



**North Dakota
Public Employees
Retirement System**
Dakota Plan Health Benefits

**North Dakota Public
Employees Retirement
System Health Plan**

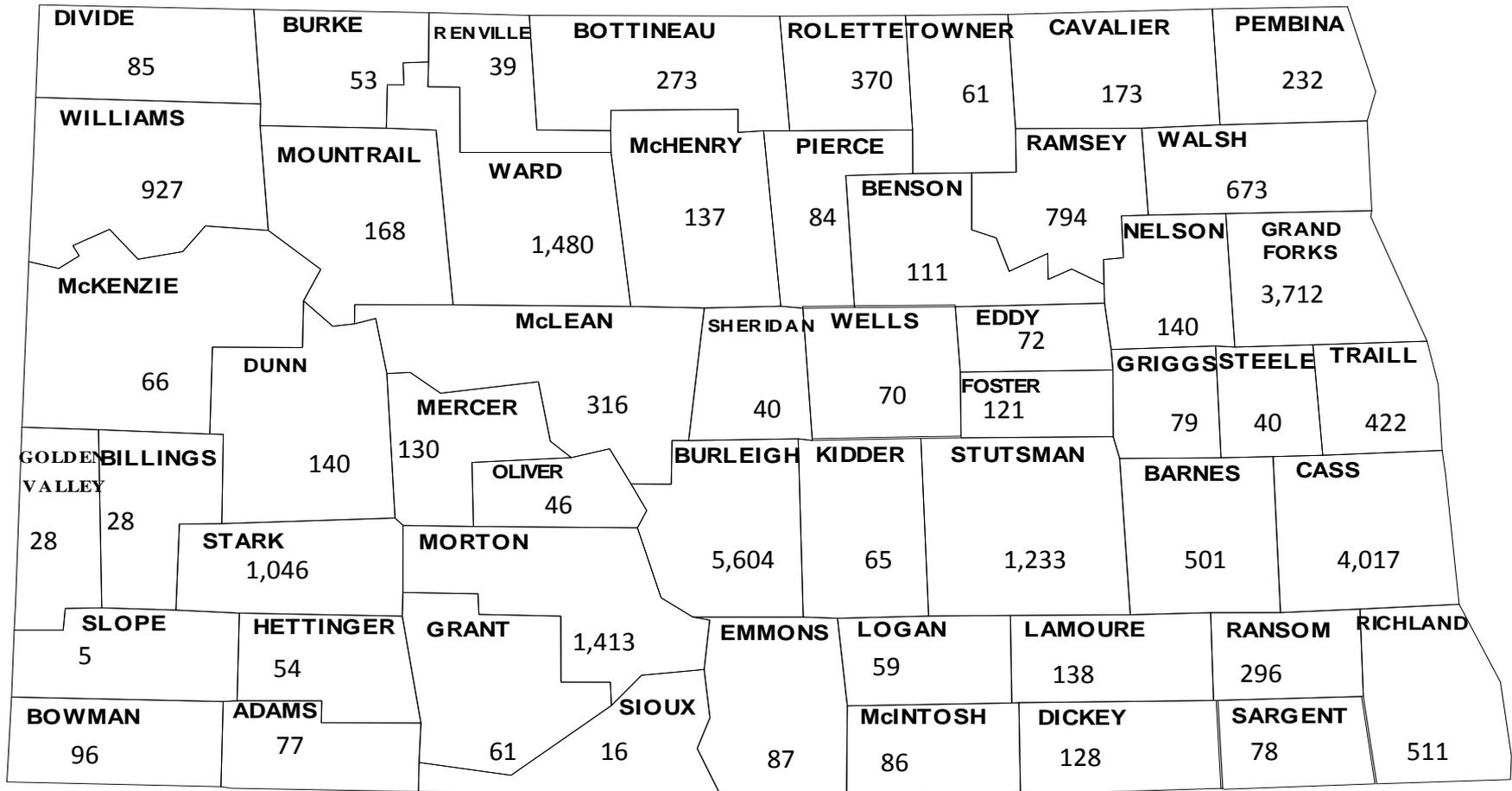
**New Insurance
Carrier Update**

SANFORD
HEALTH PLAN

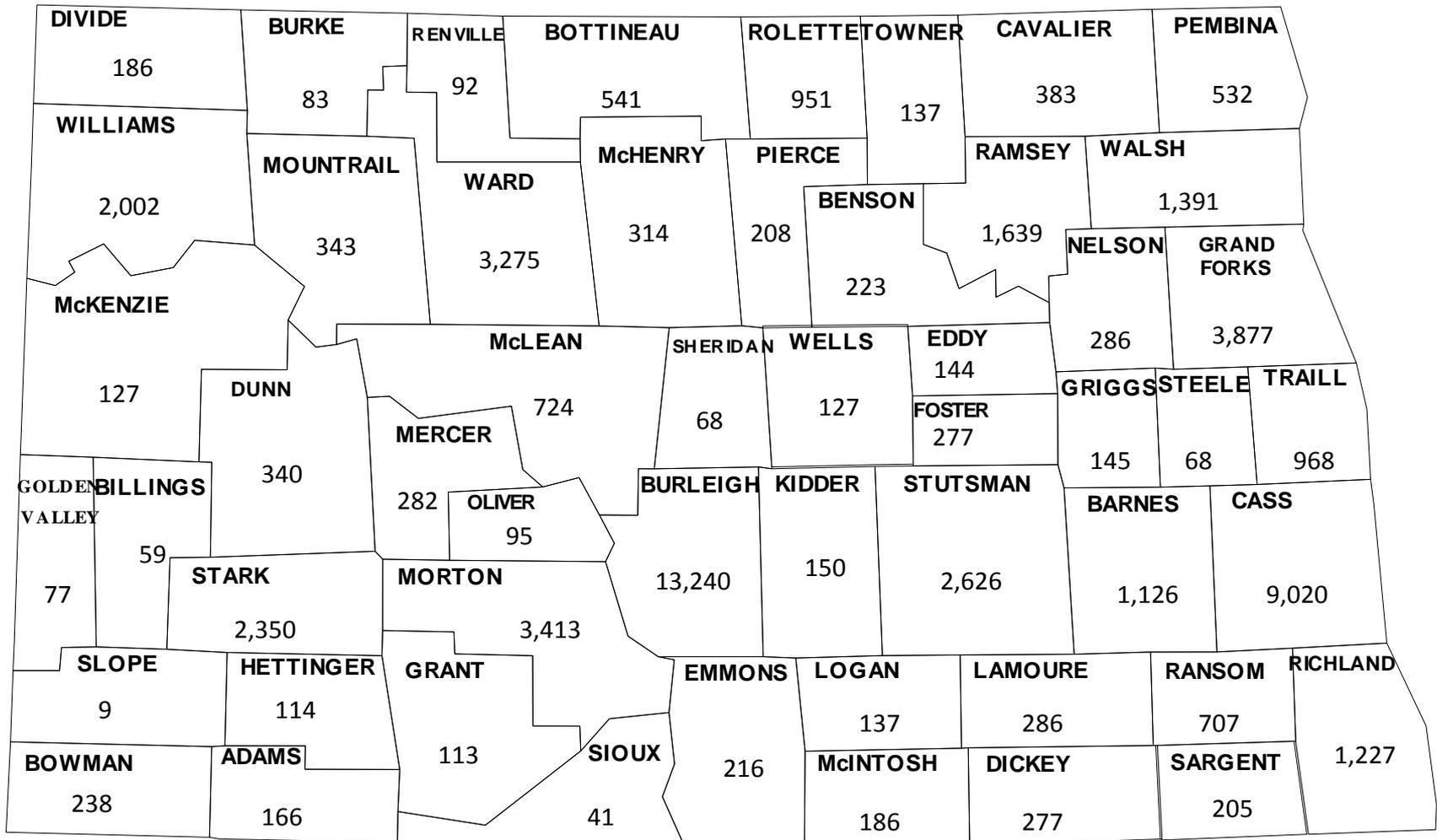
NDPERS participation

	Agency	Employees
State	95	15,203
Counties	45	2,244
School Districts	38	1,188
Cities	50	1,845
Others	64	592
Legislators		133
Retirees		6,973
COBRA		425
	292	28,603

NDPERS health contracts by county



NDPERS number of covered lives by county



About the NDPERS bidding process

- NDPERS is required to follow a bid process as provided in NDCC 54-52.1-04.
- Authorizes PERS to prepare bids, distribute and advertise requests for proposal and use a consultant.
 - The economy to be affected.
 - The ease of administration.
 - The adequacy of the coverages.
 - The financial position of the carrier, with special emphasis as to its solvency.
 - The reputation of the carrier and any other information that is available tending to show past experience with the carrier in matters of claim settlement, underwriting, and services.
- NDCC 54-52.1-04.2 allows the board to self-insure the plan if it is more competitive than a fully insured bid.

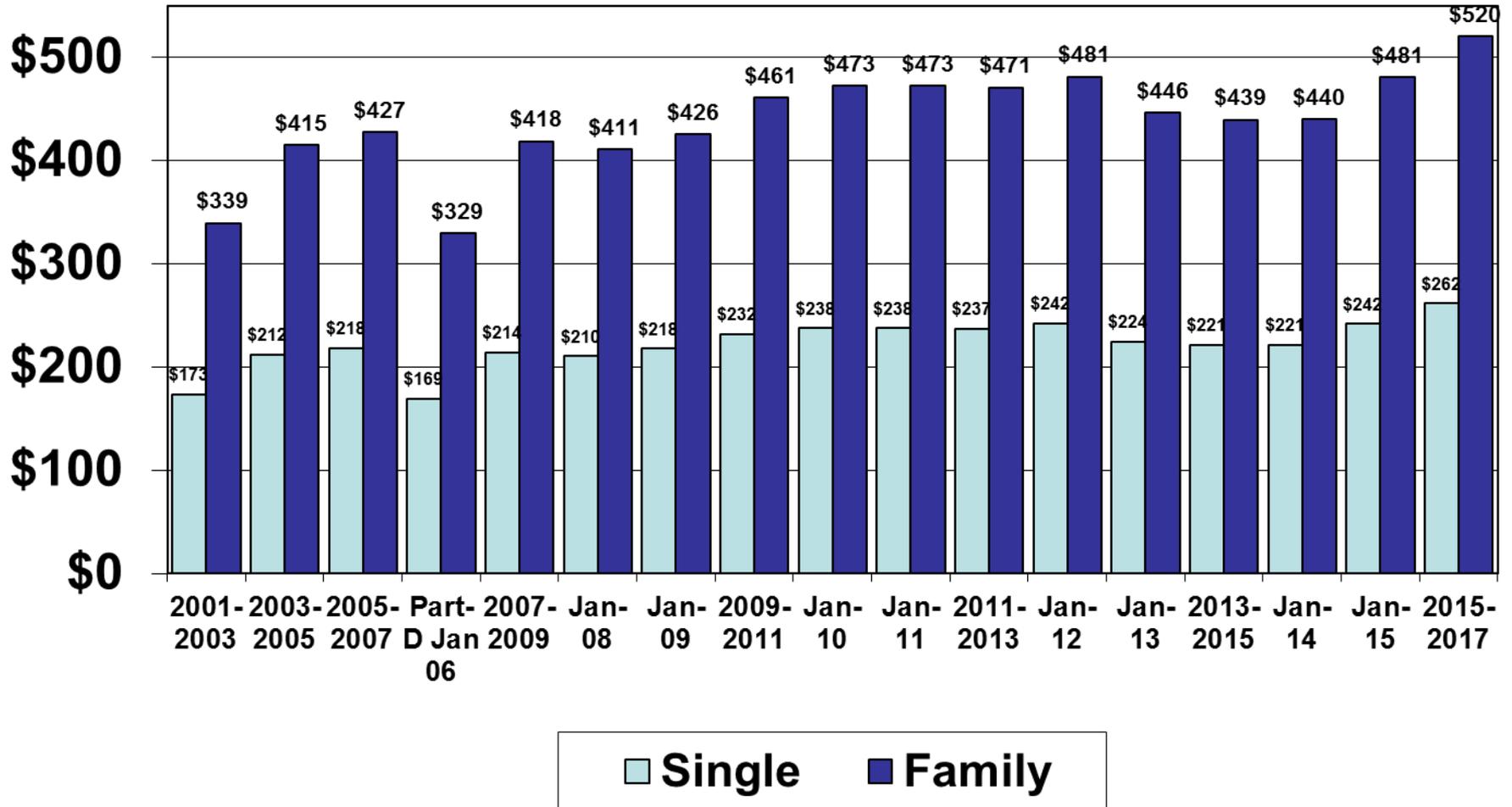
About the NDPERS bidding process

- July 9, 2014 – RFP for fully-insured bid was released.
- Aug. 13 – RFP for self-insured bid was released.
- Sept. 4 – Fully-insured proposals due.
- Oct. 10 – Self-insured proposals due.
- Oct. 23 – Board rejects fully-insured bids, and issues a new RFP.
- Oct. 29 – Fully-insured RFP for rebid released.
- Nov. 19 – Fully-insured rebid responses due.
- Nov. through Feb. – NDPERS staff and Board review bids, conduct bidder interviews, requests and reviews best and final offers.
- Feb. 19, 2015 – NDPERS Board awards Sanford Health Plan the bid for a fully insured bid.

NDPERS bid decision

- Both bids were to maintain the existing coverage and plan design (deductibles, co-insurance and copayments) for the next two years.
- The overall increase in premiums for 2015-2017 proposed by Sanford Health Plan for active employees and pre-Medicare retirees was approximately 15% compared to Blue Cross Blue Shield of North Dakota (BCBS), which proposed an approximate 20% increase for a fully insured plan.
- The overall increase in premiums for the Medicare retirees was approximately 10% compared to approximately 14% proposed by BCBS. Rates will increase on July 1.
- The bid was awarded to Sanford Health Plan.

NDPERS Medicare Premiums





Insurance carrier updates

- Sanford Health Plan is the NDPERS health insurance carrier beginning July 1, 2015.
 - NDPERS members will not experience any changes in coverage or plan design.
 - Our goal is for every member to keep their existing provider.
 - NDPERS will continue to administer enrollment and eligibility as it has in the past.
- 



No changes in plan design and coverage

- Your plan design and coverage is not changing.
 - Your copay, deductible and coinsurance amounts are not changing.
 - Any future premium rate changes will follow the normal NDPERS notification process.
- 

Pharmacy coverage

Non-Medicare Retirees

- Your current prescription coverage will remain the same.
 - You can continue using your same pharmacy.
 - Sanford Health Plan works with 60,000 pharmacies nationwide.
-

Pharmacy coverage

Medicare Retirees

- Your Medicare Part D prescription drug plan will remain unchanged and continue to be administered through MedicareBlue Rx through December 31, 2015.
- Do not throw away your MedicareBlue Rx ID card. You will continue to use your card through December 31, 2015.
- A new prescription drug plan card for the new carrier will be mailed to you prior to January 1, 2016.

No changes in incentives and allowances

- The \$250 in wellness incentives, including the Health Club credit, will continue as part of Sanford Health Plan's bWell program.
-

A seamless transition

- You do not need to re-enroll for coverage as the result of this insurance carrier change.
 - This is not an opportunity to enroll if you currently do not have NDPERS coverage.
 - Any deductible and coinsurance you have incurred prior to July 1 will be carried over.
-

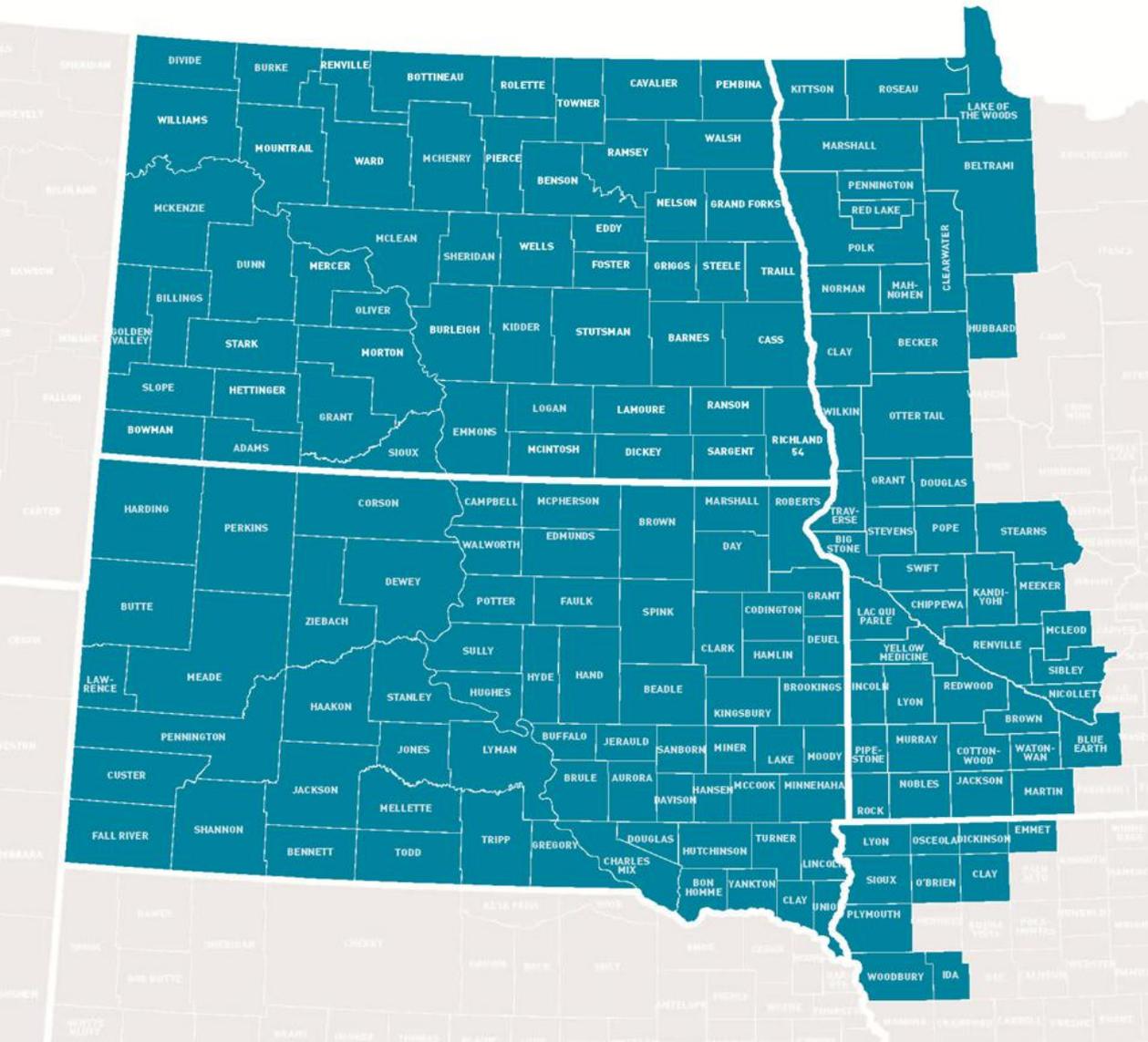
Sanford Health Plan provider network

Non-Medicare Retirees

National network of **700,000 providers** with over **18,000 local network providers**, including:

- Sanford Health providers
- Independent providers
- Providers with other system affiliations, such as Essentia, Altru, St. Alexius, Mid-Dakota Clinic, etc.
- University Medical Centers, Mayo Clinic and other facilities around the country
- All Transplant Centers of Excellence
- Trinity and Essentia Health are in Sanford Health Plan's network. However, due to credentialing terms and conditions, they do not currently display in the provider search tool.
- College students of NDPERS members who reside out of state continue to be covered.

- More than 97 percent of North Dakota providers participating in NDPERS are already a part of the Sanford Health Plan network



Sanford Health Plan provider network

- Search the network at **www.sanfordhealthplan.com/ndpers**



Find An Agent About Us Contact Us Search Site **SELECT COUNTY** | ⚙️ [myHealthPlan Login](#)

[SHOP FOR HEALTH INSURANCE](#) [HEALTH INSURANCE 101](#) [THE VALUE OF SANFORD HEALTH PLAN](#) [FIND A DOCTOR OR PHARMACY](#)

HOME

NDPERS

- › [Provider Network](#)
- › [Provider Nomination Request](#)



NDPERS Coverage through Sanford Health Plan (effective July 1)

The North Dakota Public Employees Retirement System (NDPERS) recently selected Sanford Health Plan as its new health insurance partner. We are honored by this new partnership and are looking forward to serving NDPERS health plan members beginning July 1, 2015.

Sanford Health Plan is committed to making this a smooth transition and there will be no changes to copays, coinsurance or deductibles.

Furthermore, our goal is for each and every NDPERS health plan member to be able to keep their existing health care provider. Sanford Health Plan's network of 18,000 providers includes Sanford Health practitioners and providers, as well as those affiliated with other systems and in independent practice.

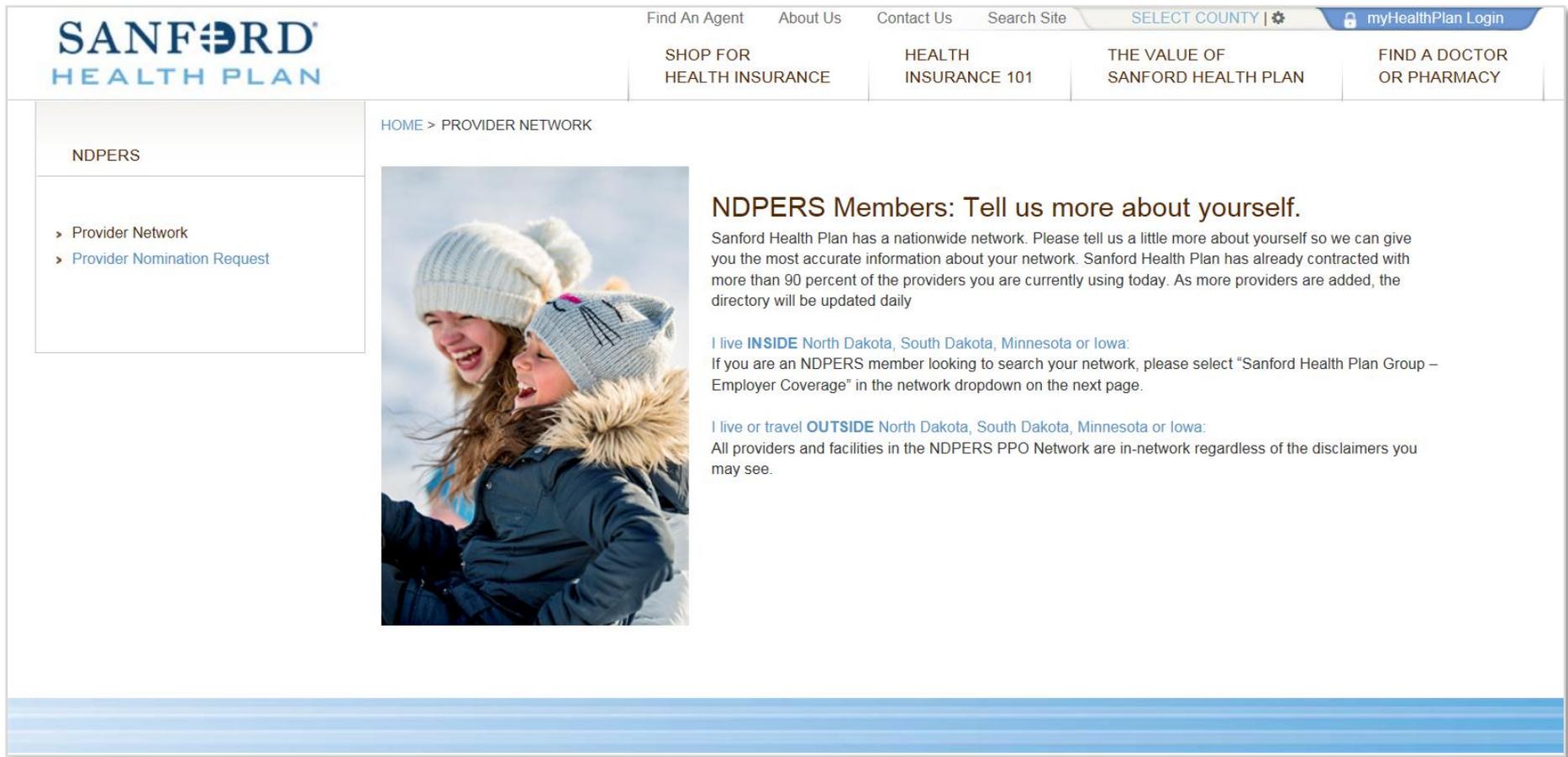
A [searchable directory](#) of our current network of providers is available. In addition to those listed, all providers currently in the NDPERS PPO network will be offered a contract with Sanford Health Plan.

In the near future, Sanford Health Plan and NDPERS will send NDPERS health plan members additional information and will host informational meetings at convenient community locations across the state.

Individuals seeking additional information about Sanford Health Plan's recent selection as the North Dakota Public Employees Retirement System's health insurance partner should email ndpers@sanfordhealthplan.com or call 701-751-4125 or 1-800-499-3416.

Sanford Health Plan provider network

- Verify if you live **INSIDE** or **OUTSIDE** ND, SD, MN and IA.



The screenshot displays the Sanford Health Plan website interface. At the top, there is a navigation bar with links for 'Find An Agent', 'About Us', 'Contact Us', and 'Search Site'. A 'SELECT COUNTY' dropdown menu is visible, along with a 'myHealthPlan Login' button. Below the navigation bar, there are four main content areas: 'SHOP FOR HEALTH INSURANCE', 'HEALTH INSURANCE 101', 'THE VALUE OF SANFORD HEALTH PLAN', and 'FIND A DOCTOR OR PHARMACY'. The main content area is titled 'HOME > PROVIDER NETWORK' and features a sidebar on the left with the 'NDPERS' heading and two links: 'Provider Network' and 'Provider Nomination Request'. The main content area includes a photograph of two young girls in winter clothing, followed by the heading 'NDPERS Members: Tell us more about yourself.' and a paragraph explaining the nationwide network. Below this, there are two sections: 'I live INSIDE North Dakota, South Dakota, Minnesota or Iowa:' and 'I live or travel OUTSIDE North Dakota, South Dakota, Minnesota or Iowa:', each with a brief description of the network's scope.

SANFORD HEALTH PLAN

Find An Agent About Us Contact Us Search Site **SELECT COUNTY** |   myHealthPlan Login

SHOP FOR HEALTH INSURANCE HEALTH INSURANCE 101 THE VALUE OF SANFORD HEALTH PLAN FIND A DOCTOR OR PHARMACY

HOME > PROVIDER NETWORK

NDPERS

- > Provider Network
- > Provider Nomination Request

NDPERS Members: Tell us more about yourself.

Sanford Health Plan has a nationwide network. Please tell us a little more about yourself so we can give you the most accurate information about your network. Sanford Health Plan has already contracted with more than 90 percent of the providers you are currently using today. As more providers are added, the directory will be updated daily

I live INSIDE North Dakota, South Dakota, Minnesota or Iowa:
If you are an NDPERS member looking to search your network, please select "Sanford Health Plan Group – Employer Coverage" in the network dropdown on the next page.

I live or travel OUTSIDE North Dakota, South Dakota, Minnesota or Iowa:
All providers and facilities in the NDPERS PPO Network are in-network regardless of the disclaimers you may see.

Sanford Health Plan provider network

Select your network:

Network:

Create State Directory:

State Directory displays all Sanford Health Plan Network Physicians, Hospitals and Ancillary Services available within the selected state

State:

Create State Directory

Or Search for a Provider:

Enter a city and state **or** a zipcode:

Provider City:

Provider State:

OR

Provider Zip Code:

Search Radius:

Sanford Health Plan provider network

Enter a city and state **or** a zipcode:

Provider City:

Provider State:

OR

Provider Zip Code:

Search Radius:

Select Specialties:

Specialties: clear	Sub Specialties: clear
<input type="checkbox"/> Ancillary Services <input type="checkbox"/> Hospital <input type="checkbox"/> Physician & Practitioner	Select one or more specialties to see a list of corresponding sub-specialties.

Selected Specialties: 0 Selected Sub-Specialties: 0

Enter any optional search criteria:

Hospital/Facility Name:

Practitioner Last Name:

Hospital Affiliation:

Group Affiliation:

Gender:

Accepting New Patients:

Language:

Nominate a provider

- If you do not see your provider in the directory submit a **Provider Nomination Form** online.

The screenshot displays the Sanford Health Plan website interface. At the top, there is a navigation bar with the Sanford Health Plan logo on the left and several menu items: "Find An Agent", "About Us", "Contact Us", "Search Site", "SELECT COUNTY" (with a gear icon), and "myHealthPlan Login". Below the navigation bar, there are four main content areas: "SHOP FOR HEALTH INSURANCE", "HEALTH INSURANCE 101", "THE VALUE OF SANFORD HEALTH PLAN", and "FIND A DOCTOR OR PHARMACY".

The main content area is titled "HOME > PROVIDER NOMINATION REQUEST" and "NDPERS". It features a sidebar on the left with a "Provider Nomination Request" link. The main text explains the purpose of the form: "We understand that the relationship with your provider is very important. We are in the process of replicating the current PPO network. We are offering contracts to the providers in North Dakota who participate in NDPERS but are not currently in our network. Please complete this form if you would like Sanford Health Plan to contact a provider for participation in the Sanford Health Plan network. Although we cannot guarantee that a provider will choose to participate, we will contact them and make every effort to include them. We encourage you to follow up with the provider, as well."

The form fields are as follows:

- *First Name:
- *Last Name:
- Middle Initial:
- *Primary Specialty:
- Degree/License (e.g. M.D.,P.A.,L/P.C.):
- *Clinic/Facility Name:
- *City:
- *State:
- Zip:
- Clinic/Facility Phone:



Sanford Health Plan provider network

Medicare Retirees

- Just as you do today, Dakota Retiree Plan members must utilize Medicare-participating providers.
 - You will receive a new ID card for your medical coverage prior to July 1, 2015.
 - As a reminder, do not throw away your MedicareBlue Rx card. You must use this card through December 31, 2015.
- 



Providing advance notification

Non-Medicare Retirees

- Prior to accessing certain services and higher levels of care, Sanford Health Plan has a process in place for advance notification (prior authorization).
 - This process improves the experience and outcomes for members.
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Providing advance notification

Medicare Retirees

- Prior authorization is done by Medicare.
 - If the service is covered by Medicare, it will be covered by the Dakota Retiree Plan as your secondary payer.
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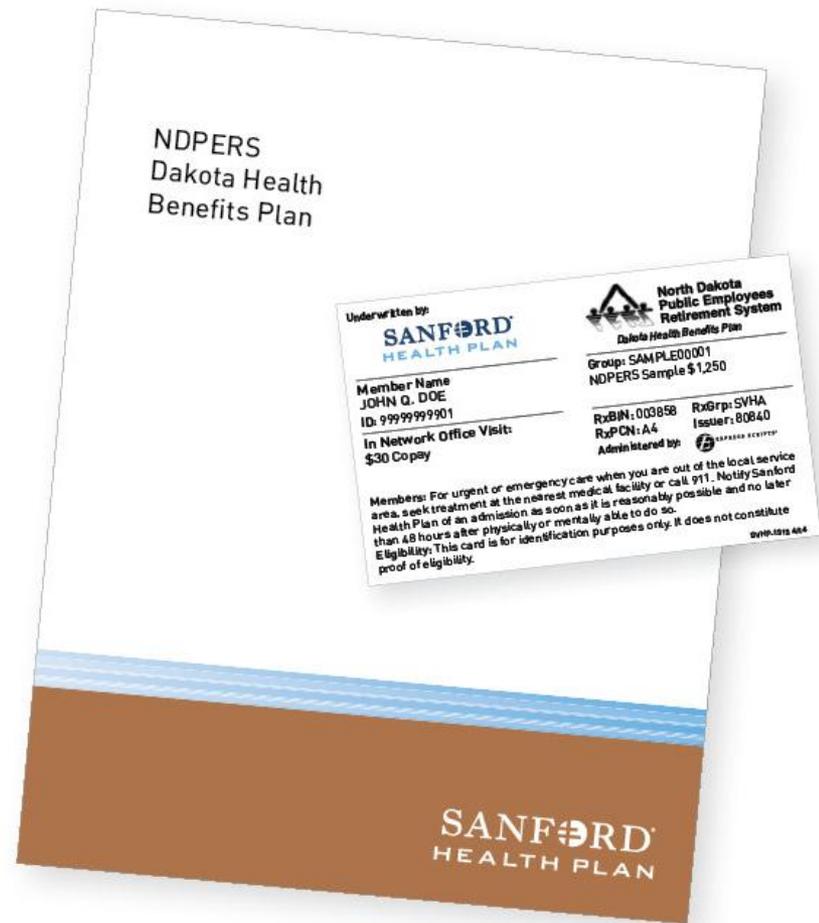
Seamless transition of care

- Service and treatment plans with prior approval and preauthorization from BCBSND prior to July 1 will be honored.



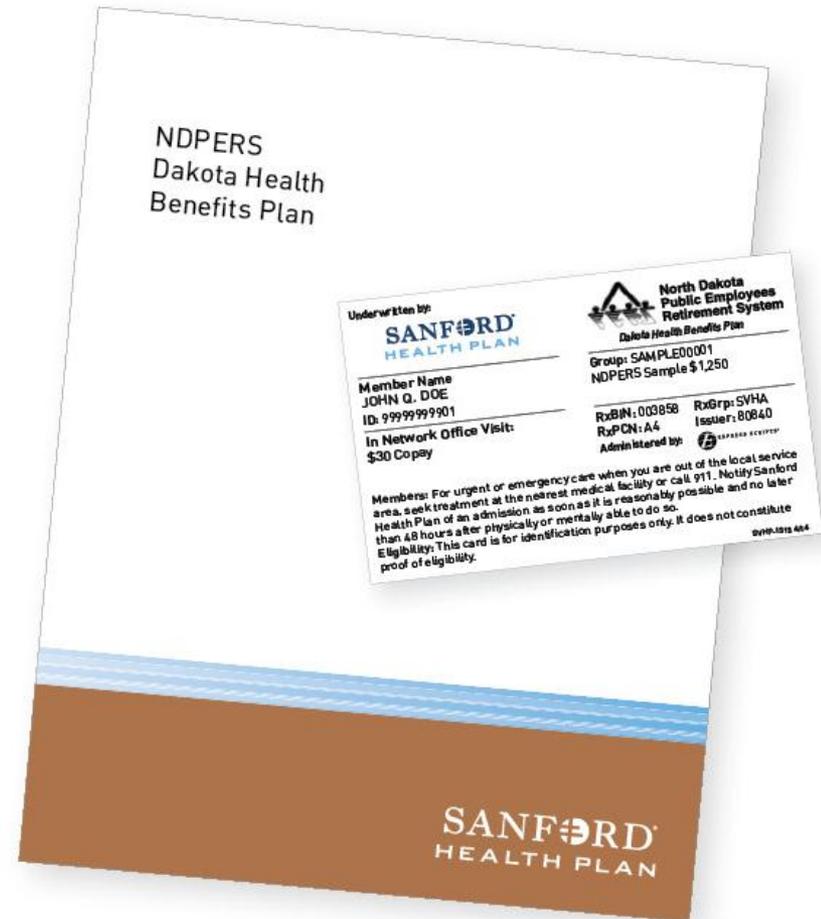
More to come

- You will receive your updated ID card in the mail in June.
- You will also receive a member handbook, as well as a copy of your current policy and summary of benefits and coverage.



More to come

- To ensure you receive this important information, be sure NDPERS has your current address.
- **Reminder: Your plan design and coverage is not changing.**





With mySanfordHealthPlan and our mobile apps, you can:

View your claims information

View your deductible status/balance

Find a provider or pharmacy

View your ID card information

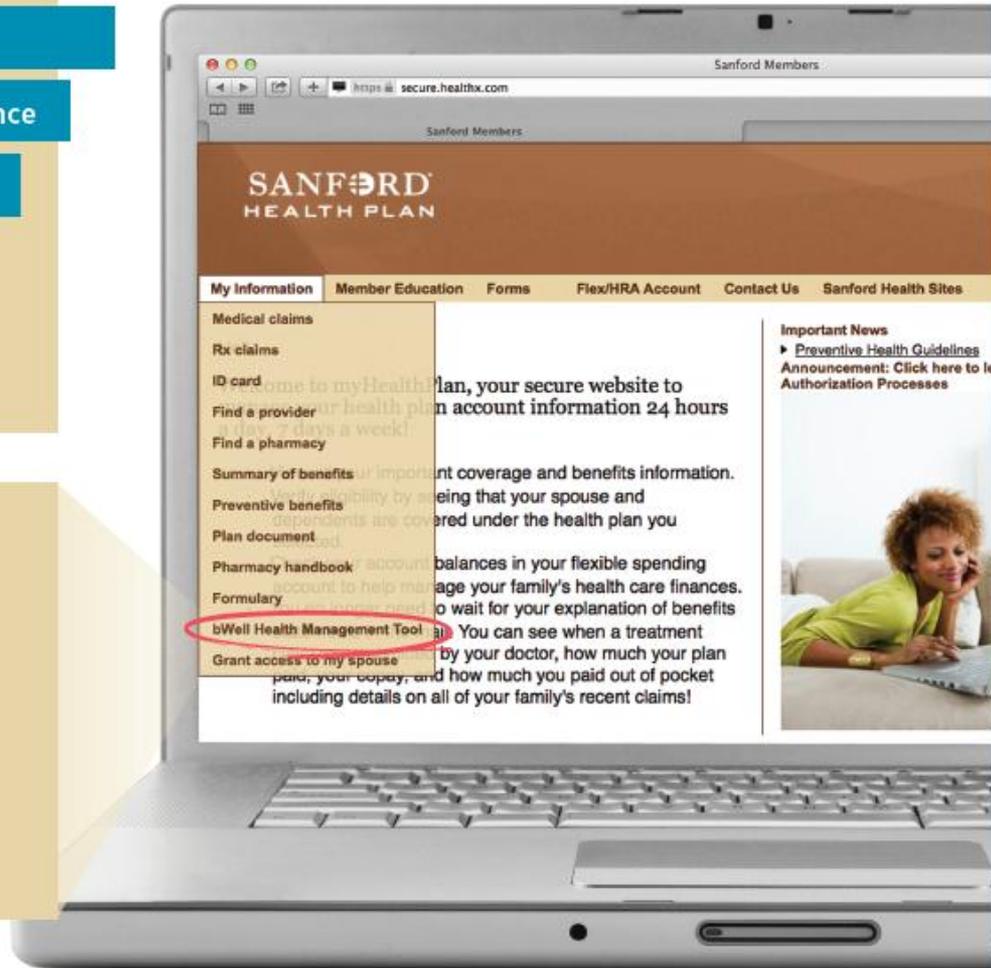
Access your flex account

Use the bWell Health Management Tool to:

- Complete a health assessment
- Learn about preventive care
- Set personal health goals and improve habits

SIMPLIFY YOUR LIFE.

Access your benefit information **anytime, anywhere.**

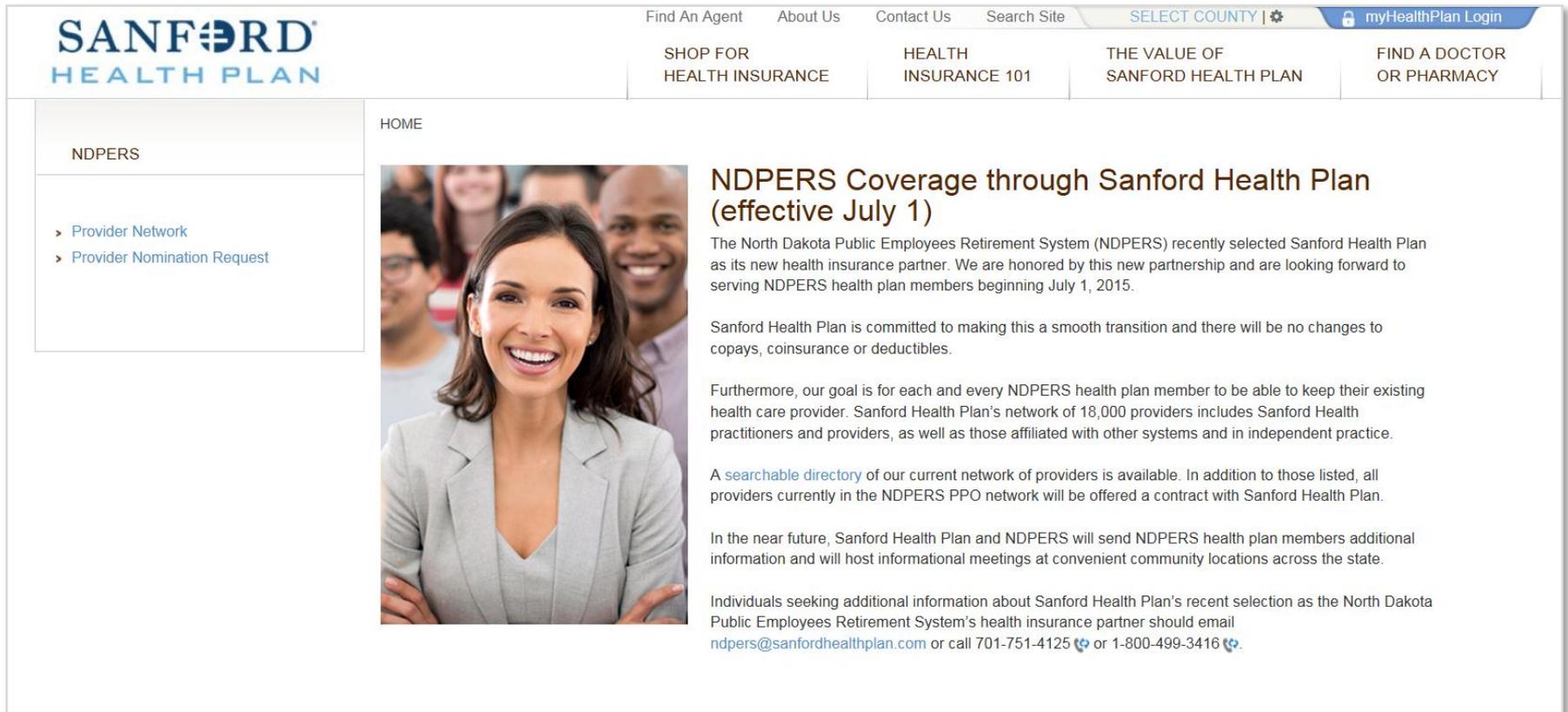


About Sanford Health Plan

- **Mission is to ensure our communities have access to affordable, quality health care**
- Serving the Dakotas, Minnesota and Iowa for almost 20 years
- A non-profit, taxable organization
- Locations in Sioux Falls, Fargo and Bismarck
- 260 employees and over 1,000 community agents
- Accredited by the National Committee for Quality Assurance (NCQA)

Stay informed

sanfordhealthplan.com/ndpers



The screenshot shows the top navigation bar of the Sanford Health Plan website. The logo "SANFORD HEALTH PLAN" is on the left. The navigation menu includes "Find An Agent", "About Us", "Contact Us", "Search Site", "SELECT COUNTY" with a gear icon, and "myHealthPlan Login" with a lock icon. Below the navigation are four main menu items: "SHOP FOR HEALTH INSURANCE", "HEALTH INSURANCE 101", "THE VALUE OF SANFORD HEALTH PLAN", and "FIND A DOCTOR OR PHARMACY".

The main content area features a sidebar on the left with "NDPERS" and two links: "Provider Network" and "Provider Nomination Request". The main content starts with a "HOME" breadcrumb and a large image of a smiling woman. To the right of the image is the headline "NDPERS Coverage through Sanford Health Plan (effective July 1)".

NDPERS Coverage through Sanford Health Plan (effective July 1)

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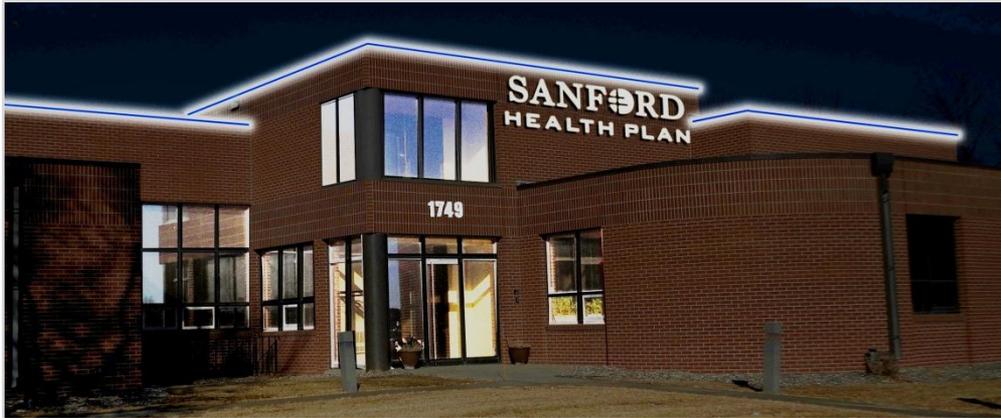
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Here to serve you



Contact Us

Website: sanfordhealthplan.com/ndpers

Local Number: (701) 751-4125

Toll-free Number: (800) 499-3416

Email: ndpers@sanfordhealthplan.com

Address: 1749 38th St. S.W., Fargo, ND 58103