

IMPERATIVE INFORMATION
REGARDING YOUR HEALTH INSURANCE
COVERAGE

Below is information provided by the Department of Civil Service regarding the NYSHIP Dependent Eligibility Verification Project it plans to institute beginning in April (approximately). As specific information becomes available, we will share it with you.

It is imperative that **EVERY** member adhere to the program to alleviate problems with dependent coverage under your health insurance plan.

NYSHIP Dependent Eligibility Verification Project

Your employer-sponsored health insurance coverage provided through the New York State Health Insurance Program (NYSHIP) is a valuable benefit, but it is also costly to provide. It becomes more costly for everyone when NYSHIP provides benefits to individuals who are not eligible for coverage.

In 2009, NYSHIP will conduct a Dependent Eligibility Verification Project to help ensure that every participant receiving benefits is entitled to them. During the course of the project, NYSHIP enrollees with family coverage will be required to provide proof of their dependents' eligibility as of February 1, 2009. It is very important that enrollees respond to all requests because failure to do so will result in the dependent's removal from coverage. In addition to these consequences, the Department reserves the right to recover payment from the enrollee for claims paid on behalf of any dependent determined to be ineligible and to pursue possible civil/criminal action. The Department has contracted with Michigan-based Budco Health Service Solutions (Budco), a national leader in providing dependent verification and eligibility services, to administer the project.

As a result of legislation passed last year, a Special Amnesty Period will be offered to enrollees to allow for the removal of ineligible dependents before the verification project begins. Enrollees who use this opportunity can avoid having to pay back any claims paid on behalf of an ineligible dependent as well as possible legal action. In early to mid April, Budco will mail packets of information to all NYSHIP enrollees with family coverage regarding the Special Amnesty Period. Enrollees must review all information thoroughly and report any ineligible dependents directly to Budco no later than June 12, 2009. This is the ONLY opportunity to remove ineligible dependents without possible penalty.

Eligibility verification packets will be mailed to enrollees after the Special Amnesty Period ends. Enrollees will be required to provide documentation of the eligibility for coverage under NYSHIP for each dependent not removed during the Special Amnesty Period. The packet will include a list of the enrollee's dependents, an eligibility worksheet to help determine whether dependents are eligible under NYSHIP, a list of common eligible proof documents and instructions and deadlines to submit them. Watch your mail for these packets and be sure to follow all instructions and deadlines.

Go to <http://www.cs.state.ny.us/nyshipeligibilityproject/index.cfm> for the most up-to-date Dependent Eligibility Verification Project information. Bookmark the page and visit it periodically for the most current information.