2021 Annual Webinar for Participating Employers

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

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Welcome to the 2021 Annual Webinar For Participating Employers

Agenda

- A Message from the Director of EBD

- Benefits Administration from PA/PE Unit

- PELU Announcements

- Empire Plan Benefit Changes

- Financial Update

- Questions and Answers

A Message from the Director of EBD

Presenter – Jim DeWan, Director of the Employee Benefits Division

Message from Director; Jim DeWan

518-473-1977

James.DeWan@cs.ny.gov

Daniel.Yanulavich@cs.ny.gov

Thank you!
Please Review
HBA Online for
Information

# Benefits Administration

Presenters –Kara Hillicoss, PA/PE Unit Supervisor

Announcements from the PA/PE Unit

Topics

- Retirement eligibility
- Medicare and VDSA
- Worklists
- Young Adult Option

Retirement Eligibility

- PE HBA Memo PE19-17 has been replaced with PE 21-11

- There is a video on Processing NYSHIP PE Retirees in NYBEAS under E-Learning on HBA Online as well

Retirement Eligibility

HBA Webinars

Retroactive Sick Leave Adjustment Training - Conducted August 19, 2021 (45 minutes)

NYBEAS Training for NYSHIP Participating Agency HBAs - Conducted via live WebEx on May 19, 2021 (1 hour 49 minutes).

NYS HBA Training Part 1 - Conducted via live WebEx on May 21, 2019 (1 hour 8 minutes)

NYS HBA Training Part 2 - Conducted via live WebEx on May 22, 2019 (1 hour 4 minutes)

Processing NYSHIP PE Retirees in NYBEAS - Updated July 2021 (33 minutes)

2021 Option Transfer Period Webinar Training - Recorded December 2, 2020 (1 hour 10 minutes)

Civil Service Institute - NYS HBA Training - Held at the Department of Corrections and Community Supervision (DOCCS) on July 25, 2018 (43:24)

NEW YORK STATE OF OPPORTUNITY. | **Department of Civil Service**

Retirement Eligibility

What requirements does an enrollee need to meet to be considered a retiree?

1. **Enrollee must have been enrolled in NYSHIP at the time of separation**
    - The employee must be enrolled in NYSHIP as an active enrollee or as a dependent at the time of septation.
    - Enrollment in NYSHIP may be through The Empire Plan, an Agency sponsored Plan or a buyout program through your agency

2. **The employee is in a class or category that is eligible for retiree health insurance**
    - It is up to your agency to know what class or category of employee is eligible to continue NYSHIP coverage into retirement

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Retirement Eligibility

3. <u>**Enrollee needs to have completed the agency's minimum service requirements**</u>
   - The employee must meet the employer's established service requirement (five years or more) in a NYSHIP benefits-eligible position
   - Service time does not need to be consecutive
   - If the employee has less service time than the requirement established by your agency, your agency may recognize previous service an employee has with another NYSHIP-participating PE, PA, and/or the State

4. <u>**Enrollee must have satisfied the requirements of a retirement system administered by NYS**</u>
   - The employee must be eligible to collect a pension from a retirement system administered by NYS (NYSLRS, TRS or NYS Local Police and Fire Retirement System)
   - If the employee is not a member of one of these retirement systems, they must meet the age requirement of the NYS and Local Retirement System tier in effect at the time you last entered service.

* The employee does not need to file or collect their pension – just be eligible to*

Retirement Eligibility

If an Employee **meets all 4** requirements

- A retirement needs to be keyed on the Workforce Administration page in NYBEAS.

- The employee would be able to choose if they would like to continue NYSHIP as a retiree OR the employee can choose to defer the start of their NYSHIP retiree coverage

- If your agency offers employees to convert unused sick leave hours into a monetary amount known s Sick Leave Credit to offset the monthly retiree health insurance premium – this would need to be keyed at this time as well.

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Retirement Eligibility

If an Employee **does not** meet all the requirements

- A termination would be keyed on the Workforce Administration Page in NYBEAS **AND** a comment needs to be entered to advise as to which requirement they don't meet and what program the employee is eligible for Vestee Benefits or COBRA Benefits

Vestee Eligibility

The employee must have satisfied the following requirements to be a Vestee

1) Enrollee must have been enrolled in NYSHIP at the time of separation

2) The employee is in a class or category that is eligible for retiree health insurance

3) Enrollee needs to have completed the agency's minimum service requirements

As the HBA you would process a TER on Job and then enter a comment saying that the employee can not collect their pension until __/__/__, please send a vestee packet.

If the enrollee will NEVER be a retiree – they can not be a Vestee

Vestee Eligibility

- If the enrollee maintains Vestee benefits without a break in coverage – They would be moved to a retiree benefits once they are eligible to collect a pension.

- You must contact EBD to update the enrollee from a Vestee to a Retiree.

COBRA Eligibility

The employee must have satisfied the following requirements to be eligible for COBRA:

1. Enrollee must have been enrolled in NYSHIP at the time of separation

As the HBA you would process a TER on Job and then enter a comment saying that the employee did not meet __(what)___ requirement, please send a COBRA packet.

Questions?

VDSA

- ## What is VDSA

  - Voluntary Data Sharing Agreement with Centers for Medicare & Medicaid Services (CMS)

- ## Who would we request CMS Data for

  - Disabled children or anyone older than 45 and active in NYBEAS

- ## When do you use it

  - At the time an enrollee retires or terminates employment (COBRA, Vestee, Survivor), for actively working employees that cover DP, or if someone is eligible due to ESRD

- ## Where do you find it

  - In NYBEAS>History>CMS/RDS Data>VDSA Query Only

- ## Why

  - PE20-14 HBA's are responsible to update Medicare Prime individuals

VDSA

VOLUNTARY DATA SHARING AGREEMENT

The Department of Civil Service (DCS) has a Voluntary Data Sharing Agreement (VDSA) with the Centers for Medicare and Medicaid Services (CMS) to receive Medicare information for NYSHIP enrollees and dependents who meet at least one of the following circumstances:

- are 45 years of age or older

- are updated in NYBEAS as Medicare-primary regardless of age

- have a disability retirement

- disabled dependent children

VDSA

You should use VDSA for the following reasons:

Employees in Non-Active Status

- Retiree

- Vestee

- Dependent Survivor

- COBRA

* VDSA does not show RRB members*

Employees in Active Status

- For EE or dependents who are eligible due to permanent kidney failure (ESRD)

- Domestic Partner who is 65

VDSA

You can view your agency' VDSA in NYBEAS under Benefits, History and then click on CMS/RDS Data

VDSA

Then your click on VDSA Query Only
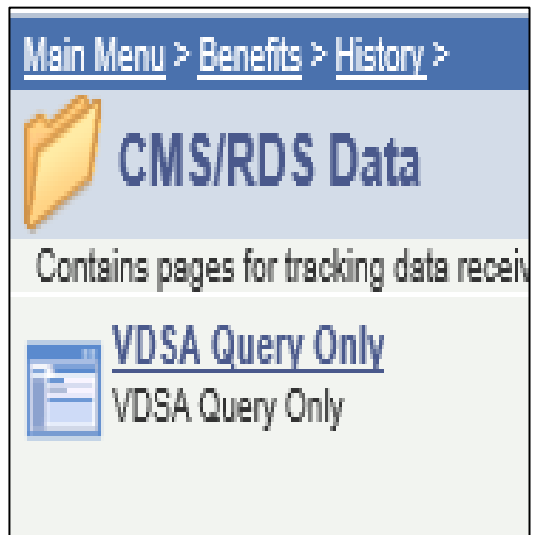
Note: Two ways to pull up a file – Individual SSN or by EmplID

VDSA

Here is an example if you enter an Employee's SSN in the SSN field

VDSA

Here is an example if you enter an Employee's SSN in the EmplID

VDSA

VDSA

VDSA

Once you access an account on VDSA, you will see two panels with blue headings:
- Input/Response Data
- Input/Response Archive Data

VDSA

Medicare Dates Tab

- Displays the reason that the individual was enrolled in Medicare (e.g. Working Aged, Disability, or End Stage Renal Disease)

- Shows Medicare Effective and Termination Dates for Parts A,B and D

- Includes Part D Medicare Number (if enrolled in a Med D plan)

VDSA

Input/Response –Personal Data 2 Tab

- Gender – I is the gender reflected in NYBEAS

- Gender - R is the gender on the record from CMS

- The tab also shows the DOB, Medicare ID from NYBEAS and CMS

- CMS Date of Death reflects a reported date of death

VDSA

HBA Memo PE 20-14

- NYSHIP requires that Medicare eligible individuals enroll in Medicare when Medicare becomes their primary coverage and NYSHIP pays claims as the secondary insurer.

- Non-Active employee and their covered dependents (example, retirees, vestee, COBRA, dependent Survivors, volunteer firefighters)

- It is your responsibility as the HBA to ensure that all eligible employees and retirees are properly informed of plan requirements including those regarding Medicare enrollment.

VDSA

When is Medicare primary for Members under Age 65?

For Benefit Programs starting with G

Medicare Part A Enrollment Date	Medicare Primacy Date
Before Benefit Program Change Date	Process Medicare Primary As Of The Benefit Program Change Date
After Benefit Program Change Date	Process Medicare Primary As Of The Medicare Part A Enrollment Date
Equal to the Benefit Program Change Date	Process Medicare Primary As Of The Benefit Program Change/Medicare Part A Enrollment Date

- Members who are Medicare-eligible due to End-Stage Renal Disease are the exception to these rules.

- If you have an enrollee who is becoming Medicare-eligible due to End-Stage Renal Disease, please call the HBA Helpline. Our representatives will review the member's file with UnitedHealthCare to determine the member's date of Medicare primacy.

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

VDSA

When is Medicare Primary for Active members?

Medicare Primacy and Active Enrollees and Dependents		
Benefit Program	Age	
	Over 65	**Under 65**
Active Benefit Programs- M04 and M05	**Domestic Partners-**First of the month when member turns age 65, or the first of the previous month if member is born on the first day of the month	Domestic Partners under age 65 of Active enrollees are plan-primary
Active Benefit Programs- M04 and M05	**All other enrollees and dependents** are plan-primary, regardless of age, with the exception of members who are Medicare-primary due to End-Stage Renal Disease*	

*If you have an enrollee who is becoming Medicare-eligible due to End-Stage Renal Disease, please call the HBA Helpline. Our representatives will review the member's file with UnitedHealthCare to determine the member's date of Medicare primacy.

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

VDSA

When is Medicare Primary for Members Ages 65 and Over?
For Benefit Programs starting with a G_ _

Medicare Part A Enrollment Date	Medicare Primacy Date
Before Benefit Program Change Date	Process Medicare Primary As Of The Benefit Program Change Date
After Benefit Program Change Date	Process Medicare Primary As Of The Medicare Part A Enrollment Date
Equal to the Benefit Program Change Date	Process Medicare Primary As Of The Benefit Program Change/Medicare Part A Enrollment Date

VDSA

What happens if the enroll/dependents are not enrolled in Medicare Parts A and B for the correct dates?

- If Enrolled in Medicare Part A and not Part B – Claims issues
- If not enrolled in either Medicare A or B – canceled from NYSHIP

What happens if the HBA doesn't key the Medicare change timely

- Higher charges for your agency (Policy Memo 140)
- Claims could be paid incorrectly

Medicare and VDSA

Medicare change is not always automatic – Check NYBEAS Update History to see if a change was done-

NYBEAS processes an auto med 3 -4 months prior to age 65 only IF

- The enrollee is already in a non-active status
- If the Medicare ID #, SSN, DOB in NYBEAS, Matches CMS

Therefore, it is important to make sure that the information in NYBEAS matches their Social Security Card as that will be the same information that would be on their Medicare card once they are eligible.
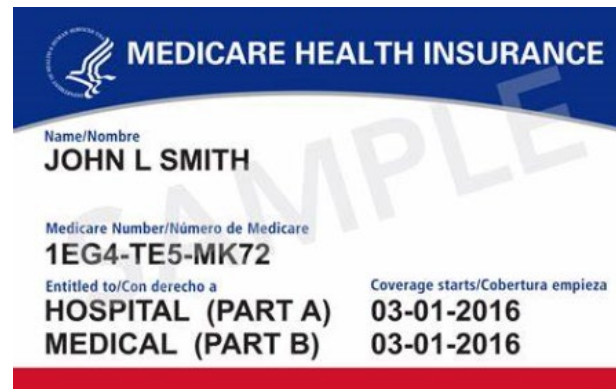
Questions?

Worklists

What is a Worklist ?

- Worklist are prioritized list of the work items that an agency has to do

- Worklist items are created by different actions

- Should be reviewed/worked daily or at least weekly depending on the size of your agency

Worklists

- The most common one that I am sure you know is the Correction Worklist

- When you send a correction to EBD to fix/ update a file. That correction comes on a worklist for EBD to work and once it is completed – it will generate a worklist for you as the HBA.

- Correction Complete Worklist Or Correction Invalid if EBD doesn't do the correction.

- You must review these corrections to make sure you do not have to take any future action and to make sure that EBD fixed the file the way you needed.

HBA Worklists

Where do you find your Worklist?

HBA Worklists

You will have different Worklist depending on the type of Agency you are PA, PE or NYS

HBA Worklists

If a worklist is on your NYBEAS, then that is for you to review, or you could have to take action to an enrollee's file.

Questions?

Young Adult Option

What is the Young Adult Option (YAO)?

A coverage option for a child dependent who has aged off. It allows them to purchase individual health insurance coverage through NYSHIP.

Young Adult Option

Who can enroll in the YAO?

- A child, adopted child, child of a domestic partner (if the agency covers domestic partners), or stepchild of a NYSHIP enrollee

- Unmarried

- Is age 29 or younger

- Is not eligible for coverage through the young adult's own employer-sponsored health plan

- Is living, working or residing in the insurer's service area

- Is not covered under Medicare

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Young Adult Option

When can they enroll in the YAO?

- At the time, the young adult no longer qualifies as a dependent under the parent's NYSHIP plan due to age.

- If a change of circumstances allows the young adult to meet eligibility requirements for the Young Adult Option, they can enroll within 60 days of newly qualifying

- Coverage may be elected during the Young Adult Option annual 30-day open enrollment period, which is determined by the Agency (usually goes with Annual Option Transfer Period)

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Young Adult Option

- ## How much does the YAO cost?

  – It is the full cost of the premium for Individual coverage.

- ## How long is the YAO?

  – A young adult may be enrolled until the last day of the month in which they turn 30.

- ## YAO vs. COBRA

  – An enrollee has no right to COBRA coverage when coverage under YAO ends. However, once enrollment ends for a COBRA enrollee, they can transition to the YAO if eligible.

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Young Adult Option

How to enroll in the YAO?

Benefits > Transactions > Young Adult Enrollment

Young Adult Option

Young Adult Option

Young Adult Option

Young Adult Option

YAO eligibility ends before age 30 when:

- The Young Adult parent is no longer a NYSHIP enrollee

- The Young Adult no longer meets the eligibility requirements

- The NYSHIP premium for the young adult is not paid in full by the due date or within 30-day grace period.

Participating Agency/Participating Employer Unit (PA/PE Unit)

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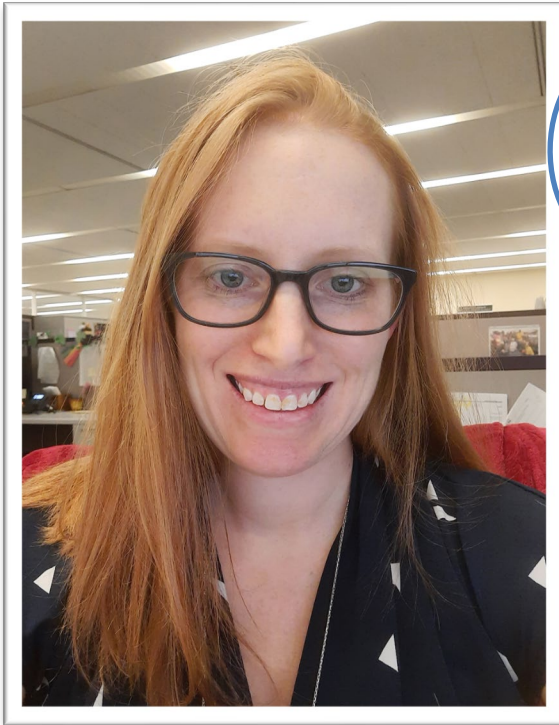
Please be sure to periodically check for recently issued memos and updates on HBA online.

Also please enter comments in NYBEAS

Michael Tibbitts

Remember to have NYBEAS, HBA Online open and ready as well as the enrollee's information before calling EBD

NEW YORK STATE OF OPPORTUNITY. | **Department of Civil Service**

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.
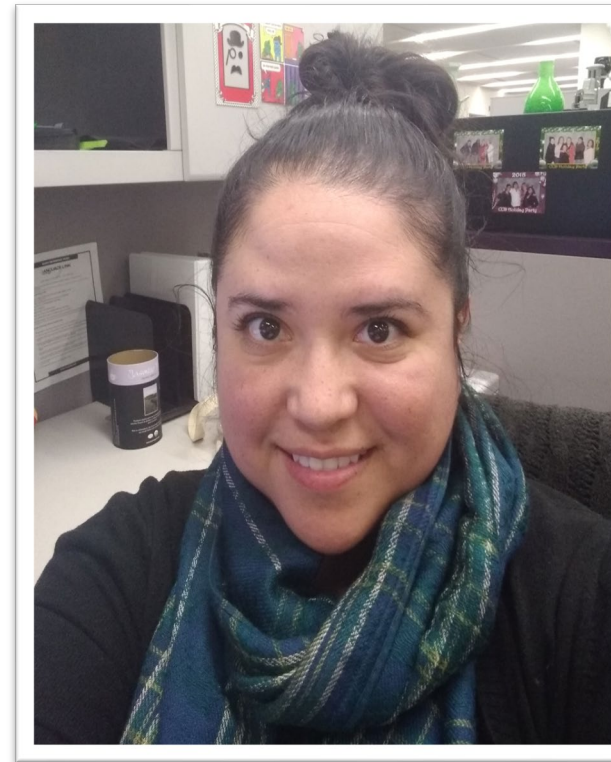
Remember to key transactions timely. Also please make sure you obtain and maintain the required proofs.

PA/PE Unit

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

EBD Staff

Kara Hillicoss

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

PA/PE Unit

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Questions?

PELU Announcements

Presenter – Lauren Leadley, Public Employer Liaison Unit

PELU Announcements

Topics

- NYS ITS Policy

- Tier 5/6 HBA Memo

- Staff

- Contact

NYS ITS Policy

- HBA Memos [PE21-18](#) was published on November 3

- DAOs must ensure all NYBEAS users read and comply with the NYS ITS Acceptable Use Policy

- A link to the policy is included in the HBA Memo

NYS ITS Policy

Access and Authorization for State resources (such as NYBEAS)

Acceptable unacceptable use of NYBEAS

Acceptable storage of confidential information

NYS ITS Acceptable Use Policy

Safeguarding confidential information

Applicable to everyone who uses NYBEAS

Keeping your credentials secure
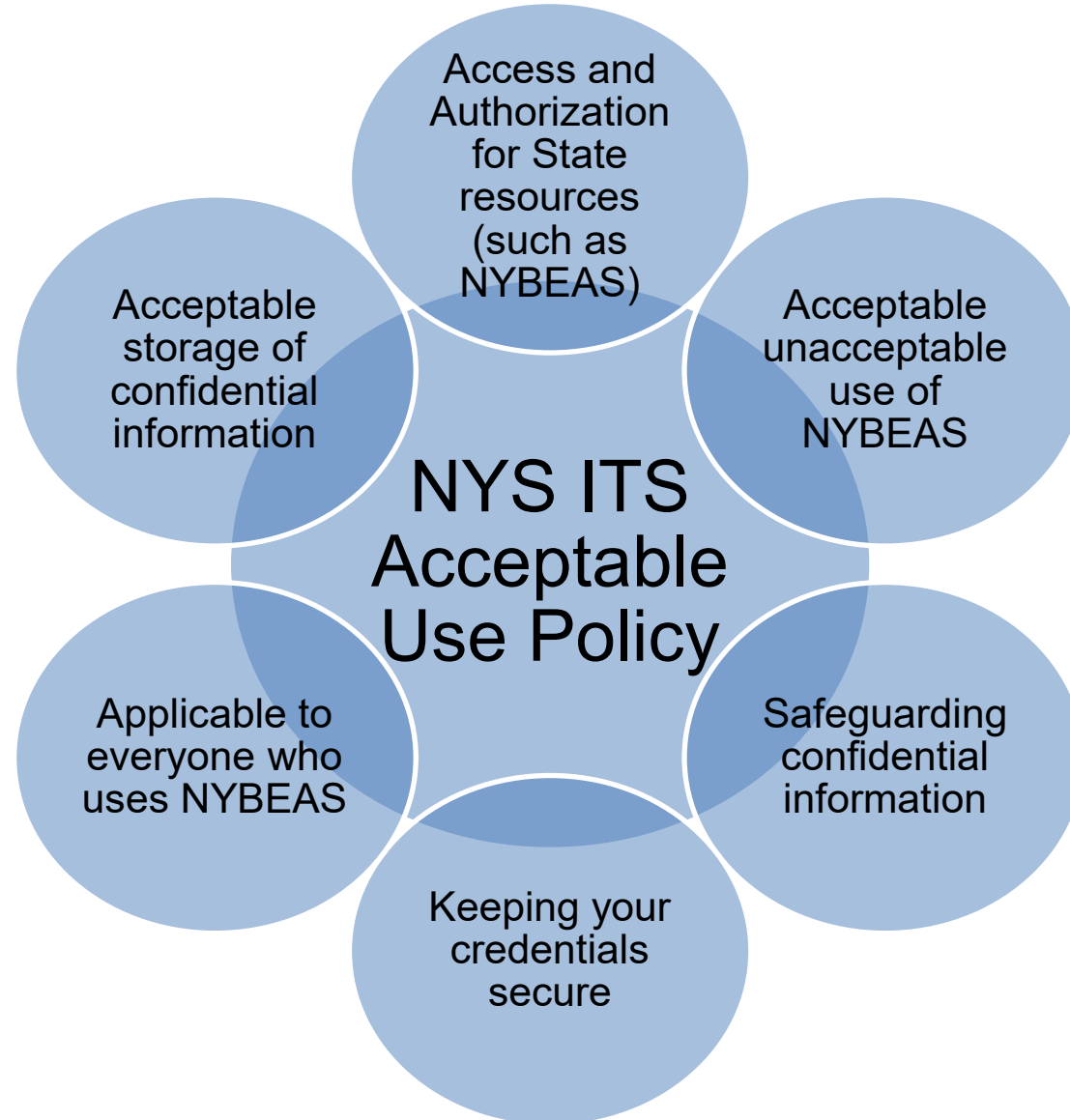
Tier 5/6 HBA Memo

- HBA memo PE 21-19 was published on November 3

- Reviews NYSHIP Retiree eligibility requirements

Tier 5/6 HBA Memo

Class Eligibility

Meets Minimum Service Requirements

NYSHIP Retiree

Enrolled at Separation

Meets ERS/TRS Vesting Requirements

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service
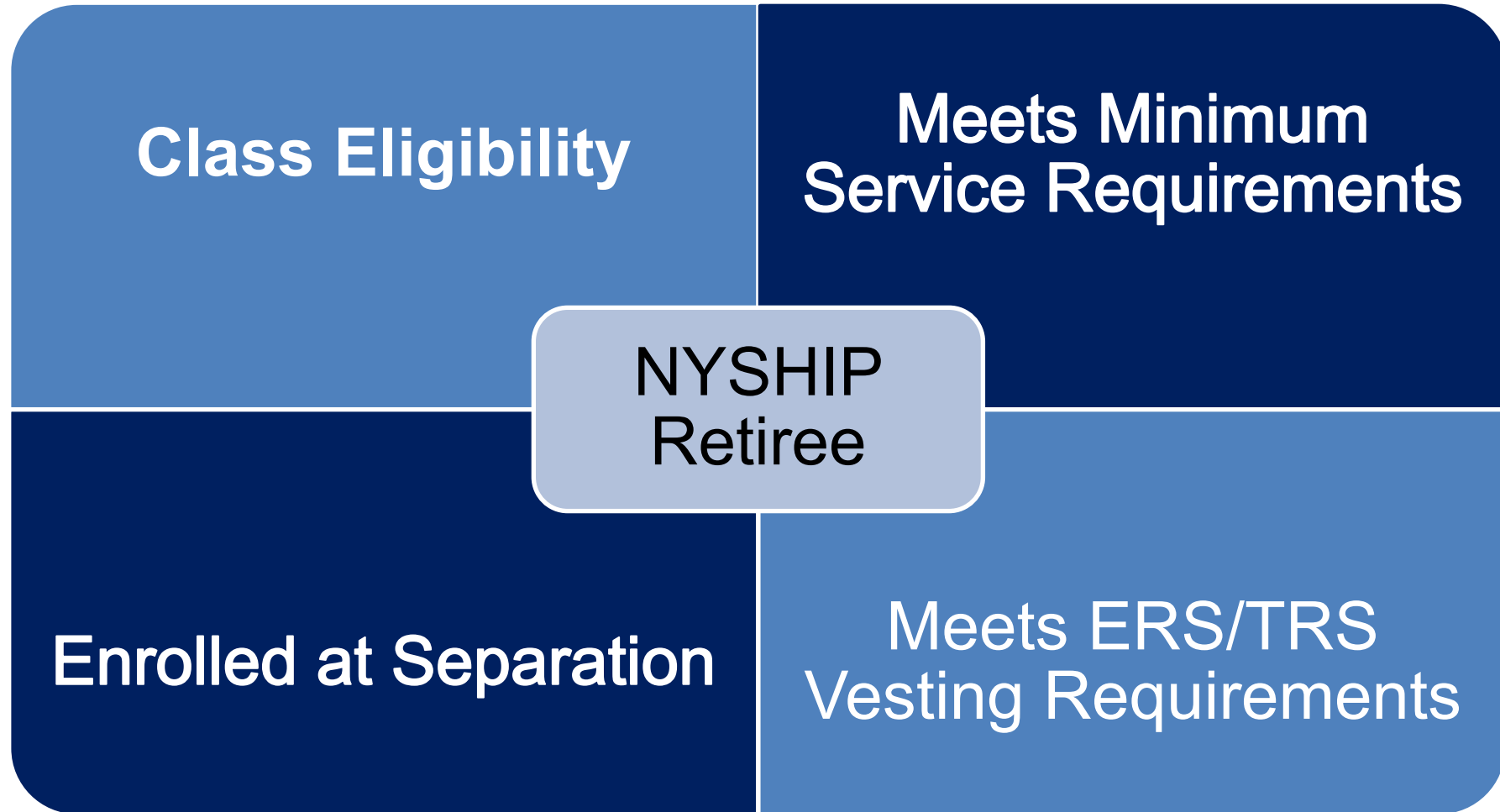
Tier 5/6 HBA Memo

Tiers 1-4

First joined NYSLRS or NYSTRS prior to January 1, 2010

5 Year Vesting Requirement

Tiers 5-6

First joined NYSLRS or NYSTRS on or after January 1, 2010

10 Year Vesting Requirement

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Tier 5/6 HBA Memo

- Reiterates NYSHIP Regulations, Section 73.1(e), which defines a retiree as a person who:
  - Has retired as a member of NYSLRS or NYSTRS; or
  - "Was not" a member of NYSLRS or NYSTRS and is at least 55

- Tier 5 and 6 members with less than 10 years of service credit are not eligible for NYSHIP retiree coverage
  - Withdrawing from NYSLRS or NYSTRS does not change this

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Tier 5/6 HBA Memo

- PEs with retiree health insurance service requirement of at least 10 years:
  - Unlikely to cause issues

- PEs with retiree health insurance service requirements of 5 - 10 years:
  - Tier 5 or 6 members with less than 10 years of NYSLRS or NYSTRS service credit do <u>not</u> qualify for NYSHIP retiree coverage, despite the PE's service requirement

Public Employer Liaison Unit (PELU) Staff

Remember to include your agency code in the subject line when you e-mail us.

Please provide 90 days advanced notice for contribution rate changes.

Make sure to keep your NYBEAS credentials secure.

Amy Orr

Lauren Leadley

Jesse Horton

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service
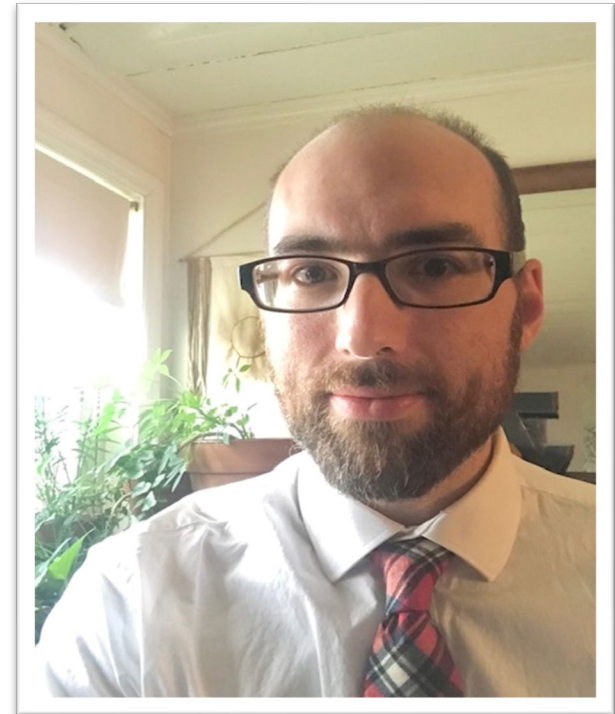
When to Contact PELU

- Questions about NYSHIP policies

- Changes in NYSHIP benefits that require a revised resolution such as contribution rate changes or newly offering benefits to a class or category of employee/retiree

- Contact us 90 days in advance of the effective change

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

NEW YORK
STATE OF
OPPORTUNITY. | Department of
Civil Service

Questions?

Empire Plan Benefit Changes

Presenter- Mindy Beyer, Contract Manager, Vendor Management Unit

New York State Department of Civil Service
Employee Benefits Division

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

Empire Plan Benefit Changes

Topics

- New ID Cards
- Surprise Bills
- Benefit Updates
- COVID-19 Related Benefits

New ID Cards

- Benefit cards are now being reissued for all Empire Plan members. Reissuance is expected to go into mid/late December.

- This is to ensure compliance with new federal regulations

- Changes include new information on the front of the card, related to out-of-pocket costs. The member's ID number has **not** changed.

- Plan members can use their new card immediately; there is no requirement to call the Empire Plan/register the card.

NEW YORK
STATE OF
OPPORTUNITY. | Department of
Civil Service

New ID Cards

Sample Image of new Family Coverage Card:

New ID Cards

Important Note:

- Benefit cards that are undeliverable will be sent to the enrollee's agency

- Cards will not be forwarded by the post office; for example, if an enrollee recently moved to an address not yet updated in NYBEAS, the benefit cards will be sent to the enrollee's agency.

- DCS encourages agencies to provide returned cards to enrollees when practicable

Surprise Bills

- No Surprises Act – part of recent (December 2020) federal legislation

- The No Surprises Act will be effective January 1, 2022

- The new federal rules will expand protections nationwide. These will apply to certain services, including:

  - Out-of-network emergency services received at a hospital

  - Items and services provided by certain out-of-network providers at an in-network facility

- Plan members with questions should call The Empire Plan toll-free (1-877-769-7447)

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Benefit Updates

LiveHealth Online

- As a reminder, LiveHealth Online is a telehealth service available 24 hours a day, 7 days a week

- Update: This service will continue to be covered in full for Plan members (no copay) through December 31, 2022

- 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)

Benefit Updates

Diabetic Supplies – New Option

- Effective January 1, 2022, Empire Plan members can obtain certain diabetic supplies at a network pharmacy, with no out-of-pocket cost

- These supplies are: syringes, needles, alcohol swabs and gauze

- Empire Plan members can continue to obtain all diabetic supplies through the Medical Program by contacting HCAP at 1-877-769-7447

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Benefit Updates

2022 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 2022, the maximum amounts are as follows:

Empire Plan Program	Individual Coverage – Annual Limit	Family Coverage – Annual Limit
Hospital/Medical/MHSU	$5,650	$11,300
Prescription Drug	$3,050	$6,100
Total Limit	$8,700	$17,400

NEW YORK
STATE OF
OPPORTUNITY. | Department of Civil Service

COVID-19 Benefits

Reminder:

HBA Online and the October 2021 *Empire Plan Report* have detailed information on COVID-19 benefit related topics.

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

COVID-19 Benefits

- The federal public health emergency period was extended through January 15, 2022

- 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

- The COVID-19 vaccine is free, and available to persons age 5 and older. To find a vaccination site, go to: www.vaccines.gov or call 1-800-232-0233

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

COVID-19 Benefits

Resources for Support:

- The Empire Plan NurseLine
  - Available 24 hours a day, 7 days a week
  - Call The Empire Plan toll-free at 1-877-7-NYSHIP (1-877-769-7447)
  - Registered nurses can assist with health-related questions, including those about COVID-19
  - No additional cost/no copay for services

- NY Project Hope
  - Emotional Support Hotline available 7 days a week, from 8:00am – 10:00pm
  - Call 1-844-863-9314
  - No charge for services

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Questions?

Financial Update

Presenter- Paul McKinney, Office of Financial Services

New York State Department of Civil Service

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

Financial Update

Topics

• 2022 Rate Renewal

• 2022 PE Monthly Rates

• Projected Dividends

2022 Rate Renewal

- Net Premium increase: 12.9%

- Empire Plan Program Trends:
    - Hospital Program – 7.4%
    - Medical Program – 5.6%
    - Prescription Drug Program – 8.8%
    - Mental Health & Substance Abuse Program – 9.6%

- Rate Includes 0% margin

- $500 Million Dividend Application

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

2022 Participating Employers Monthly Net Rates

Empire Plan with Drug Coverage

Individual Coverage $921.38

Family Coverage $2,280.15

Empire Plan without Drug Coverage

Individual Coverage $732.26

Family Coverage $1,887.24

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

Projected Dividends - All Payors

Dividend Account Summary

Date	Description		Amount
31-Dec-2020	Balance	$	433,304,318
26-Mar-2021	Plan Year 2020 Gain - Empire BlueCross	$	397,044,439
26-Mar-2021	Plan Year 2020 Gain - United Healthcare	$	312,091,025
27-May-2021	Plan Year 2021 Dividend Application	$	(400,000,000)
24-Jun-2021	United HealthCare Class Action Settlements	$	204,495
	Interest: January - September 30, 2021	$	672,083
30-Sep-2021	Balance	$	743,316,361
	Interest: October - December 31, 2021	$	117,000
31-Dec-2021	Balance	$	743,433,361
	Interest: January - March 31, 2022	$	117,000
1-Apr-2022	Plan Year 2022 Dividend Application	$	(500,000,000)
	Interest: April - December 31, 2022	$	115,000
31-Dec-2022	Balance	$	243,665,361

NEW YORK STATE OF OPPORTUNITY. | Department of Civil Service

When to Contact OFA

- Questions about NYSHIP Bills (Missing or can't open)
- Questions about remitting payments
- Payments not applied to account

Email address: EBDAccounting@cs.ny.gov

Office of Financial Administration (OFA)

Questions?

Final Questions and Answers

End of Meeting