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TO: Health Benefit Administrators

FROM: Employee Benefits Division

SUBJECT: Removal of ineligible dependents from NYSHIP coverage

DATE: November 6, 2007

Several HMOs have asked that EBD establish a process that allows them to initiate the removal of a dependent from an enrollment record when the HMO is notified directly that the dependent is no longer eligible to be covered due to loss of full time student status. In cases where an enrollee fails to notify the HBA of the loss of student status, dependents who are no longer eligible are often not deleted from enrollment until the 25th birthday, resulting in claims being paid in error.

As stated in Policy Memo 81, under the following circumstances, an HBA may remove a dependent student from enrollment at the request of the HMO providing the enrollee's NYSHIP coverage without the enrollee's signature:

- The HMO has an enrollee response to a student inquiry confirming that the dependent is no longer a student, or
- The HMO has a response from the school that the student is not a full-time student, or
- The enrollee fails to respond to a written inquiry from the HMO, and the HMO has kept a record that such a letter was sent,
- The HMO provides a written request for removal of an identified ineligible dependent to the appropriate Agency HBA, with a copy to the affected employee and a copy to EBD.

Important Reminders

- HMOs must notify EBD when they ask an HBA to remove a dependent based on the above mentioned criteria in Policy Memo 81.
- Any written or oral communications between the HMO and the enrollee must include advising the enrollee to contact the HBA.
- HMOs may pend claims on the dependent but may not remove dependents from their files until they receive notice of the deletion through the enrollment system.

Refer to the NYBEAS HBA Handbook Chapter 3 pages 20-21, for how to process delete dependents transaction.

If you have any questions, please contact your EBD Processor.