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PE12-23
PA12-19
PAEX12-17
SEHP12-6

MEMORANDUM

TO: New York State Health Benefits Administrators;
Participating Employer Health Benefits Administrators;
Student Employee Health Plan (SEHP) Health Benefits Administrators;
Participating Agency Health Benefits Administrators with The Empire Plan or
The Excelsior Plan
FROM: Employee Benefits Division
SUBJECT: 2012 Required Notices
DATE: November 20, 2012

The New York State Health Insurance Program (NYSHIP) is required to send notices to all enrollees at certain times during the year. This memo is to alert you to these mailings in case your enrollees ask about them.

Creditable Coverage Letter to all enrollees

In October, EBD mailed Creditable Coverage notices to NY/PE and PA enrollees. The notice was sent to SEHP and NY/PE COBRA in November. 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. Enrollees are directed to call the Social Security Administration or Medicare or use those online resources for information.

The Children's Health Insurance Program (CHIP) Notice

The CHIP Notice, also a required annual notice, is enclosed with the Creditable Coverage Letter to save postage. It explains the Medicaid and CHIP offer of free or low cost health coverage for children and families to anyone who might need this assistance.

Medical Loss Ratio Notice (MLR Notice)

The MLR Notice provides information regarding how The Empire Plan performed with respect to medical loss ratio (MLR). MLR is one of the components of the Affordable Care Act, the health reform law passed in 2012. The notice mailed to Empire Plan enrollees 8/27 - 8/31/12.

Based on the collective experience of each insurer (United Healthcare and Empire BlueCross BlueShield) that makes up The Empire Plan, it was determined that The Empire Plan insurers met the 2011 MLR requirements and are not required to issue any rebates.

Where to find Notices online

All notices and The Creditable Coverage Letter are posted in the NOTICES section of the public web site, NYSHIP Online (www.cs.ny.gov) and on HBA Online (www.cs.ny.gov/ebd_online/index.cfm). We are not doing a paper distribution to agencies. If an enrollee needs a copy, please print it out from the web site.

If you have questions about the distribution of these required notices, please call the Communications Unit at 518-457-7577.