

Employee Benefits Division Policy Memorandum

Number: Policy Memo 11r4

Date Issued: May 11, 2018

Subject: Medicare Reimbursement for Members Who Live Outside of the United States

PURPOSE:

Determine whether Medicare reimbursement should be paid to retirees and dependents who live outside the United States.

BACKGROUND:

NYSHIP reimburses the cost of Medicare Part B for its enrollees and dependents who are eligible for Medicare-primary coverage in accordance with Section 167-a of Civil Service Law. However, Medicare does not provide benefits out of the country. If an enrollee incurs medical expenses outside the United States, NYSHIP pays as primary insurer whether or not the individual is enrolled in Medicare.

When Medicare eligible enrollees notify Social Security that they will be residing outside the United States, Social Security informs the enrollees that Medicare does not provide coverage outside the U.S. and sends the enrollees forms that must be signed and returned indicating the desire to continue or decline Medicare coverage. Enrollees are also informed by the Social Security Administration that if they decline coverage and later return to the United States and wish to reenroll in Medicare, they must wait until Medicare's next general enrollment period and pay penalties for each year they and/or their eligible dependents are not enrolled in Medicare.

POLICY:

When a Medicare eligible enrollee or dependent is residing outside the United States, the Employee Benefits Division (EBD) or employer (if the individual is enrolled through a Participating Agency [PA]) will reimburse Medicare Part B for individuals who are enrolled in Medicare.

If an enrollee or dependent returns to the United States for treatment but did not maintain Medicare, NYSHIP will hold the person harmless (in accordance with Policy Memo 70r3) until Medicare becomes effective or would have become effective if the person had reapplied on a timely basis.