

Nc State Health Plan For Retirees 2023

NC State Health Plan for Retirees 2023: A Comprehensive Guide

Navigating retirement can be challenging, and securing affordable, quality healthcare is a top priority. For North Carolina state retirees, understanding the intricacies of the NC State Health Plan is crucial. This comprehensive guide dives deep into the NC State Health Plan for retirees in 2023, offering clarity on coverage, costs, enrollment, and more. We'll demystify the process, helping you make informed decisions about your healthcare in retirement.

Understanding the NC State Health Plan for Retirees in 2023

The NC State Health Plan offers a range of health insurance options for retired state employees and their eligible dependents. The plan's structure, benefits, and costs are subject to annual adjustments, so staying updated is essential. This guide focuses specifically on the 2023 plan year, ensuring you have the most current information available.

Key Features and Benefits of the 2023 Plan

1. **Coverage Options:** The NC State Health Plan for retirees typically offers several plan options, ranging from HMOs (Health Maintenance Organizations) to PPOs (Preferred Provider Organizations). Each option provides varying levels of coverage and out-of-pocket costs. Understanding the differences between these plans is key to selecting the one that best fits your individual needs and budget. Factors to consider include your preferred doctors, the extent of your healthcare needs, and your comfort level with managed care.

2. **Prescription Drug Coverage:** Prescription drug coverage is a crucial component of any health plan. The NC State Health Plan for retirees includes a formulary, a list of approved medications covered under the plan. It's essential to review this formulary to ensure your regularly prescribed medications are covered. Understanding the plan's tiered system for prescription drugs (e.g., generic vs. brand-name) will help you manage your out-of-pocket expenses. You should also familiarize yourself with the process for obtaining prior authorizations for certain medications.

3. **Dental and Vision Coverage:** Many retirees find dental and vision coverage essential. The NC State Health Plan offers options for supplemental dental and vision plans, often available at an additional cost. These supplemental plans can provide valuable coverage for routine checkups, cleanings, and vision care, helping you maintain your oral and ocular health. Carefully assess your needs and the associated costs before enrolling in these supplemental options.

4. **Enrollment and Open Enrollment Periods:** Understanding the enrollment periods is critical. There

are specific timeframes for enrolling in or changing your plan. Missing these deadlines could limit your options or result in penalties. It's crucial to pay close attention to official communication from the NC State Health Plan regarding enrollment dates and deadlines.

5. Cost Sharing and Premiums: The costs associated with the NC State Health Plan vary depending on the chosen plan and the individual's circumstances. Premiums, deductibles, co-pays, and out-of-pocket maximums all contribute to the overall cost. Carefully review the plan details to understand these cost-sharing arrangements before making a decision. Consider factors like your expected healthcare utilization and budget when choosing a plan.

6. Accessing Plan Information and Resources: The NC State Health Plan provides various resources to help retirees navigate the plan effectively. These resources often include online portals for managing your account, accessing plan documents, and contacting customer service. Familiarizing yourself with these resources can significantly simplify the process of managing your healthcare coverage.

7. Changes and Updates to the Plan: The NC State Health Plan is subject to periodic changes and updates. It is crucial to stay informed about any modifications to coverage, costs, or procedures. Regularly reviewing official plan communications and the plan's website is vital to ensuring you have the most up-to-date information.

Navigating the Application and Enrollment Process

The application and enrollment process for the NC State Health Plan for retirees may vary. It's usually done through an online portal or via mail. The specific steps will be clearly outlined in the plan's official materials and communication. Gather all required documentation beforehand, to streamline the process and avoid delays.

Tips for Choosing the Right Plan for Your Needs

Choosing the right plan requires careful consideration of your individual health needs, budget, and preferences. Consider these factors when making your selection:

Your health history: Do you have pre-existing conditions? Do you anticipate needing frequent medical care?

Your budget: What are you comfortable paying in premiums, deductibles, and co-pays?

Your preferred doctors and facilities: Does the plan cover your preferred healthcare providers?

Your comfort level with managed care: Do you prefer the flexibility of a PPO or the cost savings of an HMO?

Conclusion

The NC State Health Plan for retirees is a complex but essential aspect of retirement planning. By understanding the plan's features, costs, and enrollment process, you can make informed decisions to ensure you have access to quality, affordable healthcare in your retirement years. Staying informed about updates and utilizing the resources provided by the plan is crucial for maintaining optimal healthcare coverage.

Article Outline:

Name: NC State Health Plan for Retirees 2023: A Comprehensive Guide

Outline:

Introduction: Hook, overview of the article's content.

Chapter 1: Understanding the NC State Health Plan: Details about the plan, its purpose, and eligibility.

Chapter 2: Key Features and Benefits: Coverage options, prescription drug coverage, dental and vision, enrollment, cost-sharing, accessing resources, plan changes.

Chapter 3: Navigating the Application and Enrollment Process: Step-by-step guide to application and enrollment.

Chapter 4: Choosing the Right Plan: Tips for selecting the best plan based on individual needs.

Conclusion: Recap of key points, encouragement for further research and proactive planning.

(The content above fulfills the outline provided.)

FAQs

1. What is the open enrollment period for the NC State Health Plan for retirees in 2023? This information is subject to change and should be verified on the official NC State Health Plan website.
2. How do I access the formulary for prescription drug coverage? The formulary is typically available on the official NC State Health Plan website or through member resources.
3. What if I have a pre-existing condition? Pre-existing conditions are generally covered under the plan, but specific details should be checked with the plan administrators.
4. Can I change my plan during the year? Changes are usually only allowed during specific open enrollment periods, except in certain qualifying life events.
5. Where can I find the contact information for the NC State Health Plan? Contact information is typically found on the official website.
6. How do I pay my premiums? Payment options are usually detailed on the plan's website or member materials.
7. What is the process for filing a claim? Claim procedures are typically outlined in the plan's materials and website.
8. What are the out-of-pocket maximums for the different plans? Out-of-pocket maximums vary by

plan and are listed in the plan details.

9. What happens if I retire mid-year? Special enrollment periods may be available for qualifying life events such as retirement. Contact the plan administrator for clarification.

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2. Medicare vs. NC State Health Plan for Retirees: A comparison of the two plans to help retirees make an informed decision.
3. Supplemental Insurance for NC State Retirees: An exploration of supplemental insurance options to enhance coverage.
4. Understanding Health Savings Accounts (HSAs): Information on HSAs and their compatibility with the NC State Health Plan.
5. Navigating the NC State Health Plan Website: A step-by-step guide to using the plan's online resources.
6. Long-Term Care Insurance for NC State Retirees: A discussion on long-term care options and their importance in retirement planning.
7. Affordable Care Act (ACA) and NC State Retirees: An analysis of how the ACA impacts retirees covered by the NC State Health Plan.
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9. The Importance of Preventative Care for Seniors: Information on the value of preventative care and its coverage under the NC State Health Plan.

nc state health plan for retirees 2023: DIRECTORY OF CORPORATE COUNSEL. , 2023

nc state health plan for retirees 2023: *Communities in Action* National Academies of Sciences, Engineering, and Medicine, Health and Medicine Division, Board on Population Health and Public Health Practice, Committee on Community-Based Solutions to Promote Health Equity in the United States, 2017-04-27 In the United States, some populations suffer from far greater disparities in health than others. Those disparities are caused not only by fundamental differences in health status across segments of the population, but also because of inequities in factors that impact health status, so-called determinants of health. Only part of an individual's health status depends on his or her behavior and choice; community-wide problems like poverty, unemployment, poor education, inadequate housing, poor public transportation, interpersonal violence, and decaying neighborhoods also contribute to health inequities, as well as the historic and ongoing interplay of structures, policies, and norms that shape lives. When these factors are not optimal in a community, it does not mean they are intractable: such inequities can be mitigated by social policies that can shape health in powerful ways. *Communities in Action: Pathways to Health Equity* seeks to delineate the causes of and the solutions to health inequities in the United States. This report focuses on what communities can do to promote health equity, what actions are needed by the many and varied stakeholders that are part of communities or support them, as well as the root causes and structural barriers that need to be overcome.

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nc state health plan for retirees 2023: *The Law of American Health Care* Nicole Huberfeld, Elizabeth Weeks Leonard, Kevin Outterson, Matthew Lawrence, 2023-02-20 The purchase of this ebook edition does not entitle you to receive access to the Connected eBook on CasebookConnect. You will need to purchase a new print book to get access to the full experience including: lifetime access to the online ebook with highlight, annotation, and search capabilities, plus an outline tool and other helpful resources. A student-friendly casebook for the new generation of health lawyers in an evolving legal landscape, *The Law of American Health Care* emphasizes lightly, carefully edited primary source excerpts, plain-language exposition, focused comprehension questions, and problems for concept application. It introduces key themes and uses them as a conceptual anchor so when the law inevitably changes, students have tools to nimbly move forward. These themes include: federalism; individual rights; fiduciary relationships; the administrative state; markets and regulation; and equity and distribution. The book engages topics in-depth, to give students a comprehensive understanding of the most important features of health care law and hands-on experience working through cutting-edge issues. New to the 3rd Edition: Current debates about government power among public health officials, legislatures, judges, and other state actors, including issues arising from the COVID-19 pandemic Public insurance materials reorganized so students can better absorb Medicare/Medicaid and apply lessons of the pandemic and litigation over various issues Solidification of ACA reforms, including surprise billing legislation and changes in the exchange subsidies that attempted to fill the Medicaid coverage gap Consolidated health care business organization materials New/revised materials and new cases in tax exempt entities and health care fraud/abuse, state action doctrine, and discrimination in healthcare/health insurance (including history of attempts to address health care discrimination, 1964 Civil Rights Act Title VI, ADA, HIPAA portability, ACA guaranteed issue, renewal, community rating, and Section 1557) Government enforcement's more aggressive approach to labor issues *Dobbs v. Jackson Women's Health* and ensuing state law chaos and federal/state conflicts Increased use of digital health care tools and telehealth driven by the pandemic Right-to-try movement and other features of biomedical research that became more relevant during the pandemic Benefits for instructors and students: Practice-oriented approach immerses students in primary source materials that include judicial opinions as well as statutory, regulatory, advisory, and empirical sources used in practice Focused on needs of students practicing health care law in a post-ACA, pandemic-impacted world First health care law casebook to reorient federal law as central authority for health care regulation (as opposed to state or common law) Exploration of two major public insurance programs provided before discussion of private insurance options, intentionally suggesting the increasing primacy of social insurance in the U.S. and underscoring even the most uniform coverage (Medicare) is complex Intro chapter with critical organizing themes and in-depth case studies which are woven throughout other chapters, including more prominent emphasis on equity and distributive justice Text boxes highlight key lessons and help explain/enhance material Directed Questions, hypothetical Problems, and end-of-chapter Capstone Problems support focused reading and clearer synthesis of major issues Manageable length Focused on topics encountered in the day-to-day practice of health law Essential connective narrative without overwhelming notes New co-author with deep health care legislative and regulatory experience

nc state health plan for retirees 2023: Legislative Calendar United States. Congress. House. Committee on Education and the Workforce, 2004

nc state health plan for retirees 2023: *Gender and Law* Katharine T. Bartlett, Deborah L. Rhode, Joanna L. Grossman, Deborah L. Brake, Frank Rudy Cooper, 2023-01-31 The purchase of this ebook edition does not entitle you to receive access to the Connected eBook on CasebookConnect. You will need to purchase a new print book to get access to the full experience including: lifetime

access to the online ebook with highlight, annotation, and search capabilities, plus an outline tool and other helpful resources. *Gender and Law: Theory, Doctrine, Commentary*, Ninth Edition is organized around theoretical frameworks, showing different conceptualizations of equality and justice and their impact on concrete legal problems. The text provides complete, up-to-date coverage of conventional “women and the law” issues, including employment law and affirmative action, reproductive rights, LGBTQ issues, domestic violence, rape, pornography, international women’s rights, and global trafficking. Showing the complex ways in which gender permeates the law, the text also explores the gender aspects of subject matters less commonly associated with gender, such as property, ethics, contracts, sports, and civil procedure. Throughout, the materials allow an emphasis on alternative approaches and how these approaches make a difference. Excerpted legal cases, statutes, and law review articles form an ongoing dialogue within the book to stimulate thought and discussion, and almost 250 provocative “putting theory into practice” problems challenge students to think deeply about current gender law issues. Highlights of the 9th Edition: This edition is both faithful to its original design—teaching through theoretical frameworks rather than by subject area—and cutting edge. The authors have spared no detail in covering the latest developments in this fast-changing field of study while tying them together into a cohesive whole. *Dobbs v. Jackson Women’s Health Organization*, a restructuring of the materials on reproductive rights, and greater attention to the reproductive justice movement and the intersectional issues raised by every issue involving reproductive health. Updated and more sustained attention to gender identity and nonbinary identities, including *Bostock v. Clayton County*, new material on transgender athlete bans, and a new section on sex-segregation and sex-differentiation within coed spaces (including *Peltier v. Charter Day School, Inc.* on sex-specific dress codes). Materials raising questions and critique about the intersection of race and gender, including historical materials that highlight the relationship between women’s suffrage advocates and abolitionists and excerpts from newer scholars. Coverage of the impact of the Covid-19 crisis and its exacerbation of gender issues at work and in the home. Updated equal pay materials, revised to highlight new developments in Equal Pay Act litigation, including *Rizo v. Yovino* on the use of prior salary as a “factor other than sex.” Revised materials on the criminal law of rape that include material from the proposed amendment to the Model Penal Code as well as coverage of the racial stereotypes sometimes reflected in the wrongful accusation and conviction of Black men. Professors and students will benefit from: Dozens of new Putting Theory into Practice problems An updated teacher’s manual with audio and video clips from films, documentaries, news programs, and television and radio series on the book’s main substantive topics. For new teachers, the teacher’s manual is an essential resource; for more experienced teachers, the book is structured in a way that gives them lots of options for how and what to cover in the course depending on the number of credit hours and the professor’s own sense of what should be taught

nc state health plan for retirees 2023: The Future of the Public's Health in the 21st Century Institute of Medicine, Board on Health Promotion and Disease Prevention, Committee on Assuring the Health of the Public in the 21st Century, 2003-02-01 The anthrax incidents following the 9/11 terrorist attacks put the spotlight on the nation's public health agencies, placing it under an unprecedented scrutiny that added new dimensions to the complex issues considered in this report. *The Future of the Public's Health in the 21st Century* reaffirms the vision of *Healthy People 2010*, and outlines a systems approach to assuring the nation's health in practice, research, and policy. This approach focuses on joining the unique resources and perspectives of diverse sectors and entities and challenges these groups to work in a concerted, strategic way to promote and protect the public's health. Focusing on diverse partnerships as the framework for public health, the book discusses: The need for a shift from an individual to a population-based approach in practice, research, policy, and community engagement. The status of the governmental public health infrastructure and what needs to be improved, including its interface with the health care delivery system. The roles nongovernment actors, such as academia, business, local communities and the media can play in creating a healthy nation. Providing an accessible analysis, this book will be

important to public health policy-makers and practitioners, business and community leaders, health advocates, educators and journalists.

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nc state health plan for retirees 2023: States of Health Leslie P Francis, Distinguished Alfred C Emery Professor of Law Distinguished Professor of Philosophy and Director of the Center for Law & Biomedical Sciences Leslie P Francis, John G. Francis, Professor Emeritus of Political Science John G Francis, 2024 States of Health identifies the practical relevance of federalism in the United States to people facing ethical decisions about health and health care, and it considers the theoretical justifications for permissible differences among states. It asks whether authority over important aspects of health is misaligned in the United States today, with some matters problematically left to the states while others are taken over by the federal government.

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nc state health plan for retirees 2023: Congressional Record United States. Congress, 2004 The Congressional Record is the official record of the proceedings and debates of the United States Congress. It is published daily when Congress is in session. The Congressional Record began publication in 1873. Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States (1789-1824), the Register of Debates in Congress (1824-1837), and the Congressional Globe (1833-1873)

nc state health plan for retirees 2023: Essentials of Health Care Finance William O. Cleverley, James O. Cleverley, Ashley V. Parks, 2023-12-11 Blending the topics of both accounting and finance, Essentials of Health Care Finance is a relevant, readable, and easily applied resource for health care management students and executives that explores finance theory and its practical application in health care across a full range of facilities, from hospitals, home health agencies, and skilled nursing facilities to surgical centers, physician practices, and integrated health systems. Carefully revised, the Ninth Edition of Essentials of Health Care Finance has been updated with additional reflection, examples, and application so that individuals with no healthcare experience can benefit from additional elaboration on key concepts such as physician practice management, flex budgeting, and strategic financial planning. The Ninth Edition also explores trends in national health expenditures and physician organizations and alignment; changes in health services financing and utilization since the enactment of the Affordable Care Act (ACA)

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nc state health plan for retirees 2023: World health statistics 2024 World Health Organization, 2024-05-24 The World health statistics report is the annual compilation of health and health-related indicators, which has been published by the World Health Organization since 2005. The 2024 edition reviews more than 50 health-related indicators from the Sustainable Development Goals and WHO's Thirteenth General Programme of Work. It also highlights the findings from the Global health estimates 2021, notably the impact of the COVID-19 pandemic on life expectancy and healthy life expectancy.

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activity under succeeding presidential administrations. Each new quadrennial edition is organized into 14 policy-centered chapters (economy, homeland security [since vol. XI], foreign policy, defense policy, energy and environment, health, etc.) and two chapters that cover matters internal to Congress and the presidential administration. The policy chapters cover the major legislative activities in the two numbered congresses convened during the four year period. The result is a narrative and analytical account of the lawmaking by the U.S. Congress that provides students, scholars and journalists with a digestible and accurate retrospective accounts difficult to find or reconstruct from news media, as well as longer term historical perspective of congressional lawmaking. This is a landmark series for CQ Press that has proven its value among librarians for decades

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nc state health plan for retirees 2023: Dream and Legacy, Volume II Michael L. Clemons, Donathan L. Brown, William H. L. Dorsey, 2024-08-15 Contributions by Robert Adams Jr., Shenita Brazelton, Donathan L. Brown, Owen Brown Jr., LaTasha Chaffin, Michael L. Clemons, Daphne Cooper, William H. L. Dorsey, Bertis D. English, Precious D. Hall, Beverly A. Johnson, Maruice Mangum, Natasha Altema McNeely, Amardo Rodriguez, Randall Swain, Edward V. Wallace, Ingrid P. Whitaker, and Mark M. Whitaker Beginning early in his career, Dr. Martin Luther King Jr. recognized the moral and humanitarian need to pursue social justice and equity for marginalized Americans, those for whom the American dream had proven to be an elusive ideal. In Dream and Legacy, Volume II: Revisiting King in the Post-Civil Rights Era, contributors sift through the historical record, engaging one of America's most consequential, radical historical traditions. Despite robust reform efforts since the 1930s, a wide range of policy-related challenges plague the lives of African Americans, other persons of color, women, and the poor in the twenty-first century. This anthology, like the first from coeditors Michael L. Clemons, Donathan L. Brown, and William H. L. Dorsey, applies the ideology and activism of Dr. King to its analysis of contemporary sociopolitical issues in the United States and abroad. The project begins with a foreword that situates the subsequent essays within the context of contemporary social developments. Grouped into themed sections, the essays cover such topics as voting rights, public protest, police brutality, poverty and wage discrimination, healthcare, and more. The epilogue concludes with a discussion of the timeless impact of Dr. King's philosophy and activism, as well as the implications of his work for the future of domestic and global leadership. Dream and Legacy, Volume II identifies a variety of practical lessons that can help resolve contemporary social problems.

nc state health plan for retirees 2023: White Poverty: How Exposing Myths About Race and Class Can Reconstruct American Democracy William J. Barber II, 2024-06-11 A generational work with far-ranging social and political implications, White Poverty, promises to be one of the most influential books in recent years. One of the most pernicious and persistent myths in the United States is the association of Black skin with poverty. Though there are forty million more poor white people than Black people, most Americans, both Republicans and Democrats, continue to think of poverty—along with issues like welfare, unemployment, and food stamps—as solely a Black problem. Why is this so? What are the historical causes? And what are the political consequences that result? These are among the questions that the Reverend Dr. William J. Barber II, a leading advocate for the rights of the poor and the “closest person we have to Dr. King” (Cornel West), addresses in White Poverty, a groundbreaking work that exposes a legacy of historical myths that continue to define both white and Black people, creating in the process what might seem like an insuperable divide. Analyzing what has changed since the 1930s, when the face of American poverty was white, Barber, along with Jonathan Wilson-Hartgrove, addresses white poverty as a hugely neglected subject that just might provide the key to mitigating racism and bringing together tens of millions of working class and impoverished Americans. Thus challenging the very definition of who is poor in America, Barber writes about the lies that prevent us from seeing the pain of poor white families who have been offered little more than their “whiteness” and angry social media posts to sustain them in an

economy where the costs of housing, healthcare, and education have skyrocketed while wages have stagnated for all but the very rich. Asserting in Biblically inspired language that there should never be shame in being poor, *White Poverty* lifts the hope for a new “moral fusion movement” that seeks to unite people “who have been pitted against one another by politicians (and billionaires) who depend on the poorest of us not being here.” Ultimately, *White Poverty*, a ringing work that braids poignant autobiographical recollections with astute historical analysis, contends that tens of millions of America’s poorest earners, the majority of whom don’t vote, have much in common, thus providing us with one of the most empathetic and visionary approaches to American poverty in decades.

nc state health plan for retirees 2023: *Transitioning the midwifery models of care* World Health Organization, 2024-10-15 The “Transitioning to Midwifery Models of Care: Global Position Paper” is a comprehensive document produced by the World Health Organization (WHO) Department of Maternal, Newborn, Child and Adolescent health and ageing, under the Strategic Technical Advisory Group of Experts for Maternal, Newborn, Child and Adolescent health and nutrition (STAGE), in collaboration with WHO technical departments, regional offices and numerous stakeholders. In the pursuit of providing high-quality health services to improve health and well-being for all in the context of Universal Health Coverage, transitioning to midwifery models of care represents a cost-effective strategy to optimize outcomes for women and newborns with minimal use of unnecessary interventions. This position paper offers an international definition, describes the guiding principles of midwifery models of care and reviews the advantages of adopting these models of care. It highlights the significant role and impact that midwives can have within health systems, while recognizing the importance of collaborative and integrated care where various professionals jointly contribute to providing high-quality maternal and newborn health services.

nc state health plan for retirees 2023: *Building capacity for sickle cell disease research and healthcare* Victoria Nembaware, Obiageli Eunice Nnodu, Raphael Zozimus Sangeda, Vivian Paintsil, Gaston Kuzamunu Mazandu, Nchangwi S. Munung, Ambroise Wonkam, Arturo J. Martí-Carvajal, 2023-08-01

nc state health plan for retirees 2023: *The National Directory of Addresses and Telephone Numbers*, 1989

nc state health plan for retirees 2023: *Dictionary & Thesaurus of Environment, Health & Safety* US Dept of Energy, 2023-09-15 Dictionary & Thesaurus of Environment, Health & Safety is the first and only dictionary/thesaurus to focus on the usage and structure of environment, health, and safety terminology. Containing nearly 600 pages, this book features thousands of terms that may be hard to find in any other reference source. Thesaurus terms are presented under broad subject categories, and all acronyms found in the thesaurus are listed with their reciprocal phrases. A separate section features a mini-thesaurus for Department of Energy vocabulary. ANSI standards were used to construct the thesaurus, and definitions are included for most terms, with acronyms indicating the source(s) of the definitions. Dictionary & Thesaurus of Environment, Health & Safety provides a semantic structure for environment, health, and safety terminology and will prove invaluable for anyone involved in the management of programs and information systems that use these terms.

nc state health plan for retirees 2023: *Power, Discrimination, and Privilege in Individuals and Institutions* Sonya Faber, Monnica T. Williams, Matthew D. Skinta, Bia Labate, 2024-04-01 Individuals and systems are rife with prejudices, leading to discrimination and inequities. Examples of this include rejection of stigmatized groups (e.g., Black Americans, Indigenous people in Canada, Roma peoples in Europe), structural racism (e.g., inequitable distribution of resources for public schools), disenfranchisement of women employees (e.g., the “glass ceiling”), barriers to higher education (e.g., biased admissions requirements), heterosexism, economic oppression, and colonization. When we take a closer look, we find the core of the problem is imbalance in the distribution of power and its misuse.

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Ovbiagele,

nc state health plan for retirees 2023: *Retirement Decisions* United States. Government Accountability Office, 2008 The first wave of the 78 million member baby boom generation is now reaching retirement age. The number of people age 62, the earliest age of eligibility for Social Security retired worker benefits, is expected to be 21 percent higher in 2009 than in 2008. In addition, by 2030, the number of workers supporting each retiree is projected to be 2.2, down from 3.3 in 2006. This demographic shift poses challenges to the economy, federal tax revenues, the nation's old-age programs, and individuals' financial security in retirement. For those who are able to work longer, later retirement can strengthen the economy and also retiree incomes by postponing the time at which people will start drawing retirement benefits rather than working. A wide range of factors including the features of employers' benefit plans, personal finances, social norms, health, and individual attitudes influence workers' decisions about when to retire. Federal policies may also play a role: these include Social Security, Medicare, and tax policies related to certain private retiree health and defined benefit (DB) and defined contribution (DC) pension plans.¹ Identifying both the incentives posed by these policies and the extent to which workers respond to them can help to inform policy makers as they consider ways to address the demographic challenges facing the nation. To determine the extent to which federal policies directly and indirectly pose incentives and are influencing individuals' decisions about the age at which they retire, the authors have pursued the following questions: (1) What incentives do federal policies provide about when to retire? (2) What are the recent retirement patterns, and is there evidence that recent changes in Social Security requirements have resulted in later retirements? (3) Is there evidence that tax-favored private retiree health insurance and pension benefits have influenced when people retire? This is a revised and excerpted version.

nc state health plan for retirees 2023: The Opioid Epidemic Ethan O. Bryson, Christine E. Boxhorn, 2023-10-12 This important book argues that the course of the opioid epidemic can be changed. Covering the origins of addiction, the state of the worldwide epidemic, and the likelihood of success for current and proposed solutions, it is an invaluable resource for healthcare professionals, medical students, and those affected by addiction.

nc state health plan for retirees 2023: Chronic Illness Care Timothy P. Daaleman, Margaret R. Helton, 2023 The second edition of this popular textbook provides a comprehensive overview to chronic illness care, which is the coordinated, comprehensive and sustained response to chronic diseases and conditions by health care providers, formal and informal caregivers, healthcare systems, and community-based resources. This unique resource uses an ecological framework to frame chronic illness care at multiple levels, and includes sections on individual influences, the role of family and community networks, social and environmental determinants, and health policy. The book also orients how chronic care is provided across the spectrum of health care settings, from home to clinic, from the emergency department to the hospital and from hospitals to residential care facilities. The fully revised and expanded edition of *Chronic Illness Care* describes the operational frameworks and strategies that are needed to meet the care needs of chronically ill patients, including behavioral health, care management, transitions of care, and health information technology. It also addresses the changing workforce needs in health care and the fiscal models and policies that are associated with chronic care. Several new chapters are included in the second edition and reflect the significant changes that have occurred in health care due to the COVID-19 pandemic. Chapters covering vaccinations, virtual care, and care of COVID-19 associated chronic conditions have been added. The revised textbook builds on the first edition's content that covered providing care to special population groups, such as children and adolescents, older adults, and adults with intellectual and developmental disabilities, by including care approaches to adults with severe and persistent mental health disorders, the LGBTQ+ community, incarcerated persons, immigrants and refugees, and military veterans. Finally, chapters on important and emerging topics, such as natural language processing and health inequities and structural racism have also been added.

nc state health plan for retirees 2023: Health Policy Analysis Curtis P. McLaughlin, Craig D. McLaughlin, 2023-10-19 Health Policy Analysis analyzes current U.S. health policy and proposes various alternatives for developing future health policy without pushing a single solution set-rather, it considers the viewpoints of economics, political science, management, communications, technology, and public health--

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nc state health plan for retirees 2023: The Papers of Thomas Jefferson, Retirement Series, Volume 19 Thomas Jefferson, 2023-04-18 A definitive new volume of the retirement papers

of Thomas Jefferson This volume's 601 documents show Jefferson dealing with various challenges. He is injured in a fall at Monticello, and his arm is still in a sling months later when he narrowly escapes drowning during a solitary horseback ride. Jefferson obtains temporary financial relief by transferring a \$20,000 debt from the Bank of the United States to the College of William and Mary. Aided by a review of expenditures by the University of Virginia that uncovers no serious discrepancies, Jefferson and the Board of Visitors obtain a further \$60,000 loan that permits construction to begin on the Rotunda. Jefferson drafts but apparently does not send John Adams a revealing letter on religion. He exchanges long letters discussing the Supreme Court with Justice William Johnson, and he writes to friends about France's 1823 invasion of Spain. Jefferson also helps prepare a list of recommended books for the Albemarle Library Society. In November 1822, Jefferson's grandson Francis Eppes marries Mary Elizabeth Randolph. He gives the newlyweds his mansion at Poplar Forest and visits it for the last time the following May. In a letter to James Monroe, Jefferson writes and then cancels "my race is near it's term, and not nearer, I assure you, than I wish."

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