

Employee Benefits Division Policy Memorandum

Number: Policy Memo 145

Date Issued: May 11, 2018

Subject: Adding Dependents to Existing Family Coverage

PURPOSE:

To establish the procedure for adding dependents to existing family coverage for New York State, Participating Employer, and Participating Agency enrollees.

BACKGROUND:

Currently, when an enrollee with individual coverage applies for family coverage for previously eligible dependents, the dependents are subject to the NYSHIP late enrollment effective date rules when changing to family coverage. Policy should be updated so that a late enrollment waiting period is applied when an enrollee requests to add previously eligible dependents to an existing family plan, as well. This change will provide consistency when adding previously eligible dependents.

POLICY:

When an enrollee has family coverage in effect and wishes to add previously eligible dependents, a late enrollment waiting period will be applied to the effective date of coverage for the previously eligible dependents.

Exceptions:

If a National Medical Support Notice (NMSN) requires that coverage be provided for a dependent who was previously eligible but not enrolled, the late enrollment period is waived.

A dependent's previously eligible coverage ends, and the enrollee applies for dependent coverage within 30 days of the loss of coverage.