



NYSHIP
New York State
Health Insurance Program



NYSHIP HMO Report

May 2015 • NY/PE Retirees

New York State Health Insurance Program (NYSHIP) for New York State and Participating Employer Retirees, Vestees and Dependent Survivors Enrolled in a NYSHIP Health Maintenance Organization (HMO) and their enrolled Dependents, Preferred List and COBRA Enrollees with their NYSHIP benefits and Young Adult Option Enrollees

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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:

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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.



Reminders

Medicare Enrollment at Age 65

You and your Medicare-eligible dependents must have Medicare Part A and Part B in effect on the first day of the month in which you reach age 65. Or, if your birthday falls on the first of a month, you must have your Medicare coverage in effect on the first day of the month before you turn age 65. To maintain full NYSHIP benefits, you must enroll in Medicare Parts A and B, even if you also have coverage through another employer's group plan.

If you or your Medicare-eligible dependents have not received information from the Social Security Administration (SSA) about Medicare enrollment, contact the SSA at 1-800-772-1213 **at least three months before your 65th birthday**. Do not delay signing up, because it may take several months for Part B to become effective. If you are not enrolled in Medicare Part A and Part B, your NYSHIP benefits will be drastically reduced.

For more information, refer to the *Medicare & NYSHIP* publication and companion DVD, which is available to order on NYSHIP Online. Go to the Retiree section of the Department of Civil Service web site at <https://www.cs.ny.gov/retirees>. Select Health Benefits and choose your group and plan, if prompted. From the NYSHIP Online homepage, select Medicare and then click on the link to order *Medicare & NYSHIP*.

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.

Keep Your Enrollment Record Up to Date

Remember to inform the Employee Benefits Division of any changes to your enrollment record (address, adding or deleting dependents, marital status changes) in a timely manner. In some cases, deadlines apply. See your *NYSHIP General Information Book* 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 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.

Accessing NYSHIP Online

To find the most up-to-date information about your health coverage, visit the Retiree portion of the Department of Civil Service web site. Go to <https://www.cs.ny.gov/retirees>, click on Health Benefits, then select your group and plan to access NYSHIP Online. If you have cookies enabled, you will be able to bypass the initial navigation. Be sure to also bookmark your HMO's web site, and check it often as your first source of health insurance information.

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

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<https://www.cs.ny.gov>

Back to Work for New York State

Medicare Coverage for You and Your Spouse

If you and/or your spouse are Medicare eligible*, returning to work for New York State may affect your coverage. NYSHIP will provide primary coverage when you return to the payroll and are eligible for health benefits as an active employee of New York State, even if you maintain benefits as a retiree. This means that your NYSHIP HMO will pay for services first, before Medicare.

Medicare Coverage for Same-Sex Spouses

The U.S. Department of Health and Human Services has adopted a policy treating all legal marriages** consistently. **Effective January 1, 2015**, NYSHIP is the primary coverage for Medicare-eligible* same-sex spouses who are dependents of an active employee.

Medicare Part B Enrollment

When 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. If you and/or your spouse are Medicare eligible* you may choose to stay enrolled in Medicare; however, you will not be reimbursed for the cost of the Medicare Part B premium.

Since it's no longer a requirement, you have 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 you retire from State service again.

Medicare will offer a Special Enrollment Period due to the change in your employment status, but you and/or your Medicare-eligible* spouse 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.

Medicare Coverage for Domestic Partners

Regardless of the enrollee's employment status, Medicare remains primary for a domestic partner age 65 and over, and the State will continue to reimburse you for the Medicare Part B premium.

Questions

If you have any questions about how returning to work for New York State will affect your NYSHIP coverage, call the Employee Benefits Division at 518-457-5754 or read the publication *Back to Work for New York State*. To find it online, go to NYSHIP Online at <https://www.cs.ny.gov/retirees>, select Health Benefits and choose your group and plan, if prompted. From the homepage, select Using Your Benefits and then Publications.

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

**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.

New General Information Book

The newly updated 2015 *General Information Book (GIB) for Retirees of New York State* is scheduled to be mailed to enrollee homes in May. This new *GIB* applies to retirees from New York State agencies enrolled in either Empire Plan or HMO coverage and replaces your current *GIB* 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 Medicare eligibility.

Once the new publication is complete, you will be able to access it on NYSHIP Online. Go to <https://www.cs.ny.gov/retirees>, select Health Benefits and choose your group and "HMO Enrollee," if prompted. From the homepage, select Health Benefits & Option Transfer and then click on NYSHIP General Information Book.

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NYSHIP
New York State
Health Insurance Program

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

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Change Service Requested

Please do not send mail or correspondence to the return address. See address information on page 4.

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 the Department of Civil Service web site (<https://www.cs.ny.gov>). Click on Benefit Programs, then 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 Retirees and COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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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, 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, 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. **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.