

2017 Annual Webinar for Participating Agencies

New York State Department of Civil Service Employee Benefits Division

Prepared for use by the Department of Civil Service, Employee Benefits Division representatives only.



Agenda

- Financial Update
- Federal Health Care Reform Update
- Benefits Administration
- Communications & Contacts
- Questions & Answers



Financial Update

Presenter- Ron Kuiken, Assistant Director, Financial Mgt.

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Topics

- Premium Development
- Projected 2017 Empire Plan Experience
- Projected 2018 Rate Renewal Information



Premium Development

Goals: Lowest Premium

Rate Stability

Timely Approval



Empire Plan Rate Components

- Hospital +
- Medical +
- MHSA +
- Rx Drug +
- NYBEAS =
- Gross Rates

- Dividends
- Interest
- = Net Rate

Cost Components

Key Components

- Base Period (2017) Incurred Claims x
- Trend Factor =
- Rate Period Incurred Claims +
- Retention (Administrative Fee/Other) +
- Margin =
- Gross Premium Charge



2017 Premium Development Recap

- 7.7% Gross Premium Increase
- \$150.0 million in dividend application
- 8.4% Empire Plan Net Premium Increase

Projected Year 2017 Empire Plan Experience¹ (000's)

	Blue Cross Hospital	UHC Medical	Beacon MHSA	CVS Drug	Total
Premium	\$2,990,801	\$3,171,830	\$220,140	\$1,941,562	\$8,324,333
Incurred Claims	\$2,952,352	\$2,912,526	\$255,471	\$1,771,451	\$7,891,800
Administrative Expense	<u>\$94,493</u>	<u>\$192,191</u>	\$15,388	\$30,043	<u>\$332,115</u>
Gain/(Loss)	(\$56,044)	\$67,113	(\$50,719)	\$140,068	\$100,418

(1) 2018 Rate Renewal Submissions



2018 Rate Renewal

- Projected Net Premium Increase: 8.2%
- Includes 7.7% Trend
- Rate Includes 0% margin
- Higher than anticipated 2017 incurred claim projections for the Hospital and Mental Health and Substance Abuse programs
- Mitigated by favorable 2017 trend projections for Medical and Prescription Drug programs and increased prescription drug pharma rebates
- \$70 Million Dividend Application

Projected Dividends All Payors (in Millions)

	Dividends
Available as of 12/31/16	\$283.7
2016 Earned	+ \$76.8
2017 Projected Applied	- \$150.0
Projected Available 12/31/17	\$210.5
2017 Projected Earned	+ \$113.2
2018 Projected Applied	- \$70.0
Projected Available as of 12/31/18	\$253.7

Questions?





Federal Health Care Reform Update

Presenter - Jim DeWan
Assistant Director of Policy Analysis and Strategic Planning



PA & PE PPACA Requirements

- Despite numerous attempts, no changes to PPACA were enacted
- Employer Shared Responsibility provisions, commonly known as the "employer mandate"
- Reporting Requirements to which Empire and Excelsior Plan employers must adhere
- Dependent Social Security Number solicitation
- Each employer is responsible for their own compliance!



Employer Shared Responsibility Provisions

- These PPACA provisions are commonly known as the "employer mandate"
- Only those employers designated as "large employers" must adhere to these provisions
- Who is a "large employer"?
 - Employers with 50 or more employees meeting federal full-time criteria
 - Employee count is based on the number of employees during the preceding calendar year
- Large employers must offer affordable and comprehensive health insurance benefits to 95% of full-time employees
- Failure to comply could result in severe federal penalties



Reporting Requirements

All NYSHIP employers are subject to PPACA reporting requirements

- Including those not designated as "Large Employers"
- Employers must provide a form, known as Form 1095-B or 1095-C, to all full-time employees, retirees, vestees, dependent survivors, and COBRA enrollees
- These forms must be provided to employees and enrollees by 1/31/18 and to the IRS by 3/31/18
- Medicare-primary enrollees are excluded



What Form Should My Employer Use?

 Employers designated as "Large Employers" should provide Form 1095-C to its employees and enrollees

- All other employers should provide Form 1095-B to its Empire Plan enrollees
- For each of the last two years, the IRS has extended the due dates we do not expect a similar extension this year



Dependent SSN Solicitation

- Form 1095-B and Form 1095-C use Social Security numbers to identify enrollees
- Employers must make three "good faith efforts" to solicit missing dependent SSNs:
 - 1. At the time of enrollment;
 - 2. By December 31 of the year following enrollment; and
 - 3. Once in the following year
- NYSHIP employers still must ask for dependent SSNs upon enrollment



EBD Assistance

- EBD has two downloadable reports available to assist NYSHIP employers with these requirements
 - The first report shows all enrolled dependents with a missing SSN
 - The second report provides all of the information to be included in Part III of Form 1095-C or Part IV of Form 1095-B
- HBA Memos PA15-23, PAEX15-21, PA 16-02, PA EX 16-02 provide information on how to access these reports
- EBD FAQ: http://www.cs.ny.gov/employee-benefits/nyship/shared/publications/faq/2015/pa-pe-ppaca-faq.pdf



Questions?





Benefits Administration

Presenters

MaryEllen Brucculeri
PA/PE and Public Employer Liaison Units (PELU)

Sarah Realbuto PELU

Travis Clause, Program Administration



Benefits Administration Topics

- Department of Civil Service Systems and Access
- Pension Deduction Processing
- HBA Online and NYBEAS Tutorials
- Medicare and NYSHIP Coordination
- Communications and Publications Update
- EBD Contacts



The Department of Civil Service (DCS) Systems NYBEAS and HBA Online

Agencies who participate in NYSHIP are granted access to Department of Civil Service (Department) systems. The following provides detailed information regarding the systems purpose and how to obtain, remove or change who has access.

The Department of Civil Service (DCS) Systems NYBEAS and HBA Online

NYBEAS is:

The New York Benefits Eligibility and Accounting System (NYBEAS) is the system that maintains New York State Health Insurance Program (NYSHIP) enrollment information for NYSHIP participating agencies and employers.

The Department of Civil Service (DCS) Systems NYBEAS and HBA Online

HBA Online is:

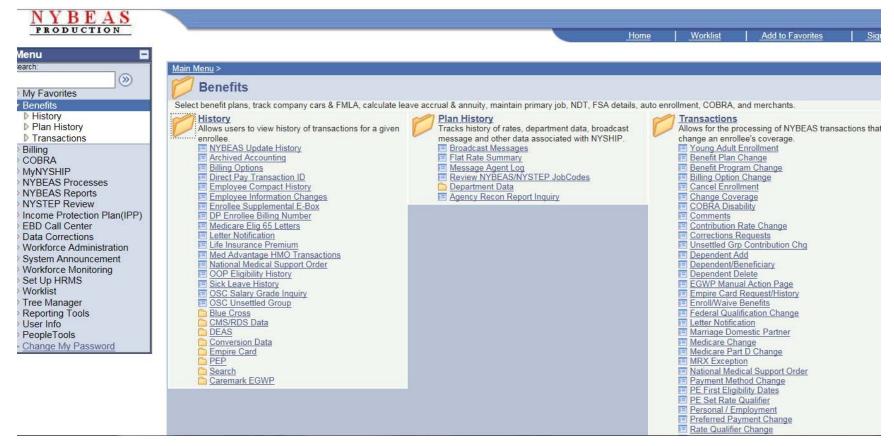
an online resource that contains current and historical NYSHIP information, as well as up-to-date memos and announcements specifically prepared for NYSHIP participating agencies. The Department communicates with HBAs through HBA Online.

The Department of Civil Service (DCS) Systems NYBEAS and HBA Online

Who needs access to NYBEAS and HBA Online?

The agency staff member (s) who work directly with employee benefits and is responsible for providing benefit information to their members and enrolling and updating enrollees benefit information. EBD refers to the staff responsible for administering NYSHIP benefits as the agency Health Benefits Administrator (HBA).

NYBEAS

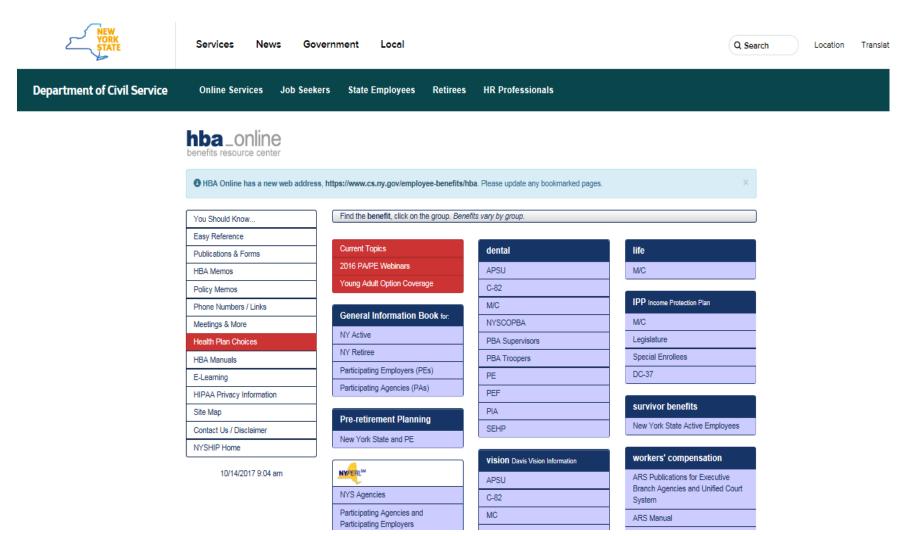


NYBEAS

Below are some examples to show what NYBEAS is used for:

- Enrollments (processing and viewing)
- Changing coverage
- Adding /deleting dependents
- Marital status changes
- Enrollee address changes
- Running agency reconciliations

HBA Online





HBA Online

Below are some examples to show what HBA online is used for:

- HBA memos
- HBA Manuals
- E- Learning videos
- Listing of NYBEAS system announcements
- Empire Plan resource materials
- Ordering publications

HBA Online and NYBEAS System Access

How does agency staff obtain access to NYBEAS and HBA online?

HBA Online and NYBEAS System Access

Agencies must <u>first</u> designate a Data Access Officer (DAO).

The DAO is the officer of the agency who is authorized to request user permissions to NYBEAS and HBA Online.

There should also be a back up DAO named

HBA Online and NYBEAS System Access

Agencies must also designate a Health Benefits Administrator (s) (HBA (s) for the agency

The HBA is the person who works directly with employee benefits and is responsible for providing benefit information to their members and enrolling and updating enrollees benefit information on NYBEAS.

There can be more than 1 HBA within an agency

NYBEAS and HBA Online System Access

To make a new request or make a change to who should have or not have access;

DAO (or other authorized person at the agency) sends a letter to EBD and includes:

DAO Name, Title, SSN, Date of Birth, Phone number, & Email Back up DAO, Name, Title, SSN, Date of Birth, Phone number, & Email)

HBA (s) name, Title, SSN, Date of Birth, Phone number, & Email HBA SSN

Name of person to remove access

Sample Letter to Request/Update System User

Employee Benefits Division Public Employer Liaison Unit Swan Street building, Core 1 Albany, NY 12239

Dear Employee Benefits Division,

The following staff from the Water District is assigned as follows:

The DAO for the District is:

Name:

Title:

Date of Birth:

SSN:

Phone number

e-mail address:

I understand as DAO, that I am the person who is able authorize staff from the District who should/should not have access to these systems, and that I will not have access to these systems.

The HBA (s) for the District is:

HBA #1

Name:

Title:

Date of Birth

SSN

Phone number

e-mail address

HBA #2

The HBA will be responsible for NYSHIP enrollments and updates and providing benefit information to enrollees.

Please remove former HBA who no longer works here:

Name:

Title:

Please update your records with the above information and contact me when done so that I can access OCSPR and make the necessary changes

Sincerely.

(Signed by DAO or other authorized staff)



HBA Online and NYBEAS System Access

Once EBD receives a letter detailing the role and required information of each staff member of the agency, it will be reviewed by our support unit staff.

Sometimes additional information is required which can delay the process of establishing permissions.

Please be patient as we work to obtain all the necessary information.

HBA Online and NYBEAS System Access

Once the Department obtains and approves the information we received:

- DAO will be notified with;
 - The DAO's USER ID and password
 - The new HBA's USER ID and password

Only the DAO who requested user permissions will be notified, as a matter of internal controls. The DAO is responsible for forwarding this information on to the user assigned permission

HBA Online and NYBEAS System Access

- DAO must provide the HBA(s) with the USER ID and password that they have been assigned by DCS.
- DAO may now update user permissions through the Civil Service Online Permission Request System (OCSPR).
- OCSPR is located on the DCS website at:
 <a href="https://www.cs.ny.gov/login/?tlsd=/permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissions-permissio

Questions?

NYBEAS Tutorials

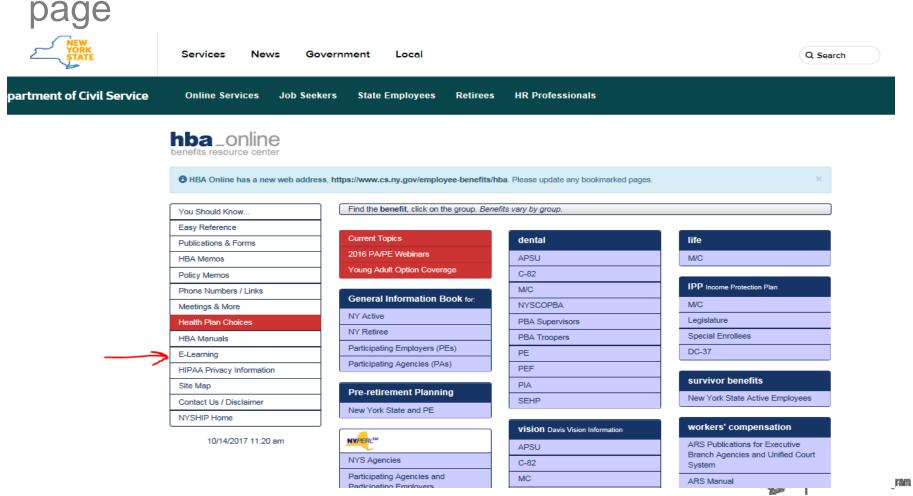
HBA Online offers E-Learning

E-Learning tutorials provide how to:

- Order publications
- process transactions

NYBEAS Tutorials

E- Learning is located on the HBA Online main



NYBEAS Tutorials



E-Learning

This page is a resource for Health Benefits Administrators (HBA). Below are links to a series of tutorials to help HBAs use NYBEAS and to assist their enrollees with their NYSHIP benefits. If you have questions or need additional help, please call the HBA Helpline at 518-474-2780.



Active Employees and Retirees of Participating Agencies (PA)

> NYBEAS Transactions:



Adding a New Hire into NYBEAS

- New York State Agencies (NY)
- · Participating Employers (PE)
- · Participating Agencies (PA)



Change in Coverage - Individual to Family



NYBEAS Tutorials

VIDEO

NYBEAS Transactions:



Adding a New Hire into NYBEAS

- · New York State Agencies (NY)
- · Participating Employers (PE)
- · Participating Agencies (PA)



Change in Coverage - Individual to Family

- · New York State Agencies (NY)
- · Participating Employers (PE)
- · Participating Agencies (PA)



Change in Coverage - Family to Individual

- New York State Agencies (NY)
- Participating Employers (PE)
- · Participating Agencies (PA)



COBRA Transactions

- · Enrollee Termination COBRA Family Enrollment
- · Deleted Dependent COBRA Enrollment



Dependent Add - Family Coverage

· New York State Agencies (NY)



Dependent Delete

NYBEAS Tutorial

Ordering Publications

Questions?

Pension Deduction For Retirees

NYSHIP Pension deduction for Retirees

For a retiree to have their health insurance premium deducted from their Pension, it must first meet the following (3) criteria:

- 1. The retiree will receive a pension administered by the Employees Retirement System (ERS) or The Teachers Retirement System (TRS);
- 2. The Contribution rate must be one that NYBEAS is programmed to take.

For example; 50/35, 90/75 etc. (complete list of available contribution rates on a slide # 49). and;



NYSHIP Pension deduction for Retirees

3. The deduction does not exceed \$999.00 for ERS, and does not exceed \$1,500 for TRS.

If all 3 criteria are not met above, NYSHIP will bill the employer the total premium due and the employer will be responsible for billing and collecting the premium due from the retiree.

NYSHIP Pension deduction for Retirees

Available NYBEAS Contribution Rates

100/95	90/85	60/60
100/90	90/75	50/50
100/80	90/50	50/35
100/75	85/85	95/90
100/62	85/75	95/80
100/50	85/50	90/80
100/35	75/75	80/80
95/95	75/50	83/83
95/85	75/35	85/80
90/90	65/45	78/78

NYSHIP Pension deduction for Retirees

How to request a premium deduction from an enrollee's pension in NYBEAS;

This is done on NYBEAS transactions through the Preferred Payment Change transaction. March 14, 2018

NYSHIP Pension deduction for Retirees

When to process a Preferred Payment Change;

Immediately following a Retirement transaction, even when the enrollee's pension has not been finalized.

Deductions will begin when the enrollee's pension is finalized.

** A finalized pension can take several months. Enrollees should be made aware of this and prepared for the retroactive deduction to be taken until premiums are current**

NYSHIP Pension deduction for Retirees

Once the Preferred Payment Change has been processed, the enrollee's retirement system information (Retirement number, Registration number, etc.) will populate to NYBEAS automatically when the pension is finalized by the retirement system.

NYSHIP Pension deduction for Retirees

Do not manually enter employees' retirement system information.

Incorrect retirement system information in NYBEAS prevents the correct information from populating, and will cause the pension deduction to fail.

If your agency's contribution rates are not listed in NYBEAS, they may not have their premiums deducted from their pension and must be billed NYSHIP OR THE TOTAL STATE HOW YORK STATE HOW TO THE STATE HOW TO THE

NYSHIP Pension deduction for Retirees

Pension deduction requests after the retirement has been processed will need to be done by EBD. A correction request or letter to request pension deductions must be submitted to the Employee Benefit Division and must include;

- Enrollees name and ID (SSN or Alt ID)
- Registration number
- Retirement number (if pension is finalized and available)
- The percent contribution for BOTH individual and family coverage

Questions?

Medicare and NYSHIP

Medicare and NYSHIP

When an enrollee and/or dependent is eligible for Medicare, coordination of benefits must be determined.

Enrollee is an *ACTIVE*Employee

- Medicare is secondary to NYSHIP coverage
- Exceptions: domestic partner age 65 or over, end-stage renal disease

Enrollee is a *RETIRED* **Employee**

- Medicare is primary to NYSHIP coverage
- Exception: end-stage renal disease



Medicare and NYSHIP

When an enrollee and/or dependent is eligible for Medicare, coordination of benefits must be determined.

Coordination of benefits scenario #1

Sharon is working and maintains NYSHIP coverage through her employment. Sharon is turning 65 and eligible for Medicare.

- Q. Does Sharon need to enroll in Medicare?
- A. NO, because Sharon's NYSHIP as an active employee will be primary to Medicare and claims will be paid in this order:
- 1. NYSHIP
- 2. Medicare



Medicare and NYSHIP

When an enrollee and/or dependent is eligible for Medicare, coordination of benefits must be determined.

Coordination of benefits scenario #2

Susan is working and maintains NYSHIP coverage through her employment. She is also covered as a dependent under spouse Joe's NYSHIP coverage as a retiree. Susan is turning 65 and eligible for Medicare.

- Q. Does Susan need to enroll in Medicare?
- A. Yes, because Susan is also covered under her spouse's retiree coverage under NYSHIP, claims will be paid in this order:
- 1. Susan's NYSHIP coverage through her employment
- 2. Medicare (primary to Joe's coverage)
- 3. Joe's retiree coverage



Medicare and NYSHIP

When an enrollee and/or dependent is eligible for Medicare, coordination of benefits must be determined.

Coordination of benefits scenario #3

Mary is working and is enrolled in NYSHIP coverage through her employment. Although she is age 65 and eligible for Medicare, she never enrolled in Medicare because she is continuing to work. Mary decided to cancel her NYSHIP coverage and is enrolling as a dependent under her spouse, Brian; a retiree enrolled in NYSHIP.

- Q. Does Mary need to enroll in Medicare?
- A. Yes, because Mary is now covered under her spouse's NYSHIP retiree coverage, claims will be paid in this order:
- 1. Medicare
- 2. Brian's NYSHIP retiree coverage.



Medicare and NYSHIP

When an enrollee and/or dependent is eligible for Medicare, coordination of benefits must be determined.

Coordination of benefits scenario #4

Susan is working in a benefit eligible position and is enrolled in NYSHIP. She covers her spouse Joe as a dependent. Joe is eligible for Medicare due to disability (End stage renal disease (ESRD).

- Q. Does her spouse Joe need to be enrolled Medicare?
- A. Yes. Although Susan is working, Medicare will become primary for Joe due to ESRD after a 30 month coordination period. (This is one of the exceptions for when Medicare is primary as an active employee).

Rehired Retiree

When a Retiree Returns to Work

Rehired Retiree NYSHIP Coverage as an Active Employee or As a Retiree

Retirees Returning to Work in a Benefit Eligible Position

When a retiree returns to work in a benefits-eligible position, the Employee can choose whether to maintain retiree coverage, or active employee coverage.

- When choosing active coverage the employee's share of the premium may change, benefits and co-pay may change, and they may be eligible to have payroll deductions.
- When choosing to maintain retiree coverage, the employee's contribution rate will not change and pension deductions can Agency continue.

Rehired Retiree NYSHIP Coverage as an Active Employee or As a Retiree

Retirees Returning to Work in a Benefit Eligible Position When Employee is Medicare Eligible

- When returning to work for the same employer you retired from:
 - NYSHIP will again be primary (enrollee does not need to be enrolled in Medicare)
 - Employer is no longer required to reimburse for Medicare
 - Employer and employee billing will change to active employee premium

Rehired Retiree NYSHIP Coverage as an Active Employee or As a Retiree

Retirees Returning to Work in a Benefit Eligible Position When Employee is Medicare Eligible

- When returning to work for a different employer (another employer that participates in NYSHIP)
 - If employee chooses to enroll as an active employee, Empire will now be primary and claims will be paid in this order; 1) Active employee coverage under NYSHIP, 2) Medicare.
 - If employee chooses to maintain NYSHIP retiree coverage,
 Medicare remains primary and claims will continue to paid in this order; 1) Medicare, 2) NYSHIP (Empire).

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March 14, 2018

Rehired Retiree NYSHIP Coverage as an Active Employee or As a Retiree

Coordination of benefits scenario #1

Cindy is age 65, she is retired and enrolled in NYSHIP and Medicare. Cindy is returning to work for the same employer she retired from and will be eligible for benefits again as an active employee.

- Q. Does Cindy need to be enrolled Medicare?
- A. No, Cindy's NYSHIP will be primary to Medicare.

Rehired Retiree NYSHIP Coverage as an Active Employee or As a Retiree

Coordination of benefits scenario #2

Carol is age 65, she is retired and enrolled in NYSHIP and Medicare. Carol is returning to work for another employer that participates in NYSHIP and will be eligible for benefits again as an active employee.

Q. Does Carol need to be enrolled Medicare?

Α.

 If Carol picks up coverage through active employment, her active employment will be primary(she will not need to be enrolled in Medicare).

 If Carol keeps her coverage as a retiree, Medicare will remain primary (she will need to be enrolled in Medicare).

Agency

Questions?

Publications and Enrollee Notices

Communications Update

Recent publications:

- PA General Information Book 2015, for Empire Plan and Excelsior Plan
- Creditable Coverage Notice
- Child Health Insurance Program (CHIP) Notice

Communications Update

Recent publications:

- Empire Plan Certificate 2014, (available to order on HBA Online)
- Creditable Coverage Notice
- Child Health Insurance Program (CHIP) Notice
- Empire Plan Report, September 2017
- Excelsior Plan Report, September 2017

Upcoming Publications

Fall 2017

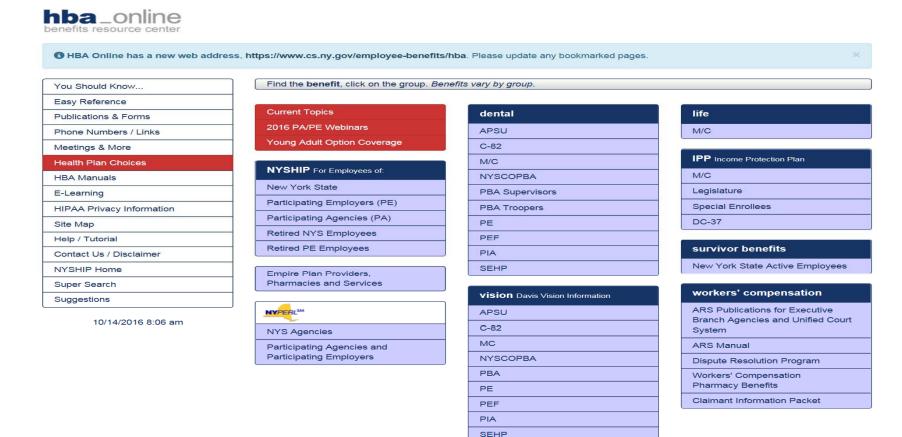
Empire Plan & Excelsior At A Glance, 2018. Enrollee mailing will also include: 2018 versions of The Empire Plan Flexible Formulary or Excelsior Formulary, Out of Network Reimbursement Disclosure, Preventive Care Coverage Chart, and the Nondiscrimination Notice.

Upcoming Publications

First Quarter 2018

- PA General Information Book 2018 for the Empire Plan and the Excelsior Plan
- Empire Plan Certificate

Be sure to check HBA online at a minimum of once a week to stay informed



W3C WCAG 10

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March 14, 2018

www.cs.ny.gov

The Department of Civil Service website has a new look!

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The Department of Civil Service Website WWW.CS.NY.GOV

The DCS website has been redesigned to make it easier for you and your enrollees to find the most up-to-date **NYSHIP** information. Just scroll down to "Benefit Programs"



How To Reach Us

HBA Line PA/PE Unit (518) 474-2780 Press 1 for Participating Agency

Responds to questions about:

- Enrollee needs services
- NYBEAS Processing
- Medicare
- Agency Bill
- Retiree Coverage
- Eligibility
- Effective dates of coverage
- Agency Reconciliation
- COBRA
- Survivor Coverage

Public Employer Liaison Unit (518) 549-2356

Responds to questions about:

- Compliance
- Agency Resolution Changes
- GASB 45
- Hold Harmless
- Agency Participation
- NYSHIP Policies

EBD Contacts



PA/PE Unit Staff



Tim PA/PE call center staff

Tim's reminder: when sending corrections, make sure you obtain and maintain the documentation required for the change and add a NYBEAS comment noting "documents on file"

PA/PE Unit Staff



Jonathan PA/PE call center staff

Jonathan's reminder:
when mailing or faxing
forms to our office for
handling you must also
include the proof/
documentation.

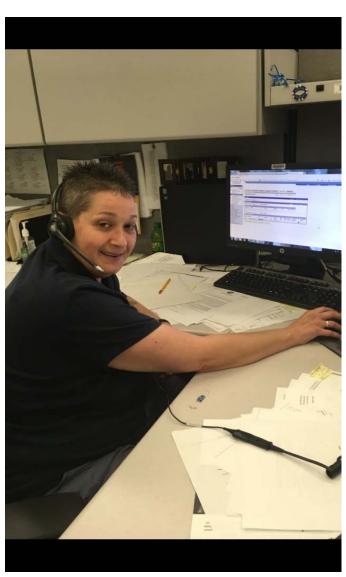
PA/PE Unit Staff



Jim PA/PE call center staff

Jim' wants to remind everyone to make sure you are signed into NYBEAS when calling for processing help.

PA/PE Unit Staff



Sally-Anne
PA/PE Unit Supervisor

Remember to have your enrollees SSN or Alt ID ready to provide when calling ©

PA/PE Unit Staff



Karen PA/PE unit manager

Remember to mark you calendars to run your agency reconciliation every month on Mondays following the first Friday



PA/PE & PELU Staff



MaryEllen

PA/PE and Participating Employer Liaison Unit (PELU) Supervisor

PELU Staff



Sarah
PELU Benefits
Representative

Questions?



Thank you for joining us today!

EBD Contact for HBAs

Phone: 518-474-2780

Address: NYS Department of Civil Service

Employee Benefits Division

Albany, NY 12239

Fax: 518-485-5590

Web site: www.cs.ny.gov

