

NASPE Communications Award Submission April 2008

Submission Title: Health Benefits Program Life Events Posters
Submission Category: Poster
State: Virginia
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1. Please provide a brief description of the submission.

The Communications and Health Benefits teams developed a poster series for the Department of Human Resource Management's Office of Health Benefits on three "life events" that require timely action. The Office of Health Benefits manages the state health plans for approximately 100,000 employees and retirees. The three posters addressed action enrollees must take within 31 days of marriage, divorce or birth/adoption of a child, and were distributed to state agency benefits administrators along with buttons with the "Ask Me About 31 Days" theme.

2. How long has the submission been in existence?

The poster series was produced and distributed in September 2007.

3. Why was the submission created?

As the state employee health benefits program administrator, the Office of Health Benefits is governed by Internal Revenue Service (IRS) rules relating to cafeteria plans. The IRS regulations include specific changes in status that allow health plan enrollees to add or remove dependents covered by the plan. Enrollees must take action within a set time period, defined as 31 days by the Commonwealth's health plans.

A benefits administrator at Northern Virginia Community College provided the idea of the "31-day" button and the poster series was a direct result of her suggestions. The state program had received a number of appeals relating to the process, and also cases sent from state agency benefits administrators where employees had significant health care expenses because they did not take action within the required time frame. For example, a young parent who fails to add a premature newborn baby to health coverage within 31 days may face close to \$100,000 in health care expenses because the baby is not covered by the plan.

4. How does this submission support the goals and objectives of your agenda/department?

A major responsibility of the health benefits program is to ensure compliance with all state and federal regulations. If health plan enrollees fail to comply, not only do they face thousands of dollars in health care costs or other penalties, but the plan may also lose its tax-exempt status. The poster series reinforced communication to employees enrolled in the state health plans about the importance of the “31-day rule”. Using a non-technical and attention-getting format, employees have been made aware on an ongoing basis that their newborn or new spouse will not have health coverage if no action occurs within that time. In addition, employees have been advised to drop coverage for ex-spouses in order to comply with health plan rules and to avoid penalties.

5. Have you been able to measure the effectiveness of the submission? If so, how?

The teams were able to measure the effectiveness of the poster series in two ways: by the change in the number of health benefits appeals received from plan enrollees related to the three events of marriage, divorce and birth/adoption, and by evidence submitted from agency benefits administrators.

Measuring the number of health benefits appeals over a three-year period indicates that appeals on the “31-day” rule involving these three events have virtually disappeared since the introduction of the poster series in September 2007. All but one of the appeals occurred before the poster rollout, and that appeal was dated just barely after implementation of the poster series, making it likely that the enrollee had not yet seen the poster information.

In addition, a survey of state agency benefits administrators shows that few employees enrolled in the health plan have failed to make changes within the required 31-day period since the poster series rollout. By complying, enrollees have saved thousands of dollars in out-of-pocket costs and have avoided penalties as severe as expulsion from the program for up to three years.



Put Your Baby on Board

You have **31 days** from the birth date **to add a newborn** to your state health coverage.



For more information,
contact your
Benefits Administrator.



Virginia Department of Human Resource Management

Getting Divorced?



Membership in your state health plan is “ex”-clusive.

You have **31 days** from the divorce date **to remove your ex-spouse** from your state health coverage.



For more information on making changes outside annual Open Enrollment, see your Benefits Administrator.



Virginia Department of Human Resource Management



Let your state health plan help you honor the part about “in sickness and in health”.

You have **31 days** from the marriage date **to add your spouse** to your state health coverage.



For more information, contact your Benefits Administrator.



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