

## Transfer Between Employer Sponsored Plans

Participating Agencies which offer enrollees the choice of health insurance coverage in NYSHIP's Empire Plan or in one or more Health Maintenance Organizations (HMOs) must provide enrollees the opportunity to transfer from one plan to another plan under the circumstances described below.

To avoid any possible loss of benefits, each enrollee who requests a transfer to another plan should be advised to carefully review any limitations on benefits available under the plan requested, as well as under his or her present coverage.

### *Annual Transfer Period*

Each year, the New York State Health Insurance Program has an annual transfer period for Participating Agency enrollees.

During the transfer period, enrollees of a Participating Agency which offers a choice between the Empire Plan and one or more Health Maintenance Organizations (HMOs) are given the opportunity to transfer their health insurance coverage between the Empire Plan and another available plan, or, to change from a HMO to the Empire Plan.

Prior to the beginning of each transfer period, the Employee Benefits Division issues a memorandum to Participating Agencies with instructions on processing health insurance transactions on behalf of any enrollees who wish to change from their current health insurance plan to another available plan.

The State has adopted a policy which allows retirees to change their option once every 12 months. Participating Agencies may follow the same policy and should notify the Employee Benefits Division in writing upon adoption of this policy.

It is important to note that changing from Individual to Family coverage during the annual transfer period *will not* waive the late enrollment waiting period.

### *Transfer Based on Permanent Change in Residence*

1. An HMO enrollee who moves permanently out of the HMO service area may transfer to the Empire Plan at any time following the change of residence.

If such a situation occurs, obtain from the enrollee a signed letter or memorandum in which he or she requests a transfer to the Empire Plan. Keep the signed request on file to document the enrollee requested the change.

2. An HMO enrollee may change to the Empire Plan if his or her eligible dependent moves to an address outside the area served by the HMO subject to the following:
  - a. The change of residence must be permanent. (e.g., dependent moves out of the HMO area to reside with parent.)

- b. The change of residence occurred after the most recent Annual Transfer Period.
- c. A request for an option change is made within 30 days of the change of residence.

If such a situation occurs, follow the procedures described under 1. above.

- 3. An enrollee with Empire Plan coverage who moves permanently into the service area of an HMO (which is offered as an alternative plan by a Participating Agency) may transfer to the HMO if the agency permits such a change.

If such a situation occurs, prepare and submit a Health Insurance Transaction form (PS-503.1) with the appropriate cancellation transaction to NYBEAS.