

NYSHIP HEALTH MAINTENANCE ORGANIZATIONS

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)
FOR NEW YORK STATE AND PARTICIPATING EMPLOYER RETIREES,
VESTEES, DEPENDENT SURVIVORS AND ENROLLEES COVERED UNDER
PREFERRED LIST PROVISIONS and for their enrolled Dependents
and for COBRA Enrollees with their NYSHIP Benefits

Report

July 2000

New York State Health Insurance Program (NYSHIP) Changes

Graduating Dependent Students: Three-Month Extension of Coverage



Beginning May 1,
2000, unmarried
dependent
students who
are age 19 or over
but under age 25
and complete

course requirements for graduation
from a qualified course of study
are eligible for three months of
continued coverage following the
end of the month in which they
complete course requirements for
graduation.

You must be able to provide
verification of the dependent's
graduation.

After the three-month extension
period ends, the graduated
dependent student may choose
either COBRA coverage or a
direct-pay conversion contract.

If you have any questions, contact
the Employee Benefits Division.
Deadlines apply. See your *NYSHIP
General Information Book* before
coverage ends.

Benefits for Dependents of Enrollees Called to Active Duty

*COBRA Enrollees: The following
information does not apply to you.
Retirees of Participating Employers:
Ask your former employer if this
benefit applies to you.*

Beginning July 1,
2000, if you are a
member of an Armed
Forces Reserve or
National Guard
Unit called to
active duty by a
declaration of the President of the
United States or an Act of
Congress, you will be entitled to
continued NYSHIP enrollment for
your covered dependents at no
cost to you.

Your dependents who have been
covered for at least 30 days before
your activation are eligible for this
coverage.

Dependents will receive NYSHIP
coverage at no cost for up to
12 months, or until the end of
active duty status, whichever
happens first.

If you or a family member needs
information about your health
benefits during active duty, call the
Employee Benefits Division.



In This Report

SAVE THIS
REPORT

*This NYSHIP HMO Report announces
benefit changes which amend your
NYSHIP General Information Book*

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Answers

to Your Questions About NYSHIP and Medicare

Must I be enrolled in Medicare when I turn 65?

Under the New York State Health Insurance Program (NYSHIP), you must be enrolled in Medicare Parts A and B and entitled to receive Medicare benefits by the first day of the month in which you reach age 65 (or, if your birthday falls on the first of the month, in effect on the first day of the month before your birthday). Be sure to plan ahead. Call Social Security at 1-800-772-1213 three months before your 65th birthday to enroll in Medicare.

Does the Medicare enrollment requirement apply to my spouse or domestic partner?

Yes, the Medicare enrollment requirement applies if your spouse or domestic partner is covered under your NYSHIP policy. A dependent who is covered under the NYSHIP policy of a retiree, vestee, dependent survivor or enrollee covered under Preferred List provisions must also be enrolled in Medicare Parts A and B when first eligible for Medicare coverage that is primary to NYSHIP.

What happens if I don't enroll in Medicare when I am first eligible?

If you or your dependent is not enrolled in Medicare Parts A and B when you are first eligible to enroll, you will be responsible for the full cost of medical services that Medicare would have covered. As soon as you or your dependent becomes eligible for Medicare, your NYSHIP coverage pays secondary to Medicare. NYSHIP pays secondary even if you do not enroll in Medicare or are in a waiting period for Medicare to go into effect.

What does primary coverage mean?

A health insurance plan provides primary coverage when it is responsible for paying health benefits before another group health insurance. Medicare becomes primary to NYSHIP coverage when you or your dependent is age 65 or older, or regardless of age have been entitled to Social Security Disability for more than 24 months, or regardless of age have end stage renal disease.

I am Medicare primary. When does Medicare pay first for my dependents under my Family coverage?

If you have Family coverage, Medicare becomes primary to NYSHIP for your spouse or other covered dependents as soon as they become eligible for Medicare for any reason. Until then, NYSHIP is primary for the dependent. If your spouse or other dependents are covered under other group health insurance, ask your HMO about primary coverage.

What if I'm working for another employer?

If you are a State retiree who works for an employer other than New York State, Medicare pays primary to NYSHIP whether or not you have health insurance coverage through that other employer's group plan. Medicare also pays primary to NYSHIP if you work for a local government in New York State but keep your NYSHIP enrollment as a State or Participating Employer retiree. Therefore, you must be enrolled in Medicare Parts A and B or you will have a gap in coverage.

What if my spouse or domestic partner is working for another employer?

Even if any of your dependents is working and has coverage through an employer other than New York State, the dependent must be enrolled in Medicare Parts A and B when first eligible. If the dependent does not enroll, NYSHIP will not provide any benefits for services that Medicare would have paid.

Must my dependent(s) or I contact the Employee Benefits Division when I enroll in Medicare?

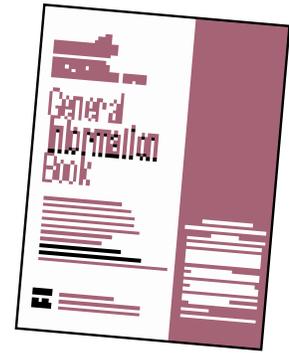
You must notify the Employee Benefits Division in writing if: you or a covered dependent becomes eligible for Medicare benefits because of disability or end stage renal disease regardless of age; your enrolled domestic partner becomes eligible for Medicare regardless of age; you or an enrolled dependent loses eligibility for Medicare; you are a COBRA enrollee and you or your dependent becomes entitled to receive Medicare benefits.

Why did Medicare send me a card when I am not 65?

Social Security will send you a Medicare card if you have qualified for Social Security Disability Insurance (SSDI) for 24 months. Although Social Security allows you to refuse Part B, be sure to accept enrollment in both Medicare Parts A and B. NYSHIP requires you to be enrolled in Parts A and B, regardless of age, when classified by Social Security as disabled for more than 24 months.

Continued on next page

Keep this Report with your April 1, 1999 New York State Health Insurance Program (NYSHIP) General Information Book. Where this document differs from your Book and later Changes/Clarifications included in NYSHIP Health Maintenance Organizations Reports, this is the controlling document.



July 2000

Changes to NYSHIP General Information Book

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)

Substitute the following for the second sentence of paragraph C. of item 4. under “Certain students completing graduation requirements” in the “Eligibility for Coverage...” section on page 9 of your NYSHIP General Information Book.

Graduating Students

Effective May 1, 2000, enrolled dependent students continue to be entitled to benefits for up to three months following the end of the month in which they complete course requirements for graduation.

Add the following at the end of the “Costs” section on page 20 of your NYSHIP General Information Book. **COBRA Enrollees:** The following information does not apply to you. **Retirees of Participating Employers:** Ask your former employer if this benefit applies to you.

Military Active Duty

Beginning July 1, 2000, if you are a member of an Armed Forces Reserve or a National Guard Unit called to active duty by a declaration of the President of the United States or an Act of Congress, your dependents, who have been covered at least 30 days, will be eligible for up to 12 months of Family coverage at no cost. To arrange for this benefit if you are going on active military duty, you or a family member must contact the Employee Benefits Division.

Questions About NYSHIP and Medicare, continued from previous page

Is a \$45.50 Medicare credit “deducted” from my retirement check?

The Medicare credit is added to your retirement check. It is not deducted.

Social Security deducts the Medicare Part B premium, which is now \$45.50, from the monthly Social Security check. The State automatically adds the credit to your retirement check as reimbursement for the Medicare Part B premium unless you receive reimbursement from another source. The same automatic reimbursement applies to spouses who become 65 years old after January 1, 2000.

The reimbursement is not automatic for spouses who became

65 years old before January 1, 2000. The reimbursement also is not automatic for your domestic partner or for any enrollee or covered dependent who is under age 65 and eligible for Medicare due to a disability or end stage renal disease.

Participating Employer enrollees: Ask your former employing agency about continuing NYSHIP with Medicare coverage and about Medicare premium reimbursement.

All enrollees: Read your NYSHIP documents for complete information. If you have questions, call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

Notes About Reimbursement

- If you or your dependent receives reimbursement for the Medicare Part B premium from another source, you must write to the Employee Benefits Division to stop the automatic reimbursement.
- The Medicare reimbursement does not necessarily mean you or your dependent is enrolled in Medicare. It is your responsibility to follow the correct procedure for enrolling in Medicare.
- You must notify the Employee Benefits Division in writing if, for any reason, you or your dependent is no longer eligible for the Medicare premium reimbursement.

Keeping Your Coverage Up To Date

To keep your coverage up to date, you must notify the Employee Benefits Division in the State of New York Department of Civil Service of changes affecting your NYSHIP enrollment. Always include your name and identification number. You must provide notice **in writing** for the situations marked by the symbol . For other situations, you may call **518-457-5754** (Albany area) or **1-800-833-4344** (U.S. outside Albany local calling area, Canada, Puerto Rico, Virgin Islands).

 **Your home address changes**

 **Your phone number changes**

 **Your name changes**

For above situations, also contact your retirement system and HMO.

Your Family Unit Changes

-  • You marry, divorce, acquire a domestic partner or terminate a relationship with a domestic partner (include name and Social Security number of spouse/domestic partner and date of event)
-  • You acquire a dependent (include name, date of birth, date the person became your dependent and dependent's Social Security number)
-  • You no longer have *any* eligible dependents (include date last dependent was eligible)
-  • A dependent loses eligibility (include name, date of birth, date eligibility ends and reason for loss of eligibility)
-  • You no longer wish to provide coverage for a dependent (include dependent's name and date of birth)
-  • You have a disabled dependent (request Form PS-451)
-  • Your spouse/domestic partner or other enrolled dependent dies (include dependent's name and date of death)

Your Status Changes

-  • You or a covered dependent becomes eligible for Medicare benefits because of disability or end stage renal disease although under age 65 (enclose photocopy of your or dependent's Medicare card showing enrollment in Parts A and B)
-  • Your enrolled domestic partner becomes eligible for Medicare regardless of age (enclose photocopy of dependent's Medicare card showing enrollment in Parts A and B)
-  • You or an enrolled dependent loses eligibility for Medicare (because, for example, you are no longer disabled)

-  • If you die, your representative should send a copy of the death certificate so that billings or Medicare reimbursement checks (if any) will end
-  • You are a vestee who becomes eligible to retire
- You are a COBRA enrollee and you or your dependent becomes entitled to receive Medicare benefits

You Have Questions About NYSHIP

- You have questions concerning your family's eligibility for health insurance coverage
- You have questions about changing your type of coverage (Family/Individual)
- You have questions about COBRA
- You have questions about the Dual Annuitant Sick Leave Credit or Deferred Health Insurance

Other

- You would like a list of HMOs participating in NYSHIP
- You followed your HMO's appeals procedure but you and your HMO still do not agree about covered benefits (you may also contact the State Insurance Department or State Health Department)
-  • You need to correct your enrollment records because, for example, a name is misspelled or birthdate is wrong
-  • You want to change your health insurance option outside the Option Transfer Period (include reason for change and date of move)
- You need to file a coordination of benefits Form PS-600 because you (or a dependent) enrolls in another health insurance plan
-  • You want to cancel your coverage (include reason for canceling and date you want coverage to end)
- You return to State service

State of New York
Department of Civil Service
Employee Benefits Division
The State Campus
Albany, New York 12239
<http://www.cs.state.ny.us>

SAVE THIS DOCUMENT
NYSHIP Information
for the Enrollee, Enrolled Spouse/Domestic Partner
and Other Enrolled Dependents

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ADDRESS SERVICE
REQUESTED

It is the policy of the State of New York Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. If you need an auxiliary aid or service to make benefits information available to you, please contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

 This Report was printed using recycled paper and environmentally sensitive inks.

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Fall 2000 NYSHIP Health Benefits Meetings

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You're invited to attend a New York State Health Insurance Program (NYSHIP) information meeting in your area. Each meeting lasts 2 hours and, except where noted, runs twice in one day: 10 am - 12 noon and 1 - 3 pm. Each session will address your NYSHIP coverage and benefits.

No reservations are required. Seating is first-come, first-served. You may bring or send a representative. All meeting sites are handicapped accessible.

Albany
November 14
NYS Dept. of Corrections
Albany Training Academy
1134 New Scotland Avenue
Auditorium

Binghamton
September 19
City Hall
Governmental Complex
38 Hawley Street
Council Chambers

Buffalo
September 11
Mahoney State
Office Building
65 Court Street
Hearing Room, Part I

Hauppauge
September 1
Hauppauge State
Office Building
250 Veterans Memorial Highway
Room 2B-43

New York City
November 3
Adam Clayton Powell State
Office Building
163 West 125th Street
Manhattan
Art Gallery

