



Information for NYSHIP Participating Employers

Fourth Quarter Report - 2014

Federal Health Care Reform

The Patient Protection and Affordable Care Act (PPACA) includes an Employer Shared Responsibility provision that outlines conditions under which a large employer (employers that have 50 or more full-time employees) may be penalized with a shared responsibility fine if any full-time employee enrolls in coverage through NY State of Health or an exchange operated by another state or the federal government and receives a premium tax credit or subsidy to offset the cost of that coverage. Employees working at least 30 hours per week are defined as “full-time” for purposes of PPACA.

Large employers are also responsible for providing coverage to at least 70 percent of full-time employees in 2015. This requirement increases to 95 percent beginning in 2016. Failure to comply with these requirements could result in substantial fines for employers.

The Employer Shared Responsibility also includes a provision that large employers report certain health insurance information pertaining to health insurance coverage and availability of coverage for their full time employees.

These requirements are employer responsibilities. Employers are responsible for determining their full-time employees and reporting the information required under PPACA. The Employee Benefits Division recommends employers subject to these provisions begin to act now, as the required forms must be provided to full-time employees no later than January 31, 2016. Based upon on IRS guidance, most employers will use Form 1095-C to report coverage information to their employees. To complete this form accurately, employers should use the NYSHIP Reconciliation, which includes enrollee and dependent names, Social Security numbers, and periods of coverage.

Additional information on the requirements of the Affordable Care Act, including the Employer Shared Responsibility may be found at: <http://www.dol.gov/ebsa/healthreform/index.html> and <http://www.irs.gov/uac/About-Form-1095-C>. These resources contain final regulations providing guidance to employers that are subject to the shared responsibility provisions.

Carolinas HealthCare System Contract Impasse

UnitedHealthcare’s contract with the Carolinas HealthCare System (CHS) expired on February 28, 2015. CHS includes 2,220 physicians throughout North and South Carolina. Notification letters were sent to 301 Empire Plan members who are Plan primary and used a CHS provider within the last year. If an agreement is ultimately reached, UHC will update these members. Please note that Empire Plan hospital benefits are not impacted. If Plan members have questions or need to find a network provider, they should call The Empire Plan toll-free at 1-877-7-NYSHIP (1-877-769-7447) and press 1 for the Medical Program.

Agency Experience Reports

Agency specific Empire Plan and Excelsior Plan financial experience reports are available from the Employee Benefits Division upon request. The reports provide aggregate premium and claim summary data consistent with New York State legislation enacted in 2014 concerning the reporting of information to NYSHIP participating public employers. To obtain a financial experience report, PEs may submit an official written request on agency letterhead indicating the calendar years for which reports are desired. The request may be directed to the Employee Benefits Division - Director's Office.

GASB 45 Assumptions Report and Census Data

The 2012 Buck Consultants report is available online at:
<http://www.cs.ny.gov/GASB/2012PEReport.pdf>. Please note: we anticipate the 2014 Report will be released in May. Agencies will be notified when the report becomes available.

NYSHIP will provide agency census reports upon request, for use in complying with the provisions of GASB 45. Since the data included in this report will be current at the time it is provided, it is important that an agency's NYBEAS file is up-to-date, including correctly identifying and coding retirees before requesting census data.

To request a copy of your agency's census information, please send an e-mail to:
MaryEllen.Bruculeri@cs.ny.gov and include your name, agency name & code number, mailing address, phone number and e-mail address. For additional information about GASB 45, please refer to Memos PE06-11 and PE06-21.

Prompt Payment of NYSHIP Premium

The Employee Benefits Division continues to aggressively monitor agencies that fail to submit premium payments in a timely manner. To meet its contracted financial responsibilities, premium payments from Participating Employers must be received by the Department by the due date. The due date is the 25th day of the month preceding the month of coverage. Failure to pay timely will also result in the unpaid amount to be included in the following month's bill; however, that amount is considered past due. Beginning this month, the due date for each month's payment is more clearly shown on the remittance page of each employer's invoice. If an agency fails to remedy this situation, its enrollees' NYSHIP benefits may be suspended.

Mailing of HBA Memos

As a reminder, all new HBA Memos are posted to HBA Online, with a notification sent through NYBEAS. Hard copy mailing of memos are provided to CEO's and CFO's. As a result, it is very important that agencies notify the Employee Benefits Division of any changes in the names and/or addresses (including e-mail addresses) of agency CEOs, CFOs and/or HBAs to ensure that our mailing and contact lists are up-to-date.

Any updates should be e-mailed to: Deborah.D'Orazio@cs.ny.gov. Those without access to NYBEAS and HBA online; please see below for information on how to sign up for an E-mail notification when a new memo becomes available. If your agency needs to request new permissions or needs to update its current permissions, please contact the Civil Service Help Desk at (800) 422-3671 or (518) 457-5406 to request a copy of the Information Resource Management Form IRM-302.

NYSHIP e-News for Participating Employers

The Department of Civil Service maintains a list for anyone who wishes to be notified via e-mail of information regarding the New York State Health Insurance Program (NYSHIP). To sign-up for this service go to; the Department's website at: <http://www.cs.ny.gov/nyship/nyshipnews/> When you subscribe, you will receive a confirmation e-mail, as well as future alerts, from nyshipnews-pe@cs6.state.ny.us which will include; NYBEAS broadcast messages, memos to Participating Employer HBAs, and notices of new NYSHIP publications that have been posted to NYBEAS. Since undeliverable e-mail addresses will be deleted, please make certain that you enter your correct address.

Availability of the Empire Plan Experience Reports

The Empire Plan Experience Reports are available through the following direct link to our website: <https://www.cs.ny.gov/employee-benefits/hba>.