



North Carolina Medical Society Employee Benefit Plan



CHOICES

The quarterly e-newsletter for
NCMS Plan practice managers

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Online Price Transparency Tool Intends To Lower Costs

The NCMS Plan's administrator, Blue Cross Blue Shield of North Carolina (BCBSNC), has an online tool for members to compare provider costs for specific procedures with the goal of lower health care costs. The best way for the NCMS Plan to lower health care costs is to have well-informed consumers who are able to make informed decisions.

The tool, which averages claims data for more than 1,200 non-emergency procedures, is accessible to every NCMS Plan member through the redesigned BCBSNC member portal, [Blue Connect](#).

For example, a member planning to undergo a screening colonoscopy would go to the site, enter the procedure and location and then a number of providers will come up sorted by name, cost or distance.

All of the prices are reflective of the average costs for that provider with customized information specific to a member's plan.

According to [a study by West Health Policy Center](#), more transparency in cost information could save the U.S. \$100 billion in health care spending over the next decade.

At an economic summit early this year, BCBSNC president and CEO Brad Wilson said that inefficient care accounts for 30 percent of all medical costs and that the nation's unhealthiness is driving up the spending on health care.

"When we as North Carolinians, make courageous decisions to do the right thing, take better care of ourselves, become engaged consumers and when we make the decision to improve Medicaid, I am absolutely convinced the transformation of health care, 18 percent of our economy, will exceed our biggest hopes and our wildest aspirations," he said.

We strongly encourage you to share this tool with your practice and try it out yourself. The tool can be accessed by non-members at bcbsnc.com/healthcarecost or through [Blue Connect](#).

Become an NCMS Plan Leader in your Area-- Consider MAC Membership

The NCMS Plan is uniquely designed for physicians and medical practices across North Carolina. With a Board of Trustees composed of physicians, the decisions that impact your NCMS Plan benefits are made by leaders in the physician community that understand the challenges of practicing medicine and running a medical practice.

And you have a voice, too! We seek feedback regularly to ensure that the products and services we offer meet the needs of your physicians and your practice employees. Conducting an annual customer survey is one way we receive useful input. Another way is through Member Advisory Councils.

Member Advisory Councils (or MACs) have existed nearly since the creation of the NCMS Plan. These five regional councils with meetings in Asheville, Charlotte, Winston-Salem, Raleigh, and Greenville are made up of practice administrators from practices that participate in the NCMS Plan. The MACs attend lunch meetings twice a year in the Spring and the Fall. Meetings typically consist of the NCMS Plan management team sharing updates and strategies with the goal of generating discussion and new ideas while also gaining insight into the reality of practice management.

MAC members are a select group who represent the diverse practices that make up the NCMS Plan. MAC membership is not guaranteed but each interested party will be considered based on MAC seat availability, current representation by geographic location and practice size, and the interested party's ability to commit to MAC participation. The Triad MAC that meets in Winston-Salem has seats available now.

If you would like to be considered for MAC membership, please e-mail Gary Bossert, Vice President, Operations at gary.bossert@mmicnc.com.

Ask George

Question: George, I have an employee who left employment and their benefits have been terminated. They are asking me for a Certificate of Creditable Coverage to prove loss of coverage. Is there a way I can request this for them or should I refer them to the NCMS Plan's administrator, BCBSNC?

Answer: The Affordable Care Act (ACA) eliminated the concept of preexisting condition exclusions as of 2014. This may seem to spell the end of Certificates of Creditable Coverage, a provision of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), but there still may be instances when former employees or dependents will need documentation of their loss of coverage under your practice's plan.

As you probably recall, a Certificate of Creditable Coverage is proof of health coverage, particularly important when employees changed companies. Prior to the ACA, carriers would have a preexisting existing exclusion period of six to 12 months, with an additional caveat that the exclusion could be waived so long as their creditable coverage did not indicate a coverage gap greater than 63 days.

If an employee's or dependent's coverage with the NCMS Plan has ended, BCBSNC will automatically send a Certificate to the member. However, there may be instances when a member needs a Certificate and cannot locate the one that was sent to them. For this reason, there is an online feature where a Certificate can be ordered by the member. Members can go to [BCBSNC's website](#), complete the required fields and submit the request by clicking on "Send My Certification". Their Certificate will be sent by U.S. Mail and arrive at their address within ten days.

If you have questions about terminating employee or dependent coverage or Certificates of Coverage, you can always contact me directly at (919) 878-7561 or george.fanelli@mmicnc.com.

NCMS Plan Dental with MetLife

Over 250 NCMS Plan practices are enrolled in the MetLife group dental program. With nine different plan designs, the option to offer two plans for your employees to choose from, and competitive rates, now is the time to compare your current group dental coverage with our offering, especially if you are among the many NCMS Plan practices with health benefits renewing August 1st.

The MetLife plans give your employees the freedom to choose any licensed dentist, even if that dentist does not participate in MetLife's network of Preferred Dentists. MetLife's network of dental providers includes more than 5,000 locations in North Carolina.

Last year we introduced a new dental plan design with a \$5,000 benefit, much higher than standard group dental plans. This plan with a current employee rate of only \$48 per month has become very popular. All NCMS Plan dental products require no underwriting with rates as low as \$29 per month.

Participation requires a minimum of 75% of eligible employee enrollment and an employer premium contribution of at least 25%. For more information about NCMS Plan dental, contact your NCMS Plan agent or our office at (800) 662-7917. You can also find [a description of benefits and rates on our website](#).



Practice Wellness Connections

Whatever your needs are when creating a culture of well-being at your practice, the NCMS Plan is committed to supporting you and equipping your employees with multiple strategies to eat, move, and live mindfully.

Introducing [Practice Wellness Connections](#), an online e-newsletter, delivered quarterly, and coming to your inbox soon. [Practice Wellness Connections](#) will highlight a dimension of well-being (physical, emotional, career, community, financial and social) and how it equips you, your physicians and your practice employees to begin and maintain healthier, more rewarding lifestyles. In each issue, you can expect to see a featured NCMS Plan wellness benefit as it relates to improving the well-being of your employees. For example [Eat Smart. Move More. Weigh Less](#), a fifteen (15) week weight management program that promotes healthy eating and physical activity. Each edition will also feature a "Wellness Traveler", one who is on a journey to enhance their personal well-being.

Workplace wellness is about relationships. Knowing your population, which means meeting them where

they are physically and emotionally, and understanding competing priorities in their lives, can help boost program engagement. We hope this newsletter, delivered via e-mail to you, will further support your existing comprehensive well-being strategy and educate and inspire your employees to make healthy choices.

For more information about the NCMS Plan's Practice Wellness program, contact Jason Horay, Health Promotion Coordinator, at jason.horay@mmicnc.com.

Upcoming Webinar: Practice Wellness That Works, August 6th

Join us for our next Practice Wellness Webinar!

Practice Wellness That Works: How to Build a Strategic Employee Well-Being Program

Thursday, August 6, 2015

12:00 to 12:45 p.m.

There are only so many hours in the day—for employees and employers. Workplace well-being programs can play a key role in helping practices maximize those hours. The NCMS Plan offers practical strategies, turn-key health programs, tools, techniques and resources that allow you to create a healthier, more engaged and more productive workforce.

Join Jason Horay, NCMS Plan Health Promotion Coordinator, and Sonya Lattimore, Health Promotion Specialist with BCBSNC, as they outline the solutions available to help you drive effective behavior change and begin cultivating well-being concepts using Blue Connect. Participants will also learn how to replace the mystery of health care treatment costs with mastery using online tools to compare the price of more than 1,200 non-emergency and elective procedures in the state: MRIs, knee replacements, shoulder surgeries—you name it.

Participants will get a sneak peek at the NCMS Plan's new tobacco cessation program through a partnership with NC Tobacco Prevention and QuitlineNC. Beginning in August, employers will have a great new way to help their employees quit tobacco at no cost to the practice or employee.

[Register online now!](#)

About the North Carolina Medical Society

Established in 1849, the North Carolina Medical Society (NCMS) is devoted to representing the interests of physicians and protecting the quality of patient care as the largest physician organization in the state. The NCMS Plan, sponsored by the NCMS, is the only statewide employee benefits plan designed specifically for North Carolina physicians.

For more information about many other benefits of NCMS membership, visit www.ncmedsoc.org.

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