

# NYSHIP

HEALTH MAINTENANCE ORGANIZATIONS

REPORT

NOVEMBER 2004

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)  
FOR ACTIVE EMPLOYEES OF PARTICIPATING EMPLOYERS  
And for their enrolled Dependents  
and for COBRA Enrollees with their NYSHIP Benefits

NYSHIP at [www.cs.state.ny.us](http://www.cs.state.ny.us)



The New York State Department of Civil Service web site at [www.cs.state.ny.us](http://www.cs.state.ny.us) links to information about your NYSHIP benefits. Click on Employee Benefits for recent publications, a directory of agency Health Benefits Administrators and important telephone numbers. The site meets universal accessibility standards adopted by New York State for New York State agency web sites. If you don't have access to the Internet, visit your local library. Most libraries have computers linked to the Internet.

## NYSHIP Changes

### Domestic Partner Eligibility

Effective January 1, 2005, to enroll a domestic partner (if your employer offers this coverage), you must be able to provide proof that you have lived together and been financially interdependent for at least six months. Also effective January 1, 2005, there is a one-year waiting period from the termination date of previous partner coverage before you may again enroll a domestic partner. Other eligibility requirements apply. Please see your *NYSHIP General Information Book* and *HMO Reports* for details.

### Disability Retirement

If you receive a retroactive disability retirement and have not continued your coverage, call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 to ask about reinstating coverage. Call as soon as you have the decision on your disability retirement. You must apply in writing for reinstatement of your NYSHIP coverage. Please see your *NYSHIP General Information Book* and *HMO Reports* for more information about disability retirement.

## NYSHIP Reminders

### Medicare Enrollment

NYSHIP provides primary coverage (pays first) for you, your enrolled spouse and other covered dependents while you are an active employee of a Participating Employer, regardless of age or disability. There are exceptions: Medicare is primary for an active employee or dependent with end stage renal disease (30 or 33 months waiting period applies) and for an active employee's domestic partner who is age 65 or over. The active employee or dependent with end stage renal disease must enroll in Medicare Parts A and B. The domestic partner must have Medicare Parts A and B in effect when first eligible at 65.

If you are planning to retire or otherwise leave Participating Employer service and you or your spouse is 65 or older, or under 65 and entitled to Medicare because of

disability, contact your local Social Security office three months before active employment ends to enroll in Medicare Parts A and B. After you leave the payroll, Medicare pays primary to NYSHIP for a disabled enrollee or dependent, regardless of age. Be sure to talk with your agency Health Benefits Administrator if your spouse or dependent is under 65 and disabled at the time you leave the payroll.

Two publications, *What NYS Retirees Need to Know About Medicare and NYSHIP* and *Medicare for Disability Retirees*, have more details. Ask your agency Health Benefits Administrator for copies when you are planning to retire or leave State service. Please also see your *NYSHIP General Information Book* for more information about Medicare and NYSHIP.

*NYSHIP Reminders continued on page 2*

SAVE THIS REPORT

### In This Report

- 1 NYSHIP Changes; NYSHIP Reminders
- 2 Losing Coverage?

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

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NYSHIP information for the Enrollee, Enrolled Spouse/  
Domestic Partner and Other Enrolled Dependents

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*PE HMO Report – November 2004*

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. These publications are also available on the Employee Benefits Division web site ([www.cs.state.ny.us](http://www.cs.state.ny.us)), which meets universal accessibility standards adopted by New York State for NYS Agency web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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*NYSHIP Reminders continued from page 1*

### **Annual Notice of Mastectomy and Reconstructive Surgery Benefits**

By law, insurers must:

- Cover inpatient hospital care for lymph node dissection, lumpectomy and mastectomy for treatment of breast cancer for as long as the physician and patient determine hospitalization is medically necessary
- Cover breast reconstruction following mastectomy, including surgery of the other breast to produce a symmetrical appearance
- Cover treatment for complications of mastectomy, including lymphedemas
- Cover prostheses related to breast reconstruction
- Notify enrollees of this coverage through plan documents

Contact your HMO if you have questions about these benefits.

## **Losing Coverage?**

Healthy NY is a State-sponsored program designed to make affordable, comprehensive health insurance available to eligible individuals without other coverage. If you know someone who needs health insurance, such as a dependent child who is losing coverage because of age or graduation, Healthy NY may meet this person's needs. Healthy NY is available through any HMO in New York State. For more information and an application: Contact an HMO, call 1-866-HEALTHYNY (1-866-432-5849) toll free or visit the web site [www.HealthyNY.com](http://www.HealthyNY.com).