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NY08-31

MEMORANDUM

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: Annual Notices: Creditable Coverage and IRMAA
DATE: October 31, 2008

Creditable Coverage Letter to all NYSHIP enrollees

In late October, the Employee Benefits Division mailed a Creditable Coverage letter to all NYSHIP enrollees except for enrollees of the Student Employee Health Plan (SEHP). This letter (attached) fulfills the annual creditable coverage notice requirement for 2008.

While it may not pertain to an enrollee at this time, if the enrollee or a dependent should become eligible for Medicare Part D, they will have the proof of coverage information they need.

We are directing enrollees to call Social Security, Medicare and The Empire Plan toll free number with their questions, and referring HMO enrollees to their HMOs.

IRMAA letter for enrollees currently receiving Medicare Reimbursement

In late October, the Employee Benefits Division mailed an IRMAA (Income Related Monthly Adjusted Amount) letter (attached) to all enrollees currently receiving Medicare reimbursement from NYSHIP.

If an enrollee or a dependent was charged and paid an additional amount above the base 2008 Medicare Part B premium of \$96.40, the enrollee may apply for additional reimbursement from NYSHIP. The attached letter explains what types of proofs will be needed to apply and the process.

The 2008 Creditable Coverage and IRMAA Notices are also available on NYSHIP Online in the "What's New" section and HBA Online in the "You Should Know" section.

If you have questions about NYSHIP benefits, please call your Employee Benefits Division (EBD) processor. If you have questions about this distribution, please call EBD Communications at 1-518-457-7577.

Attachments: 2008 NY/PE Notice of Creditable Coverage – 10/08

IRMAA Notice – 10/08