the Delta File date**
- Examples to extend or renew contracts in Delta files

Action Code = 03

**Effective Date = 09/05/19**

Contract Data Change Flag = 1

**Original Contract Number = 2019 Contract**

Contract Start Date = 07/01/18

Contract End Date = 06/30/20

### **Contract **Extension** Example**

*(extending the Contract End Date of an existing contract)*

Action Code = 03

**Effective Date = 09/05/19**

Contract Data Change Flag = 1

**New Contract Number = 2020 Contract**

Contract Start Date = 01/01/20

Contract End Date = 06/30/20

### **Contract **Renewal** Example**

*(issuing a new Contract Number for an existing active employee)*

# SPS Benefits Training

# Benefits Certification Test for Current ABC's

- ABC's must pass ABC Certification Exam each year
- ABC's must complete HIPPA Certification training each year
- Annual ABC Certification Exam scheduled for September 2019
  - MUST pass to maintain ABC role for 2020
  - MUST take the test even if it was taken in early 2019
  - Content from this OE Webex will be included in the September exam
- If you cannot pass the test, you cannot be an ABC!

# Benefits Training for New ABCs

- **Step One:** Intro to Benefits Fundamentals and ABC Certification Exam
  - Must complete to move forward
- **Step Two:** EBD HIPAA Certification (WBT)
  - Must complete to move forward
- **Step Three:** Processing Benefits in Workday (ILT)
- **End Result:** ABC Role in SPS

# Affordable Care Act (ACA)

# ACA Play or Pay Mandate

- Play or Pay mandate under healthcare reform requires all individuals to have health insurance and all employers with 50 or more full-time employees to provide healthcare coverage that provides minimum essential coverage that is affordable and provides minimum values
  - No *Individual penalty* for not having health coverage in 2019
  - *Employer penalties*
    - \$2,320 for failure to offer coverage that meets value and minimum essential coverage
  - Accurate employee SPS data (Employee Type, FTE, Contract Duration, etc.) helps ensure the State is offering the correct coverage to employees

# CY2019 ACA Reporting Deadlines

- 1095-C Forms must be post-marked by January 31, 2020
  - DBM EBD must submit file to printer by January 6, 2020
- Data collection continues...

# Special Limited Open Enrollment Period

- Open Enrollment for contractual employees who should be offered subsidized coverage based on the Measurement Period as required by ACA
  - Measurement Period is October 15, 2018 to October 14, 2019
- This enrollment will occur during the regular Open Enrollment timeframe from October 15<sup>th</sup> to November 14<sup>th</sup>
  - The enrollment will occur via the web in SPS Benefits
  - The enrollment will be dependent on you entering 2020 contract data for the ACA employees into SPS Benefits by September 19th
  - EBD will not accept paper enrollment forms for these employees



# Wellness

# Wellness Activities 2020

- Activities Reset January 1, 2019
  - PCP election rolls over from year to year – do not have to re-select unless changing to a different PCP
- Activities for \$0 PCP Copay
  - Select PCP – see above
  - Complete HRA (Health Risk Assessment)
- Activity for \$5 Off Specialist Copay
  - Complete any age/gender preventive screenings due

**REWARDS EARNED IN 2019 CONTINUE  
THROUGH December 31, 2020!**

# Vendor Highlights

CareFirst has partnered with Sharecare, Inc. to bring you a new wellness program that puts the power of health directly in your hands.

You can access the program's personalized tools whenever and wherever you want, either online or through the mobile app.

This wellness program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

# Wellness resources

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The program offers motivating digital resources you can access anytime, anywhere including:

- **RealAge®:** In just a few minutes, the RealAge online health assessment will help you determine the physical age of your body, compared to your calendar age
- **A personalized health timeline:** Receive recommendations, content and services
- **Trackers:** Connect your wearable devices or enter your own data to monitor sleep, steps, nutrition and more
- **Challenges:** Provide extra motivation for achieving your health goals
- **A health profile:** Access your important health data all in one place





**As part of your wellness program, you have access to additional support resources like:**

- Health coaching
- Weight management
- Tobacco cessation
- Financial well-being

# Getting started

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Visit [carefirst.com/sharecare](https://carefirst.com/sharecare)

You'll need to:

- Enter your CareFirst account username and password, and
- Complete the one-time registration with Sharecare.



# Rewards

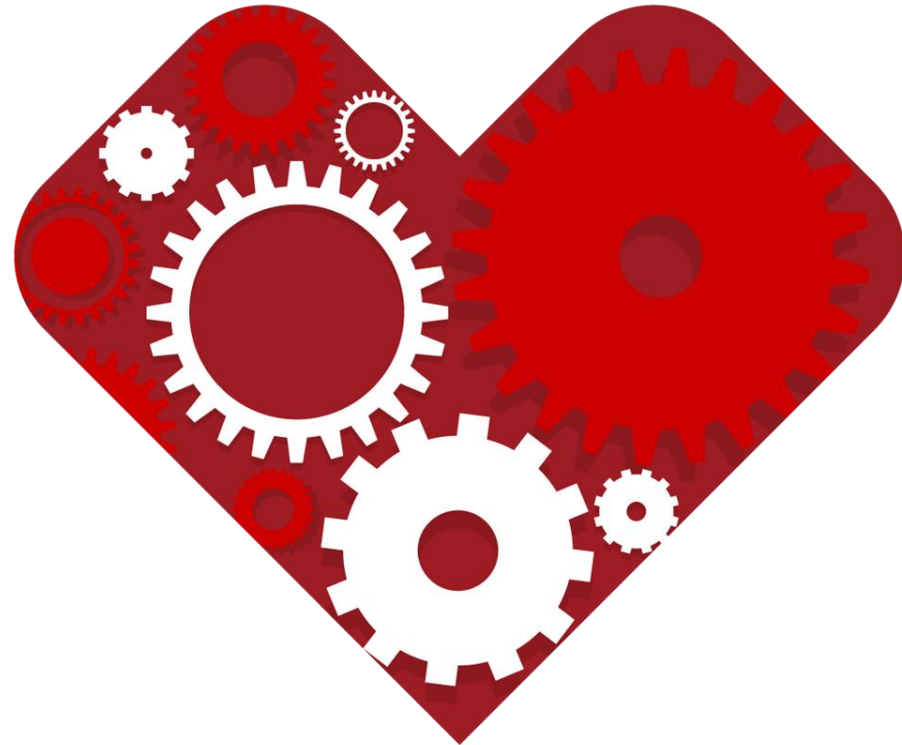
## You can earn rewards for taking steps to get and stay healthy!

- **Earn \$0 copay visits with your PCP** for selecting a primary care provider (PCP) and completing the RealAge test
- **Earn a \$5 copay reduction for specialist visits** by completing one of the recommended screenings listed at [carefirst.com/statemd-screenings](https://carefirst.com/statemd-screenings)



# Transform Diabetes Care

- **A personalized, connected approach to reduce complexity and improve outcomes**



# Livongo:

## A New Approach to Diabetes Management

### CELLULAR CONNECTED BLOOD GLUCOSE METER



- Automatically uploads BG data
- Provides personalized insights
- First meter with remote software upgrades
- FDA-cleared with touchscreen

### REAL-TIME DATA ANALYTICS



- Clinical data analytics drive behavior change
- Personalized rules engine provides insights and educational content
- Coaching delivered at the times that matter most on multiple devices

### 24 / 7 / 365 INSIGHTS & REAL-TIME SUPPORT



- Personalized coaching and trends management
- Live interventions triggered by acute alerts

### FREE UNLIMITED SUPPLIES

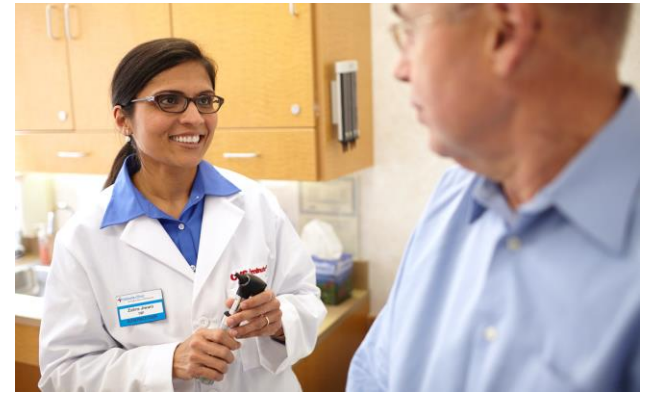


- Strips and lancets shipped directly to member
- Automated reordering based on usage

This slide contains references to brand-name prescription drugs that are trademarks or registered trademarks of pharmaceutical manufacturers not affiliated with CVS Caremark.

# MinuteClinic diabetes preventative monitoring visits

- Helping patients monitor their condition and prevent complications



## Clinician review of medical history and lifestyle factors

### Visit includes

A1C test	Comprehensive foot & eye exam
Blood pressure check	Cholesterol test
Body mass index (BMI)	Microalbumin test (kidney function)

Provides personalized, results-based tips, education, and follow-up recommendations

Results can be shared with patient's physician through the patient EHR



**1,100+**  
MinuteClinic  
locations in 33  
states and D.C.



**2,300+**  
Providers  
(NPs/Pas)  
nationwide



**95% overall**  
patient  
satisfaction



**Up to 80%**  
savings over  
higher costs of  
care

Source: Press Ganey Satisfaction Survey Results, 2013.

Comparing Costs and Quality of Care at Retail Clinics with That of Other Medical Settings for 3 Common Illnesses," Annals of Internal Medicine, August 2009. Savings will vary based upon a variety of factors including things such as plan design, demographics and programs implemented by the plan.

Image source: CVS Health Creative Resource Library, accessed 2019.

# Care team connectivity provides insight to patient activity outside of scheduled visits

## Pharmacy

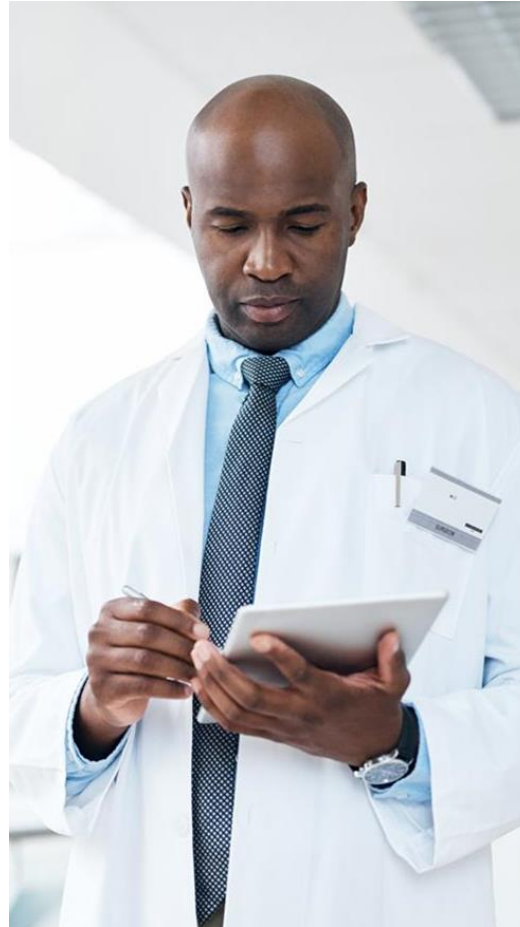
**Outreach from retail stores** by fax communication notifies prescribers of any gap in their patient's medication therapy and the opportunity to take action



## MinuteClinic

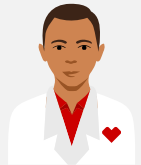
**Engages the primary care provider through:**

- Results within EHR
- Visit summary
- Phone (for immediate questions during visit)



## Call Center

**Our call center pharmacists will reach out** to the prescriber if we believe a medication or dosing change may be appropriate for the patient



## Connected Meter

**Members can share** glucose readings and health summary reports with their physician and care team, offering the ability to closely monitor behavior and outcomes



# **EBD Updates/Reminders**

# Reminder

- **Benefit Guides**

- All new hires **MUST** have access to the benefit guide (hard-copy or website URL)
- Most up-to-date version is always available on EBD website for printing
- **Read the benefit guide! A lot of changes to policies and procedures have been made!**

# Marketing Material Order Form

- ABC can order yearly supplies for other carriers
- Supplies for health fairs ordered by EBD



## OPEN ENROLLMENT FOR CY2020 MARKETING MATERIAL ORDER FORM

Please use the information below to order marketing materials from the health plans for your yearly supplies.

<b>Carefirst</b> <a href="http://www.carefirst.com/statemd/yearlysupply/index.html">http://www.carefirst.com/statemd/yearlysupply/index.html</a>	<b>Delta Dental</b> Shannon Zelko Email: szelko@delta.org Fax 717-766-8719
<b>United Healthcare</b> Dylan Brucie Email: <a href="mailto:dylan_brucie@uhc.com">dylan_brucie@uhc.com</a>	<b>United Concordia Dental</b> Kelly Chiz Email: Kelly.chiz@ucci.com
<b>Kaiser</b> Iris Rios Email: iris.g.rios@kp.org	<b>P&amp;A Group</b> Cindy Brooks Email: brooksc@padmin.com Fax: 716-855-7160
<b>CVS</b> Megan Mann Megan.Mann@cvshealth.com	<b>Metlife</b> The new Life/AD&D carrier will be sending supplies to all agencies.

For plans without online ordering options: complete below and email or fax as indicated above.

Plan:

### Your Information:

Benefits Coordinator/Requestor's Name:

Phone:

Email address:

Agency:

Shipping Address:

### Quantity of Materials Requested:

Please indicate the amount of marketing materials to be used throughout the year.

**NOTE: If you are hosting a benefit fair, you do not need to order supplies for the fair. EBD will take care of ordering supplies for your agency based on estimated attendance.**





# Reminder

- **Contacting EBD**
  - **SPS Ticket System** – receives all SPS Benefits system issues
  - **Please refrain from emailing or calling EBD staff directly regarding specific benefit issues**
- **Beginning October 16, 2019 EBD Will Host Daily OE support calls for ABC's**
  - Watch your email for meeting details and invitation





# Questions?



**Thank You!**

