



2018 Participating Employer Webinar Q&A's

Q1: Would you suggest HBAs wait for the final rates before starting the Option Transfer Period?

A. Yes. The Option Transfer period begins when the new rates are available, and enrollees should be provided with at least 30 (thirty) days from the date rates are received to request any changes.

Q2: If payments are by ACH, how will this new process work?

A. There is no change for agencies paying by ACH. The only change applies to agencies that still remit payment by check.

Q3: Do you have the new premium rates?

A. Agencies were notified of the new rates via the HBA Memo, PE18-20, dated December 11, 2018.

Q4: When will we receive the written notice on the changes in copays?

A. Notice of benefit changes were made available to agencies in HBA Memo PE18-19, dated November 21, 2018.

Q5: The 2019 Choices booklet still has the copays listed at \$20. When did copays change, and will Choices be updated?

A. See the 2019 *Choices* supplement.

Q6: Will the 2019 changes notice include all changes listed in 2019 Choices that differs from 2018 Choices?

A. Please see Memo PE18-19, dated November 21, 2018, which shows the 2018 versus 2019 copay amounts.

Q7: May an employee be the HBA and the DAO? Or does it have to be two different individuals?

A. The Data Access Officer and Health Benefits Administrator must be two separate individuals. The DAO grants NYBEAS access to HBAs; the DAO must not have NYBEAS access.



Q8: If employee is working beyond 65, does NYSHIP send anything to them when they retire?

A. The “Happy 65th Birthday Letter” is mailed to all members five months before their 65th birthday, regardless if the enrollee is actively employed or retired.

Q9: Does an active employee over 65 have to sign up for Medicare?

A. Generally, an active employee who is 65 years-old or older does not have to sign up for Medicare Part B. He or she may enroll in Medicare Part A, for which there is usually no cost. Upon retirement, said enrollee will need to enroll in Medicare Part B. However, there are other factors that may affect the coordination of benefits. Examples include Medicare eligibility due to End Stage Renal Disease (ESRD) or enrollment in a spouse’s retiree health insurance plan.

Q10: What is primary for an enrollee's dependent that isn't 65 yet, but the retired employee is?

A. Generally, the coordination of benefits (COB) between Medicare and NYSHIP for the enrollee and any dependent is based on the NYSHIP enrollee’s status as an active employee or retiree, not the enrollee’s age. If the enrollee is actively employed, NYSHIP is primary for everyone on the plan. If the enrollee is retired, then Medicare is primary for anyone Medicare-eligible (regardless of age). However, there are a few exceptions; please review the *Medicare & NYSHIP* booklet for more information regarding coordination of benefits and these exceptions.

Q11: Does the "Happy Birthday" letter explain about enrolling in another prescription plan?

A. The “Happy 65th Birthday” letter explains that if the enrollee or dependent in question is Medicare-primary, he or she will automatically be enrolled in either the Empire Plan Medicare Rx (if enrolled in The Empire Plan) or the HMO’s Medicare Advantage Plan (if enrolled in an HMO).