2020 Annual Webinar for Participating Agencies

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

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Welcome to the 2020 Annual Webinar For Participating Agencies

Agenda

- Introduction to PELU

- Claims Paid for Ineligible NYSHIP Members

- Participating Agency Health Insurance Options

- Updates from PA/PE Unit

- Empire Plan Benefit Changes

- Financial Update

- Questions and Answers

Introduction to the Public Employer Liaison Unit

Presenter – Lauren Leadley, PELU

Public Employer Liaison Unit (PELU)

Remember to include your PA number in the subject line when you e-mail us.

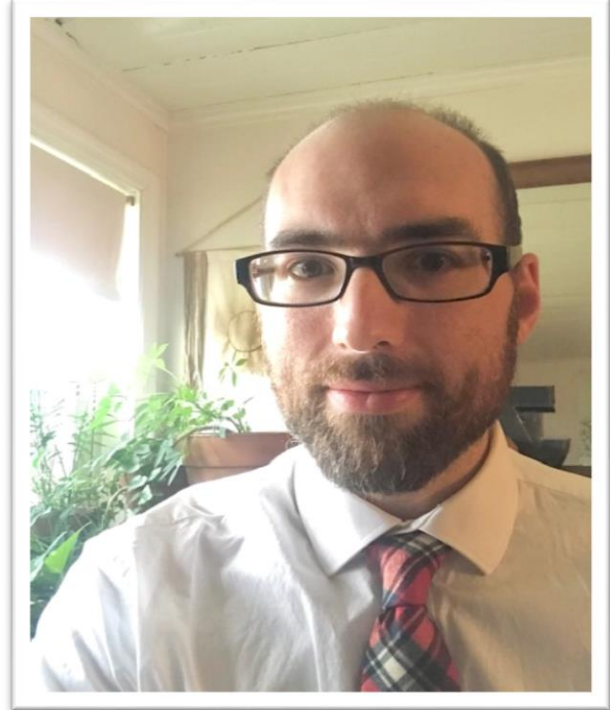Please refer to the Manual for Participating Agencies for helpful information!

Submit a new contact form any time your agency experiences a personnel change.

Amy Orr

Lauren Leadley

Jesse Horton

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When to Contact PELU

- Questions about NYSHIP policies

- Changes in NYSHIP benefits that require a revised resolution

When to Contact PELU

Here are some examples of benefit changes in which your agency should contact PELU.

- Changes in employer contributions
- Extending NYSHIP benefits to domestic partners
- Changes in requirements to be eligible for NYSHIP retiree coverage
- Newly offering NYSHIP retiree benefits

Please contact PELU by e-mail at PELU@cs.ny.gov

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Claims Paid for Ineligible NYSHIP Members

Presenters – Jim DeWan, Director of EBD

Message from Director; Jim DeWan

518-473-1977

James.DeWan@cs.ny.gov

Thank you!
Please Review HBA Online for Information

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Audit of Hospital Claims for Ineligible Members

- [Payments by Empire BlueCross for Hospital Services for Ineligible Members](#) was released by the State Comptroller this year

- It was not the most flattering document published about the Department and its HBAs

Main Findings

- The audit identified **3,177 claims** totaling **$18.2 million** that were paid for hospital services provided during periods when members were not eligible

- The claims were paid for various reasons, including retroactive disenrollments

Main Findings, cont.

- For retroactive disenrollments, it took **400 days**, on average, to cancel coverage due to delays by Civil Service, HBAs, and members

- In one example, Empire BlueCross paid **$186,000** in ineligible claims because it took **eight years** to retroactively disenroll the member

Other Findings

- "Civil Service has no mandatory training or requirements for its HBAs."

- "Civil Service provides extensive rules, regulations, and guidance, but does nothing to ensure HBAs actually review this guidance and fully understand their responsibilities."

- "We identified numerous instances of HBAs, Civil Service, and members failing to coordinate efforts to ensure timely and accurate updates to NYBEAS."

What Comes Next?

- The Department shares substantial responsibility for these findings

- We are taking steps to avoid these claims

- I need HBAs to be more vigilant and ensure transactions are processed timely

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What Comes Next?

- HBAs are required to attest they understand their roles and responsibilities

- Deadline is December 18, 2020

- For PAs with numerous retroactive transactions, I will be sending a letter requesting a corrective action plan

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Participating Agency Health Insurance Options

Presenter – Jesse Horton, PELU Manager

Participating Agency Health Insurance Options

- The Office of the State Comptroller will soon be releasing another audit related to NYSHIP
  - "New York State Health Insurance Program: Empire Plan Members With Dual Family Coverage"

- It is focused on strategies that participating agencies may use to lower their overall spending on health insurance costs

- In response to the audit, the Department pledged to help educate participating agencies about buyout programs and prohibiting dual family coverage

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Participating Agency Health Insurance Options

- New York State offers a health insurance buyout program to its employees
  - Employees can receive $1,000 for opting out of individual coverage
  - Employees can receive $3,000 for opting out of family coverage

- Participating Agencies may implement similar programs to lower their overall health insurance costs

- Policy Memo 122r2 outlines the Department's policy on buyout programs for health insurance coverage

Participating Agency Health Insurance Options

- New York State prohibits dual family coverage for its employees
  - Employees may not be enrolled in family coverage and as a dependent on another enrollee's NYSHIP policy

- This provision is included in the State's collective bargaining agreements with its public employee unions

- Participating Agencies may similarly prohibit their employees from being enrolled in dual family coverage to lower their overall health insurance costs

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Reminders and Updates for HBAs

Presenters –Kara Hillicoss, PA/PE Unit Supervisor

Updates from PA/PE Unit

Summary of Topics

- DAO vs HBA
- Role of the Health Benefits Administrator
- Reminders and Updates for the HBA
- EBD Staff

DAO vs HBA

Data Access Officer (DAO)– is a designated person (in most cases this is the organization's CEO, COO, Director – or an authorized signatory's designee) that will be able to determine if an agency staff member should be granted permission to access NYBEAS in order to make changes on enrollee's health benefits account.

DAO vs HBA

- The DAO will be authorized to request NYBEAS user permissions for HBAs through Civil Service Online Permission Request System (OCSPR)

- The DAO also has the responsibility to terminate NYBEAS permissions for users who are no longer associated with the agency

- DAO will **only** have access to Civil Service Online Permission Request System (OCSPR)

DAO vs HBA

- Health Benefits Administrator (HBA) – is a designated user within an agency, who **must** be HIPAA trained and compliant

- The designated user(s) is an agency staff member who works directly with EBD and the employees at the agency. They are responsible for enrolling and updating an enrollee's NYSHIP benefit information (including but not limited to adding or removing enrollees and their dependents, updating address, and updating Medicare information, etc.)

- HBA will have access to HBA Online as well as;

- The New York Benefits Eligibility and Accounting System (NYBEAS)

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DAO vs HBA

Accessing HBA Online and NYBEAS

Agencies that participate in NYSHIP are required to have access to the New York Benefits Eligibility and Accounting System (NYBEAS), to process enrollment transactions related to NYSHIP participation, and HBA Online, to receive important information and updates related to NYSHIP participation.

DAO vs HBA

Accessing HBA Online and NYBEAS

- All NYBEAS users must be HIPAA trained and compliant

- Access to NYBEAS is only granted to users who have a business need to use NYBEAS

- The Data Access Officer (DAO) must be the sole designated officer to permit and terminate NYBEAS access. However, the DAO will not be able to make changes to enrollee's personal information in NYBEAS. That is the role of the HBA.

DAO vs HBA

Updating Agency Contact Information

- Agencies that participate in NYSHIP are responsible for maintaining up-to-date agency contact information

- EBD must be notified in writing if there are any updates to the Chief Executive Officer, (CEO), Chief Financial Officer (CFO), Data Access Officer (DAO), or Health Benefits Administrator (HBA). The letter must be signed by the agency official, and should include all the contact information for the new representative

- PA18-02, PAEX18-02

- For a new DAO, the EBD-545 form would have to be filled out

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Role of the Health Benefits Administrator

A memo was issued on November 19, 2020. This memo outlines the responsibilities of the HBA.

- PA20-22, PAEX20-20
- HBA Help Line check list

Role of the Health Benefits Administrator

Confidentiality Agreement

- This needs to be sent back by December 18, 2020
- Email it to cs.sm.dao-hba@cs.ny.gov
- Agency Code, Agency Name and "agreement" need to be the subject line

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Role of the Health Benefits Administrator

DCS is requiring agencies to attest that HBAs and NYBEAS users review and understand their role. This requirement is per recommendation from the OSC audit of Hospital Claims for Ineligible Members. To ensure NYBEAS reflects accurate eligibility status, take steps including establishing a framework to ensure all HBAs are thoroughly trained and are working to ensure timelier processing of changes to eligibility information.

Role of the Health Benefits Administrator

- Understanding NYSHIP rules and regulations and how to apply them
- Determining an employee's benefits eligibility
- Providing plan materials
- Ensuring that employees are properly informed of and fully understand their options and what is required of themselves
- Ensuring enrollees are notified immediately of accepted or denied applications
- Processing enrollments and changes in a timely manner
- Determining eligibility for retiree NYSHIP coverage and if/when Medicare will be primary to NYSHIP

Role of the Health Benefits Administrator

Understanding NYSHIP rules and regulations and how to apply them:

- Manual for Participating Agencies
- GIB (General Information Book)
- HBA Online *
- Empire Plan Insurance Certificate
- Empire Plan At A Glance
- Medicare & NYSHIP
- On the Road with the Empire Plan

- System Announcements

WWW.CS.NY.GOV

Role of the Health Benefits Administrator

Role of the Health Benefits Administrator

hba_online
benefits resource center

WWW.CS.NY.GOV

HBA Online
- HBA Memos
- Policy Memos
- System Announcements
- Manual for Participating Agencies

| You Should Know... |
| Easy Reference |
| Publications & Forms |
| HBA Memos |
| Policy Memos |
| Phone Numbers / Links |
| Meetings & More |
| Health Plan Choices |
| HBA Manuals |
| E-Learning |
| HIPAA Privacy Information |
| Site Map |
| Contact Us / Disclaimer |
| NYSHIP Home |

Online Services   Job Seekers   State Employees   Retirees   HR Professionals

hba_online
benefits resource center

Super Search   Memos ▾   HBA System Announcements   Notices   Manuals ▾   Union Contracts   Civil Service Law

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Role of the Health Benefits Administrator

Determining an employee's benefits eligibility and ensuring they are properly informed

- Section 2.1 of the Manual for Participating Agencies goes over NYSHIP requirements, but each agency needs to determine what class/category is eligible for health insurance

- Should have a letter or some kind of proof that you offered health insurance to each enrollee

- HBA Memo PA15-05 (Patient Protection and Affordability Act (PPACA) Employer Shared responsibility and Reporting Requirements

Role of the Health Benefits Administrator

Providing employees with plan materials

- Each new employee who is eligible to enroll in NYSHIP must be issued copies of the General Information Book and Empire Plan Certificate and a Health Insurance Transaction form (PS-503).
  - Document that the enrollee was provided the material.

- PS-503 should be returned to the HBA when
  - electing coverage, or
  - declining coverage
  - any changes to the health insurance

  Maintain copies of form and dependent proof (when applicable) in the enrollees' personal files within your agency.

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Role of the Health Benefits Administrator

Publications can be ordered through HBA Online

- **General Information Book and Empire Plan Certificate** (GIB/EP)- describes the benefits available under NYSHIP. This booklet also serves as the enrollee's certificate under group contract
- **Participating Provider Directories**
- **At A Glance Booklets-** provides Empire Plan benefit information to enrollees
- **Medicare and NYSHIP-** provides information to members covered under NYSHIP and Medicare

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Role of the Health Benefits Administrator

Role of the Health Benefits Administrator

Informing employee about what is required to enroll

- Ensure each employee is informed of all of their options and is given the proper forms to complete

- Explain all the proofs needed if electing NYSHIP according to Policy Memo139r1

- Review and confirm the completion of the appropriate forms timely – advise if anything is missing or needed quickly and give deadlines to enrollees

- Process the enrollments and changes in NYBEAS timely

Reminders and Updates for HBAs

Role of the HBA

The most important responsibility of the HBA is to ensure that the Personal Information in NYBEAS is accurate and up to date for all of their enrollees and dependents

NAMES ARE CORRECT: First and Last Name should match what is on file with Social Security Administration (SSA). If first name in NYBEAS is "Cindy", and the first name in SSA is "Cynthia", update NYBEAS to match SSA

DATES OF BIRTH AND SSN's ARE CORRECT: This information in NYBEAS should match SSA file

ADDRESSES ARE UPDATED: If enrollee has a P.O Box, a permanent/residential address must also be listed on NYBEAS

Reminders and Updates for HBAs

Role of the HBA

Enter a Comment on an enrollee's record in NYBEAS each time you process a transaction. Examples are, but not limited to:

- **Hire or add dependents** - comments should indicate that you have proofs and what type of proofs

- **Cancel coverage or remove dependent** – comment should indicate why enrollee cancelled coverage or removed a dependent

- **Termination** – Comment should indicate if the enrollee is eligible for COBRA or Vestee coverage. Indicate when enrollee can be a retiree (if applicable)

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Reminders and Updates for HBAs

Role of the HBA

JOB INFORMATION IS CORRECT

NYBEAS records for NYSHIP enrolled employees should have accurate Job Information

- Job information is updated in NYBEAS Workforce Administration

- Job Information includes Hires, Leaves of Absence, Returns from Leave of Absence, Retirements, Rehires, and Job Terminations

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Reminders and Updates for HBAs

Role of the HBA

JOB INFORMATION IS CORRECT

When an employee is no longer on the Payroll, HBA must key either a Termination or a Leave of Absence (LOA) transaction under Workforce Administration.

- Termination should only be keyed if the enrollee's relationship with the agency is no longer valid
  - This will generate a COBRA qualifying event

Reminders and Updates for HBAs

Role of the HBA

JOB INFORMATION IS CORRECT

LOA should be keyed if employee falls off payroll but the employee still has a job with agency
- LOA do not cancel Health Insurance
- Agency should determine if and how much the enrollee would need to pay

Reminders and Updates for HBAs

Waiver of Empire Plan Premium

It applies to enrollees who are on a Leave of Absence due to a total disability

- It is only for the Empire Plan or the Excelsior Plan
- Enrollee has to be on authorized Leave without Pay, unpaid Family and Medical Leave, or covered under Preferred List
- Enrollee must apply during the period in which they meet the eligibility requirements for the waiver. Enrollee cannot apply after they return back to payroll, vest, retire or separate from employer

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Reminders and Updates for HBAs

Waiver of Empire Plan Premium

Enrollees are NOT eligible for the waiver if they are still receiving income through salary, leave accruals, Short-Term Disability Income Protection Plan benefits, Workers' Compensation, Paid Family Leave or retirement allowance

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Reminders and Updates for HBAs

New Application for Waiver of Empire Plan Premium (PS-452) is on HBA online

1. Enrollee completes their portion on page 2 and provides form to their physician to complete

2. The Physician completes page 3. Enrollee or physician sends completed form (all pages) to United Healthcare.

3. United Healthcare will notify DCS with the decision

4. DCS will send letter to enrollee. HBA will see the transaction on their Transaction Listing report.

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Reminders and Updates for HBAs

Waiver of Empire Plan Premium

This is how you will see the Waiver, once it has been processed on your Transaction Listing.

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                              NYS DEPARTMENT OF CIVIL SERVICE

Report ID:  BEABB112
ReportTitle:                        TRANSACTION LISTING

                                                              Run Date 10/02/2020
                                                              Run Time 20:04:38

Runcontrol Parameters: From Date:- 05-SEP-2020, Thru Date:- 02-OCT-2020

Customer  Employee   SSN        Name          Ben   Ben   Plan  Covrg  Action  Reason   Prev. Customer  Action Dt  Effective Dt  Request Dt  Event Dt
Id        Id                    Type          Prog  Plan        Code                     Id

                                              PA7   001   10    1      WPM     GTD                       10-02-20   10-01-20      --          10-01-20
                                              PA7   001   10    1      WPM     RMV                       10-02-20   01-01-21      --          01-01-21
```

This is how you will see it the recon report

CUSTID	BENPROG	PAYMETH	BENPLAN	COV	MEDS	MED REIMB	MED D	RATE QUAL	NAME	SSN	UNION	SEX	MARITAL STAT	BIRTHDATE	EFFDT	EMP DATE	SICK LV	BENEFIT	EMPL RCD	BILLING STATUS	EMPLID	PERSON #
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Reminders and Updates for HBAs

Dependent Notification

In Spring 2021, Civil Service plans to send letters to every NYSHIP enrollee with family coverage. This letter will list the enrollee's dependents and will remind the enrollee to notify their HBA with any changes.

This is being done per audit recommendation of the Office of the New York State Comptroller (OSC). **Per OSC's audit, it is the responsibility of the Agency to ensure NYBEAS reflects accurate eligibility status.**

EBD Staff

Amanda Perkins
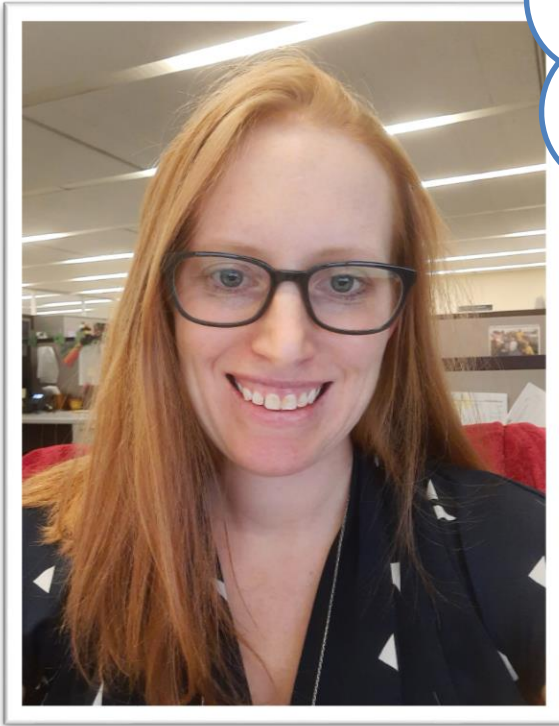
Please be sure to periodically check for recently issued memo's and updates on HBA online.

Michael Tibbitts

Remember to have NYBEAS, HBA Online, and the enrollee's SSN or Alt ID ready before calling

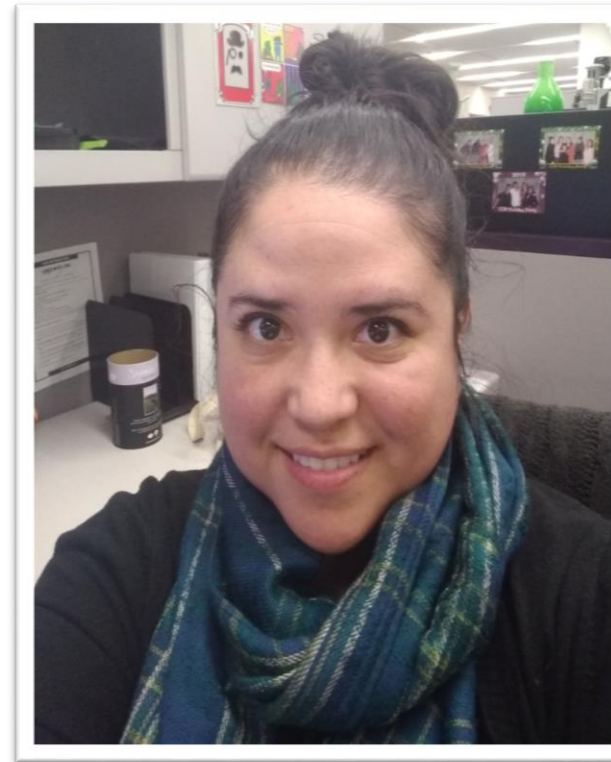## Public Agency/Public Employer Unit (PA/PE Unit)

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EBD Staff

Melissa Spring

Pamela Alvarado-McNamara

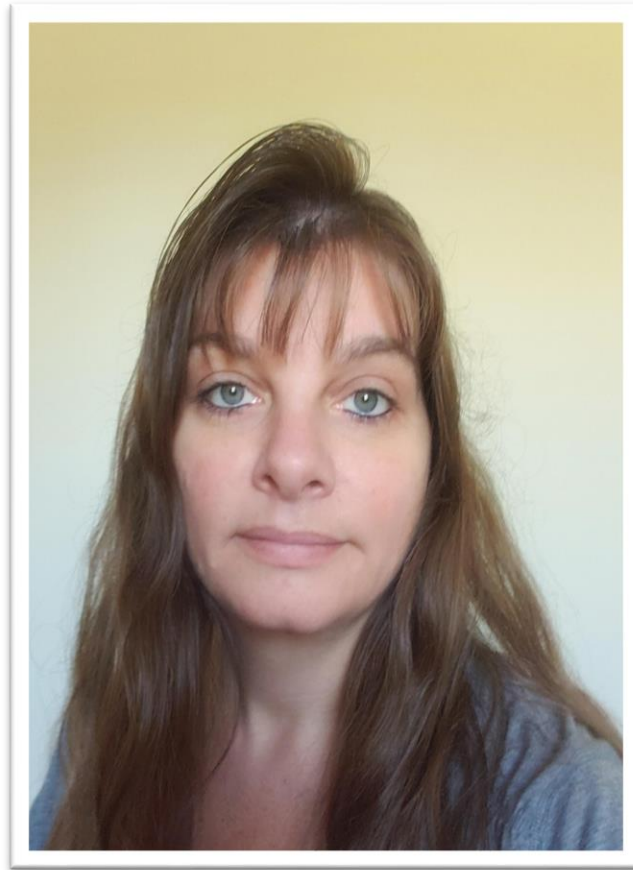We will ask you each time you call for your agency code, your first and last name before we can answer the questions.

Remember to key transactions timely, and obtain and maintain the required proofs. Also Please enter a comment in NYBEAS.

PA/PE Unit

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EBD Staff

Kara Hillicoss

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

PA/PE Unit

When to Contact PA/PE

- Health Benefits Administrators (HBAs) should contact us regarding transaction questions and inquiries about eligibility

- HBA Help Line 518-474-2780

When to Contact OFA

- Questions about NYSHIP Bills (Missing or can't open)

- Questions about remitting payments

- Payments not applied to account

OFA Phone # is 518-473-3356

Email address: EBDAccounting@cs.ny.gov

Office of Financial Administration (OFA)

Questions?

Empire Plan Benefit Changes

Presenter- Mindy Beyer, Contract Manager, Vendor Management Unit

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Empire Plan Benefit Changes

Summary of Topics

- National Network Expansion

- 2021 In-Network Out of Pocket Limits

- Telehealth Benefits Update

- COVID-19 Related Benefits Summary

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Empire Plan Benefit Changes

National Network Expansion

- On January 1, 2021 Empire Plan members will have nationwide access to UnitedHealthcare's (UHC's) network of medical providers

- The network will grow from 430,000 providers to over 1.2 million

- UHC notified Plan members

- Information is available in the recent *Empire Plan Report*

- On or after January 1, 2020, to find a provider, Plan members can go to: www.cs.ny.gov/employee-benefits or call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical Program

Empire Plan Benefit Changes

2021 In-Network Out of Pocket Limits

- There is a limit on the amount an enrollee can pay for in-network services/supplies

- These limits change annually per federal guidance

- In 2021, the maximum amounts are as follows:

Empire Plan Program	Individual Coverage – Annual Limit	Family Coverage – Annual Limit
Hospital/Medical/MHSA Programs	$5,550	$11,100
Prescription Drug Program	$3,000	$6,000
Total	$8,550	$17,100

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Empire Plan Benefit Changes

Telehealth Benefits Update

LiveHealth Online

- Through LiveHealth Online, Empire Plan members can schedule a telephone or video visit with doctors and therapists

- LiveHealth Online is available 24 hours a day, 7 days a week

- This service is currently covered in full for Plan members (no copay)

- To begin the process for remote care, go to www.empireblue.com/nys

- For questions or assistance, Plan members can call 1-888-548-3432 or (1-888-LiveHealth).

Empire Plan Benefit Changes

Telehealth Benefits Update

Coverage for Telehealth Visits

- The Empire Plan covers telehealth visits with network providers in the Medical Program and the Mental Health/Substance Abuse Program

- Telehealth visits are subject to the same member cost share as in-person visits

- Currently, per NYS regulations, copayments are waived for telehealth visits with an in-network provider

Empire Plan Benefit Changes

COVID-19 Related Benefits Summary

★ HBA Online and the October 2020 *Empire Plan Report* have detailed information on COVID-19 benefit related topics. Please note - regulations are subject to change.

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Empire Plan Benefit Changes

COVID-19 Related Benefits Summary

• For questions about testing, members can call the NYS COVID-19 hotline at 1-888-364-3065 or visit https://coronavirus.health.ny.gov/home

• Currently all diagnostic tests, office visits, and urgent care or emergency department visits related to diagnosing COVID-19 are covered in full under The Empire Plan

• There have been temporary changes put in place to ensure enrollees have access to prescription medications, including prior authorization extensions for many medications

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Empire Plan Benefit Changes

COVID-19 Related Benefits Summary

- All out-of-pocket costs are currently waived for in-network mental health services for New York State's essential workers

- If plan members have any questions, or, feel they were charged in error for COVID-19 related services, they should call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447)

Questions?

Financial Update

Presenter- Ron Kuiken, Assistant Director, Financial Services

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Financial Update

Summary of Topics

- 2021 Rate Renewal

- Projected Dividends

2021 Rate Renewal

- Net Premium increase: 2.0%

- Empire Plan Program Trends:

    - Hospital Program – 7.4%

    - Medical Program – 6.1%

    - Prescription Drug Program – 6.6%

    - Mental Health & Substance Abuse Program – 8.4%

- Rate Includes 0% margin

- $400 Million Dividend Application

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Projected Dividends
All Payors (in Millions)

	Dividends
Available as of 12/31/19	**$665.0**
2019 Earned	+ $258.2
2019 Applied	- $88.8
2020 Applied	-$400.0
Projected Available 12/31/20	**$434.4**
2020 Projected Earned	+ $487.8
2021 Projected Applied	- $400.0
Projected Available as of 12/31/21	**$522.2**

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Questions?

Final Questions and Answers

End of Meeting