



NYSHIP
New York State
Health Insurance Program

News

Information for NYSHIP Participating Agencies

Fall 2020

GASB

GASB 75 Actuarial Assumptions Reports and Census Data

To assist Participating Agencies (PAs) and Participating Employers (PEs) in valuing their Other Post-Employment Benefits (OPEB) obligations under the Government Accounting Standards Board (GASB), the Department of Civil Service has made available actuarial assumption reports that present rationale used in the development of New York State and SUNY GASB 75 valuations. (Please Note: The GASB 75 report has replaced the GASB 45 report.)

Previously, agencies were instructed to contact the Employee Benefits Division (EBD) to request their GASB 75 reports. The Department is enabling agency Health Benefits Administrators (HBAs) to schedule and run their own GASB reports. HBA Memos PA20-02, PE20-02, and PAEX20-02 provide instructions to HBAs for scheduling and downloading the GASB report in NYBEAS. Moving forward, the Employee Benefits Division will no longer run GASB 75 reports.

For additional information about GASB 75, please refer to Memos PA06-11 and PA06-18.

NYSHIP Billing

Annual Administrative Fee

The NYSHIP PA and PE administrative cost assessments for the fiscal year ended March 31, 2020 were included on the September 2020 coverage monthly billing statement. The assessment represents each agency's share of the annual cost of administering NYSHIP. The charge on the bill is labeled "ANNUAL ADMIN FEE 20". The assessed administrative fee for the fiscal year ended March 31, 2020 equates to \$25.38 per enrollee. If you have any questions, please contact: EBDAccounting@cs.ny.gov.

PCORI Fee

The Federal Patient Centered Outcomes Research Institute (PCORI) assessment for the plan year ended December 31, 2019 was included on the September 2020

coverage monthly billing statement. As part of the Patient Protection and Affordable Care Act (PPACA), health insurers and plan sponsors of applicable self-insured health plans are required to fund the PCORI Trust Fund. The charge is labeled "ACA PCORI FEE2019" on the billing statement and is included in the total amount due. The fee for the 2019 plan year was \$2.54 per covered life. Per federal regulation, agencies are not allowed to allocate this fee back to enrollees. Please direct any questions regarding this fee to: EBDAccounting@cs.ny.gov

NYSHIP Forms

Revised Form PS-457, NYSHIP Statement of Dependence for "Other" Children

As of April 2020, the Employee Benefits Division (EBD) has revised form PS-457, *NYSHIP Statement of Dependence for "Other" Children*. Effective immediately, please discontinue use of all prior PS-457 forms, including all forms bearing the previous name, *Statement of Dependence for Participation in the Health Insurance Program*. The new version of the form is available on HBA Online. More information can be found in HBA Memos PE20-04, PA20-04, and PAEX20-04.

Revised Domestic Partner Enrollment Application Form

As a reminder, EBD revised its Domestic Partner Enrollment Application series in December 2019. Most notably, EBD adapted the existing domestic partner forms for NYS employees, PS-425, for use by all groups. Previously, PAs that had elected to offer domestic partner coverage used the PS-427 series of forms. Moving forward, NYS Agencies, PEs, and PAs will now all use the PS-425, PS 425.3, and PS-425.4 forms for domestic partner enrollment, dependent tax affidavits, and termination of domestic partnership. If you have not already done so, please discontinue use of all prior PS-425, PS-427, PS-427.1, PS-427.3, and PS-427.4 forms. More information can be found in HBA Memos PE20-23, PA20-16, and PAEX20-15.

Revised Form PS-451, NYSHIP Statement of Disability for Dependents

The Employee Benefits Division (EBD) has revised form PS-451, *NYSHIP Statement of Disability for Dependents*. Effective immediately, please discontinue use of all prior PS-451 forms, including all forms bearing the previous name, *Statement of Disability Dependent 19 Years or Older*. The revisions to form PS-451 are intended to make the form more comprehensive and user friendly by clarifying instructions and simplifying eligibility requirement language. The new version of this form has been posted to the Publications & Forms section of HBA Online. More information can be found in HBA Memos PE20-20 and PA20-15.

Revised Form PS-452, Application for Waiver of Empire Plan Premium

The Employee Benefits Division (EBD) has revised form PS-452, *Application for Waiver of Empire Plan Premium*. The enrollee is no longer required to have been totally

disabled for a minimum of six biweekly payroll periods before a waiver may take effect. Effective immediately, please discontinue use of all prior PS-452 forms, including all forms bearing the previous name *Application for Waiver of Premium*. The new version of this form has been posted to the Publications & Forms section of HBA Online. More information can be found in HBA Memos PE20-23, PA20-17, PAEX20-15.

Plan Updates

Empire Plan Prescription Drug Program

Effective January 1, 2020, Empire Plan enrollees began using the Empire Plan Advanced Flexible Formulary for prescription drugs. The 2020 Advanced Flexible Formulary lists the most commonly prescribed generic and brand-name drugs along with any newly excluded drugs with formulary alternatives.

The 2020 Advanced Flexible Formulary was mailed to the homes of enrollees along with the 2020 *At a Glance* publication in December. The most up-to-date version of the Formulary is available at NYSHIP Online: <https://www.cs.ny.gov/employee-benefits/nyship/shared/drug-lists/2020/empire-plan-advanced-flexible-formulary-april-2020.pdf>

PPACA

Employer Responsibility

Beginning with the 2019 tax year, the provision of the Patient Protection and Affordable Care Act (PPACA) known as the Individual Shared Responsibility Payment (sometimes called the “penalty” or “individual mandate”) no longer applies. However, to comply with PPACA, applicable employers are still required to send Internal Revenue Service (IRS) Tax Form 1095-B or 1095-C to all full-time employees, any other NYSHIP enrollees who are Empire Plan-primary, and any NYSHIP enrollees who cover any Empire Plan-primary dependents. This includes applicable enrollees covered under the Empire Plan, Excelsior Plan, or any NYSHIP Health Maintenance Organization (HMO).

These reporting requirements are the responsibility of NYSHIP employers, not the State of New York. In addition, each employer, not the State, is responsible for identifying the individuals who should receive a 1095-B or 1095-C IRS Tax Form and is responsible for reporting the required information to the IRS.

Withdrawing from NYSHIP

Agencies are reminded that they are required to provide the Department of Civil Service with a 90-day notice prior to withdrawing from NYSHIP. Once an agency is withdrawn from NYSHIP and all employees have been removed from coverage, the Department of Civil Service’s Office of Financial Administration will determine if any additional premium payment is due for coverage prior to the agency’s requested withdrawal date or whether

any refund for overpayment of premium is due to the agency. Agencies will also be billed for payments received from the Health Insurance Reserve Receipts Fund (HIRRF) or for the repayment of the 1989 Administrative Cost deferral and/or Deficit Recoupment, if applicable.

An agency that withdraws from NYSHIP is not eligible to rejoin for one year, in accordance with New York State regulations.

Current and Upcoming Publications

- A postcard announcing the new telehealth benefit available to Empire Plan enrollees was mailed in late March 2020. See HBA memo PA 20-03/PAEX 20-03 for additional information.
- The 2020 *Empire Plan Participating Provider Directory* Postcard were mailed to enrollees in June 2020. Enrollees who would like a hard copy mailed to their home based on their zip code must return the postcard to receive one. More detail can be found in HBA Memos PE20-10, PA20-09, and PAEX20-09.
- The October 2020 *Empire Plan Reports* are now available online and will soon be mailed to enrollee homes and agencies. The *Reports* explain changes to the Plan and NYSHIP and have important reminders for enrollees, including information on COVID-19 testing and diagnosis, the Medical/Surgical Participating Provider national network expansion and telemedicine coverage. More detail can be found in HBA Memos PE20-21, PA20-16, and PAEX20-14.

Reminders

Annual Webinars

The Employee Benefits Division will be holding the 2020 Annual Participating Agency Webinars and 2020 Annual Participating Employer Webinar in early December. This year, it will be **mandatory** for all Participating Agency and Participating Employer Health Benefits Administrators to either attend one live webinar or watch a recording of one of the webinars. The sessions are scheduled as follows:

- **2020 Annual Participating Agency Webinars**
 - Tuesday, December 1, 1:30 p.m. to 3:00 p.m.
 - Wednesday, December 2, 10:00 a.m. to 11:30 a.m.
- **2020 Annual Participating Employer Webinar**
 - Thursday, December 3, 10:00 a.m. to 11:30 a.m.

In the coming weeks, EBD will publish HBA Memos with more details and registration information.

Empire Plan and Agency Experience Reports

Empire Plan Experience Reports are available through the following direct link to our website: <https://www.cs.ny.gov/employee-benefits/pa-market/financial-reports.cfm>.

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, submit an official written request on agency letterhead indicating the calendar years for which reports are desired. All such requests should be directed to the Employee Benefits Division - Director's Office.

Agency Reconciliation Reports

As a reminder, all agencies should be running a reconciliation report each month. Although agencies may run a reconciliation anytime, the report should be run on the Monday following the first Friday (the date billing is run) to ensure accuracy and capture all transactions that involve billing that took place in the previous month. Instructions for running the report are in memo PA 11-08, PE 11-08, PAEX 11-05 dated May 2, 2011.

Prompt Payment of NYSHIP Premium

As a continuing reminder, NYSHIP premium payments are due the 25th day of the month preceding the month of coverage. Premium amounts that are not received by the due date are considered past due. Agencies that fail to remit premium payments in a timely manner risk suspension of NYSHIP benefits for its enrollees. For billing and payment questions (e.g. your agency did not receive its bill, your agency's payment was not posted, your agency's payment was rejected, your agency is having difficulty meeting its financial obligation for NYSHIP coverage, etc.) please contact the Department of Civil Service, Office of Financial Administration at EBDAccounting@cs.ny.gov.