



Department of Civil Service

KATHY HOCHUL
Governor

TIMOTHY R. HOGUES
Commissioner

NY25-18
PE25-13
PA25-10
SEHP25-09

MEMORANDUM

TO: All Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: 2025 Mandated Notices: Creditable Coverage and CHIP
DATE: September 15, 2025

In mid-September, the Creditable Coverage Notice and Children's Health Insurance Program (CHIP) Premium Assistance Program Notice will be mailed to all NYSHIP enrollees.

Creditable Coverage Notice

This notice confirms that, on average for all Plan participants, your NYSHIP plan is expected to pay out as much or more than standard Medicare prescription drug coverage will pay. While it may not apply to an enrollee now, it serves as proof of creditable coverage if they or a covered dependent become eligible for Medicare. The notice advises enrollees to contact the Social Security Administration or Medicare, or visit their websites, for more information. There are different versions of the Creditable Coverage Notice for different populations, such as NY/PE and SEHP.

The Children's Health Insurance Program (CHIP) Notice

This notice lists contact information for premium assistance programs in all states. These programs may help pay for NYSHIP coverage for an enrollee or family member who is eligible for Medicaid, which provides free or low-cost health coverage, or CHIP, which offers low-cost coverage for children in certain families. The CHIP Notice was enclosed with the Creditable Coverage Notice to save postage.

Accessing Notices Online

Both notices are available in the **Notices** section of the NYSHIP website and HBA Online. If an enrollee needs a copy, it should be printed from the website.

Other Mailings

Creditable Coverage notices are also included in the Mandated Packages for new hires and new retirees and are sent with 65th birthday letters to meet other legal requirements.

If you need help accessing HBA Online, contact the ITS Service Desk at 844-891-1786, fixit@its.ny.gov or via chat at <https://chat.its.ny.gov>.