

ANDREW M. CUOMO Governor LOLA W. BRABHAM Executive Deputy Commissioner

October 2015

## Important Information about Coverage for your Dependent(s) under the New York State Health Insurance Program (NYSHIP)

Dear Enrollee:

Your employer-sponsored health insurance coverage through the New York State Health Insurance Program (NYSHIP) is a valuable benefit, but it is also costly to provide. It becomes more costly, to you and your employer, when NYSHIP is asked to pay health insurance claims for individuals who are not eligible for coverage.

Beginning in December 2015, NYSHIP will conduct a Dependent Eligibility Verification Project, similar to the audit conducted in 2009, to help ensure that every participant who receives benefits is entitled to those benefits. During the course of the project, NYSHIP enrollees with family coverage or New York State enrollees that have elected to opt out of Family coverage through The Opt-out Program will be asked to document the eligibility of certain enrolled dependents. If eligibility was verified for a natural child, a stepchild or a child of a domestic partner in the 2009 audit, you will not be asked to verify their status during the current audit. However, dependents, such as spouses will be required to submit documents even if they've previously done so. Finally, dependent survivors and dependent children covered under a National Medical Support Order (NMSO) will not be included in the eligibility verification phase of this project.

Consistent with industry best practices for dependent eligibility audits, a <u>Special</u> <u>Amnesty Period</u> has been established through legislation. The Amnesty Period will occur before verification of dependent eligibility is performed. Enrollees who voluntarily remove ineligible dependents from coverage during this period will be held harmless and will not be liable for repayment of claims paid on behalf of these reported dependents. It is extremely important that you carefully read all material you receive about this project and respond to all requests by the required deadlines. If you have ineligible dependents, it is in your best interest to report them during the Amnesty Period. Also, it is very important that you provide documentation for each of your eligible dependents when it is requested during the subsequent Verification Period. If you fail to do so, your dependents will be removed from NYSHIP coverage.

The Department of Civil Service has contracted with Health Management Systems, Inc. (HMS) to administer the Dependent Eligibility Verification Project. HMS is a national leader in this field and is located in Irving, Texas. On December 1, 2015, HMS will mail information packets regarding the Special Amnesty Period to enrollees with family coverage. Please review all the information closely and report any ineligible dependents directly to HMS, no later than January 29, 2016. If you report any ineligible dependents by mail, your letter must be <u>received</u> by January 29, 2016.

After the Special Amnesty Period ends, you will be required to provide HMS with documentation confirming eligibility for coverage under NYSHIP for each remaining dependent during the Verification Phase. HMS will send you an information packet regarding Dependent Eligibility Verification requirements between February and July 2016 depending on what Verification Phase you are in. The first Verification Phase (2/29/16-4/15/16) will be for enrollees of Participating Agencies, the second phase (5/2/16-6/17/16) will be for NY Retirees and enrollees of Participating Employers and the final phase (7/5/16-8/19/16) will be for Active NY enrollees. If you fail to respond or do not provide acceptable proofs of eligibility for your dependents will be removed from coverage and you may be responsible for repaying all health insurance claims paid under NYSHIP for those dependents as early as the date the dependent became ineligible for coverage. Other penalties could also be imposed. You will receive more detailed information produced by HMS with your packet of information regarding the Special Amnesty Period.

HMS has established a secure online Web Portal that contains information about the project and real-time information on verification of dependent eligibility and status updates. The Web Portal can be accessed online at www.VerifyOS.com. It will be updated periodically as new information and deadlines are available. Be sure to bookmark it and visit the web site regularly during the project.

Thank you for your attention to this matter. If you have questions on this project, HMS will be providing call center support Monday through Friday, from 8 am to 8 pm ET. A toll free number will be included in the Special Amnesty information packet provided by HMS.

Sincerely,

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Lola W. Brabham Executive Deputy Commissioner