

END-STAGE RENAL DISEASE AND NYSHIP

If you are diagnosed with end-stage renal disease (ESRD), your health coverage will change in a few important ways—but NYSHIP and the Employee Benefits Division (EBD) are here to help.

When diagnosed with ESRD, you should inform NYSHIP by calling EBD at **518-457-5754** or **1-800-833-4344**. Your provider and/or dialysis center is responsible for submitting necessary documentation to the Social Security Administration.

FINDING IN-NETWORK CARE

If you have Empire Plan coverage, you can use our provider directories to find in-network ESRD care:

- To find a network medical provider, visit empireplanproviders.com or call the Medical/Surgical Program at 1-877-769-7447 (press or say 1).
- To find a network hospital facility, visit anthembluecross.com/nys or call the Hospital Program at 1-877-769-7447 (press or say 2).
- To speak with a nurse about your health questions 24/7, call 1-877-769-7447 (press or say 5) for the Empire Plan NurseLineSM.

If you have a NYSHIP HMO, contact them for a list of network providers in your area.

SKILLED NURSING FACILITY BENEFITS

The Empire Plan covers skilled nursing facility benefits for anyone who is NYSHIP-primary. Once Medicare is primary, these benefits are covered solely by Medicare.

Exception: If you are actively working *and* Medicare-primary status is due to ESRD, The Empire Plan does cover skilled nursing facility benefits.

NYSHIP HMOs cover skilled nursing facility care regardless of Medicare primacy.

HOSPITAL PRECERTIFICATION

If you are Empire Plan—primary, certain precertification requirements apply for hospital facility stays. Call 1-877-7-NYSHIP (1-877-769-7447) and press or say 2:

- Before a scheduled (nonemergency) hospital admission
- Within 48 hours or as soon as reasonably possible after an emergency or urgent hospital admission
- Before admission or transfer to a skilled nursing facility (includes a rehabilitation facility)

If you have a NYSHIP HMO, contact them for precertification requirements.



Department of Civil Service
New York State Health Insurance Program

MEDICARE AND NYSHIP

After an ESRD diagnosis, Medicare and NYSHIP work together to cover your care. **If you are *already Medicare-primary***, your coverage will not change (unless the enrollee returns to work).

If you are *not Medicare-primary*, you will go through the coverage periods outlined below. Each begins on the first of the month. If the enrollee stops working, the timeline still applies. If you have NYSHIP coverage through COBRA and you become newly eligible for Medicare for any reason, your NYSHIP coverage will be terminated.

Contact the Social Security Administration to confirm Medicare eligibility and order of payments during these coverage periods. For more on Medicare, see our *Medicare and NYSHIP* publication.

1. WAITING PERIOD (LASTS 3 MONTHS AFTER DIALYSIS BEGINS)	Primary Coverage (pays for care first)	NYSHIP
	Secondary Coverage (pays for care second)	N/A

During This Period

If you have a kidney transplant or have training for home dialysis, the waiting period is waived.

If you become Medicare-eligible due to age or other disability, NYSHIP will remain primary through this period.

2. COORDINATION PERIOD (LASTS 30 MONTHS)	Primary Coverage (pays for care first)	NYSHIP
	Secondary Coverage (pays for care second)	Medicare

During This Period

If you become Medicare-eligible due to age or other disability, you must still fulfill the coordination period.

NYSHIP does not reimburse the Part B premium or IRMAA during the coordination period. If you receive such reimbursements from NYSHIP during this time, you will have to return them to NYSHIP.

3. MEDICARE-PRIMARY STATUS (ONGOING)	Primary Coverage (pays for care first)	Medicare (regardless of whether you are enrolled in active or retiree coverage)
	Secondary Coverage (pays for care second)	NYSHIP

During This Period

You must be enrolled in Medicare Parts A and B by the first day of the month following the end of the coordination period. If you fail to enroll, or disenroll later, your NYSHIP coverage will be terminated.

When Medicare-primary, your NYSHIP employer will reimburse the Part B premium and Part B IRMAA; your plan will cover the Part A and Part B coinsurance and deductible amounts.

If you have a NYSHIP HMO, your coverage will change to that HMO's Medicare Advantage plan, which may have different benefits and network providers. Contact your HMO.

Medicare coverage due to ESRD ends 12 months after dialysis concludes or 36 months after a successful kidney transplant.

