



NEW
YORK
STATE

NYSHIP

New York State
Health Insurance Program



NYSHIP HMO Report

May 2015 • Active Employees

New York State Health Insurance Program (NYSHIP) for Active Employees of New York State and Participating Employers Enrolled in a NYSHIP Health Maintenance Organization (HMO) and their enrolled Dependents, COBRA Enrollees with their NYSHIP benefits and Young Adult Option Enrollees

IN THIS REPORT

- 2 What's New
- 3 NYSHIP Changes
- 4 Reminders

What's New

This *NYSHIP HMO Report* details the changes to your coverage under the New York State Health Insurance Program (NYSHIP).

This *Report* includes information about:

- Medicare Coverage for Same-Sex Spouses (Page 3)
- Pre-Tax Contribution Program (Page 3)
- New Web Address for NYSHIP Online (Page 4)
- New *NYSHIP General Information Book* (Page 4)
- Security Breach at Anthem (Page 5)

New Look, New Logo

Notice something different? NYSHIP has a new logo. As part of New York State's new branding initiative, this *HMO Report* and future NYSHIP publications will feature the new NYSHIP logo and design. Although the look of the publications has changed, they will continue to have important information about your NYSHIP coverage. Be sure to hold onto these publications for your reference.



NYSHIP Changes

Medicare Coverage for Same-Sex Spouses

The U.S. Department of Health and Human Services has adopted a policy treating all legal marriages* consistently. This new policy affects Medicare coverage for same-sex spouses of NYSHIP enrollees who have coverage as the result of active employment.

Effective January 1, 2015, NYSHIP is the primary coverage for Medicare-eligible** same-sex spouses who are dependents of active employees. This means that your NYSHIP HMO will pay for services first, before Medicare. Dependent spouses who are affected by this change should notify their health care providers that claims incurred on or after January 1, 2015, must be submitted to their HMO before Medicare.

Medicare Part B Enrollment

Since Medicare is no longer primary to NYSHIP, enrollment in Medicare Part B is not required by NYSHIP and NYSHIP will no longer reimburse the Medicare Part B premium. Medicare-eligible** dependent spouses may choose to stay enrolled in Medicare; however, enrollees will not be reimbursed for the cost of the Medicare Part B premium.

A Medicare-eligible spouse also has the option to suspend Medicare Part B coverage and later reenroll for Part B coverage to be effective when Medicare becomes primary to NYSHIP. This usually happens when there is a change in employment status, for example, when the enrollee retires. Medicare will offer a Special Enrollment Period due to the change in the enrollee's employment status, but the Medicare-eligible** dependent must contact the Social Security Administration (SSA) prior to the change in order to reenroll in Medicare Part B without a waiting period and possible penalty. Call the SSA at 1-800-772-1213 for more information.

* Legal marriage is defined as any marriage legally entered into in a U.S. jurisdiction that recognizes the marriage – including one of the 50 states, the District of Columbia, or a U.S. territory – or a foreign country that would also be recognized by a U.S. jurisdiction.

**If you are Medicare eligible due to end-stage renal disease, different rules apply. For more information, contact your HMO.

Pre-Tax Contribution Program

The Pre-Tax Contribution Program (PTCP) allows you to pay your health insurance premium with pre-tax dollars, which may lower your tax liability.

To participate in PTCP, you must affirmatively elect to do so when enrolling for NYSHIP coverage. If you elect not to participate in PTCP, your health insurance premium will be deducted from your wages on a post-tax basis.

Each year, you will continue with the same pre-tax or post-tax election unless you change your election during the annual PTCP Election Period from November 1-30. You must complete the *Health Insurance Transaction Form (PS-404)* at this time to change your election.

Changing Your Deduction During the Plan Year

When you are enrolled in PTCP, you may change the amount of your pre-tax deduction during the plan year only after a qualifying event (see the *NYSHIP General Information Book* for a list of PTCP qualifying events). The request must be made within 30 days of the qualifying event or you will not be able to change your deduction until the next plan year.

Delays may be costly. For example, if you switch from Individual to Family coverage more than 30 days after a qualifying event, the family portion of your NYSHIP premium will be taken on a post-tax basis for the remainder of the plan year.

If you have any questions about PTCP, see your agency Health Benefits Administrator or the *NYSHIP General Information Book* for more details.

Reminders

Summary of Benefits and Coverage

The *Summary of Benefits and Coverage (SBC)* is a standardized comparison document required by the Patient Protection and Affordable Care Act. It is designed to improve health insurance information so you can better understand your coverage.

To view the *SBC* for a NYSHIP HMO, visit <https://www.cs.ny.gov/sbc> and choose your group. If you do not have internet access, contact the HMO directly to request a copy.

New Web Address for NYSHIP Online

To find the most up-to-date information about your health insurance coverage, visit NYSHIP Online at the new web address, <https://www.cs.ny.gov/employee-benefits>. Choose your group and plan to get to the NYSHIP Online homepage. You can bookmark this page to bypass the login screen. If you previously bookmarked NYSHIP Online, please update to the new address.

New General Information Book

The newly updated 2014 *General Information Book (GIB) for Active Employees of New York State* was mailed to enrollee homes in September 2014. This new *GIB* applies to all employee groups enrolled in either Empire Plan or HMO coverage and replaces group-specific *GIBs* and subsequent amendments. The *GIB* contains information regarding NYSHIP rules and requirements affecting eligibility, enrollment and costs. It also explains how coverage is affected by changes in employment status and other circumstances.

To access the *GIB* on the web, go to NYSHIP Online at <https://www.cs.ny.gov/employee-benefits> and select your group and plan, if prompted. From the homepage, select Health Benefits & Option Transfer and then click on NYSHIP General Information Book.

New Legislation

The 2014-15 New York State budget included the *Emergency Medical Services and Surprise Bills* law, which provides additional protections for patients who receive services from certain non-network providers. This new legislation contains some provisions that are effective for services provided **on or after March 31, 2015** that may affect your benefits. Contact your HMO for more information.

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 lymphedema
- Cover prostheses and mastectomy bras related to breast reconstruction
- Notify enrollees of this coverage through plan documents

Contact your HMO if you have questions about these benefits.

New ARS Call Center Hours 8 a.m. to 5 p.m.

The Accident Reporting System (ARS) Call Center is open Monday through Friday (excluding State holidays) from 8 a.m. – 5 p.m. Call 1-888-800-0029 to report a work-related injury or illness. Leave a message when the Call Center is closed. A representative will return your call the next business day in order to report the injury or illness. Your call to ARS helps make sure all your workers' compensation benefits are available to you as soon as possible.

Security Breach at Anthem, Inc.

Anthem, Inc., the parent organization for the NYSHIP Empire BlueCross BlueShield HMO, reported an extensive security breach of their member data on February 5, 2015. Names, dates of birth, member IDs/Social Security numbers, addresses, phone numbers, email addresses and employment information of current and former members were affected.

Identity Protection Services

Anthem is working with AllClear ID, a leading and trusted identity protection provider, to offer 24 months of identity theft repair to potentially affected current and former members dating back to 2004. This service is automatically available with no enrollment required.

If a problem arises, simply call 1-877-263-7995 and a dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. Call centers are open Monday through Saturday from 9 a.m. to 9 p.m. Eastern time.

For additional protection, and at no cost, you may also enroll in the AllClear PRO service at any time during the 24-month coverage period. This service includes credit monitoring and an identity theft insurance policy. You can enroll at <https://anthem.allclearid.com>. Those without internet access or who prefer assistance via telephone can call 1-877-263-7995.

Watch Your Mail

Anthem has individually notified affected current and former members by U.S. Postal Service mail. The letter includes the same information about how to enroll in free credit monitoring and identity protection services.

Fraud Prevention Tips

You should be aware of scam email campaigns targeting current and former Anthem members. These scams, designed to capture personal information, appear as if they are from Anthem. The emails include a “click here” link for credit monitoring. These emails **are not** from Anthem.

- **DO NOT** reply to the email or reach out to the senders in any way.
- **DO NOT** supply any information on the web site that may open if you have clicked on a link in the email.
- **DO NOT** open any attachments that arrive with the email.

Phone scams have also been reported. Anthem **is not** calling members regarding the cyber attack. If someone contacts you regarding the cyber attack, **do not** give them your credit card information or Social Security number over the phone.

Anthem recommends that potentially affected members review account statements and monitor free credit reports for potential fraud and identity theft. You can report suspected incidents to local law enforcement, the Federal Trade Commission or the New York State Attorney General.

For additional information regarding your protections, please visit <https://anthem.allclearid.com> or call 1-877-263-7995.

The *NYSHIP Health Maintenance Organizations Report* is published by the Employee Benefits Division of the New York State Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits.



NYSHIP
New York State
Health Insurance Program

New York State Department of Civil Service
Employee Benefits Division, Albany, New York 12239
518-457-5754 or 1-800-833-4344
(U.S., Canada, Puerto Rico, Virgin Islands)
<https://www.cs.ny.gov>

New York State
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, New York 12301-1068
<https://www.cs.ny.gov>

SAVE THIS DOCUMENT



NYSHIP
New York State
Health Insurance Program

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

NY/PE Active HMO Report – May 2015

Change Service Requested

**Please do not send mail
or correspondence to the
return address. See address
information on page 5.**

It is the policy of the New York State 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 NYSHIP Online at <https://www.cs.ny.gov/employee-benefits>. Visit NYSHIP Online for timely information that 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. New York State and Participating Employer COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

This Report was printed using recycled paper and environmentally sensitive inks. NY/PE Active HMO Report - 5/15 AL1352

NYSHIP Dependent Eligibility Verification Project

In State fiscal year 2015/2016, the New York State Department of Civil Service will conduct an audit of all dependents who have health insurance coverage through the New York State Health Insurance Program (NYSHIP).

If you have Family coverage, or have elected to opt out of Family coverage through the Opt-out Program, you will receive a packet of information in the mail about the audit. It will include a list of your dependents who are currently enrolled in NYSHIP (including those enrolled in the Opt-out Program), along with an eligibility worksheet and a list of required documents you must provide.

The Department of Civil Service is doing a competitive procurement to contract with a vendor to perform these services. In the fall of 2015, the Department will notify you which vendor will conduct the audit.

You may be required to supply documentation for certain dependents, such as spouses, even if you have previously done so. You will not be required to submit documentation

for dependent children who were verified during the 2009 audit. **Do not submit documents now. Please wait for the packet containing specific instructions.**

If required, you must provide the requested documentation to ensure that your enrolled dependents continue to be covered under NYSHIP. If you have elected the Opt-out Program for Family coverage, you may also need to provide the required documentation to remain eligible for the family opt-out incentive payments.

Ineligible or unverified dependents will have their coverage terminated, and you may be liable for any NYSHIP expenses paid on their behalf.

The Department will be offering an amnesty period as part of the project, whereby enrollees may voluntarily remove ineligible dependents from coverage. Enrollees will not be liable for any NYSHIP expenses paid on behalf of dependents terminated during the amnesty period.

Watch your mail for the packet of information. It will include more details and specific instructions on the NYSHIP Dependent Eligibility Verification Project.