

**Questions for NYC Office of Labor Relations/Employee Benefits Program from
8/30 Retiree Meeting in the CHAT:**

(Note that questions were not always answered fully)

1. Spousal coverage—questions about different types of situations such as when a spouse has their own retiree supplemental coverage—are there any situations where coverage could be cancelled, eg. If spouse has a different MA plan? Can spouses opt for a different plan than the retiree?

Spouses must choose the same plan as the retiree. If the spouse is under 65, they must be with the same insurer as the retiree, so if the retiree is in the NYC MA Plus Plan, the spouse would be in the CBP.

2. Will MA Plus Rx drug, vision and hearing benefits supplement what is available through the union Welfare Fund? Will the MA Plus benefits be “secondary” (Welfare Fund benefits apply first)?

The MA+ drug rider can only be purchased if a retiree has no welfare fund drug coverage or has welfare fund coverage with a limited payout. Where there is coverage with a limited payout, the welfare fund coverage must be exhausted first. With hearing and vision benefits, retirees can use whichever benefit they choose but must submit payment information to the second payor.

3. Why will HIP VIP have no premium starting 1/1/22?

HIP VIP, which is a 3-star MA plan, reduced its premium to the City in order to be offered as a free plan for 2022, presumably to retain its members. We are encouraging people to move to the new MA plan because it is a 4-star MA plan with additional benefits not offered by HIP VIP.

4. Is there a signed contract between NYC & the “Alliance”? Is/will it be available publicly?

The contract is being worked on.

5. Given language of Local Law 39 that links eligibility only to Medicare, why does OLR not reimburse retirees who opt out of City coverage altogether for their Medicare Part B & IRMAA payments?

The Law Department is looking into this. This has always been the rule.

6. How can a retiree find out if they are currently covered by the 365-day hospitalization rider? Can a spouse COBRA the hospitalization rider? How does a retiree opting out of MA Plus for Senior Care indicate a desire for the rider?

Members can call the Emblem Customer Service number to check if they are enrolled in the enhanced rider - 212-501-4444.

7. Retirees need a more detailed explanation of what the options will be available during annual transfer periods. (It sounded like if you enroll in MA Plus in 2022, you can opt for your old plan once (is that only in 2023? is that only one time?) and after that, the alternative will only be Senior Care for a premium.)

Correct. If you took the MA Plus Plan in 2022, you can opt back into your old plan in 2023. After 2023, the only retiree health plan options will be the MA Plus Plan and Senior Care.

8. How long into the future will alternative plans be offered? What will the process be for the City deciding to eliminate a plan?

This hasn't been decided. All plans will continue at least into 2023.

9. If a retiree enrolls in MA Plus plan and receives one ID card and then opts for another plan later, what will be the process for receiving a new traditional Medicare card?

They will have to request a new Medicare ID card from CMS.

Note that retirees opting out of MA+ to remain in their current plan will not receive new ID cards for 2022.

10. Once the 2022 premium rates for all plans are available, will OLR prepare a retiree rate comparison chart (including under-65 coverage) as in the past?

The premium rates for all plans are now available on the NYC Employee Benefits Program website at:

<https://www1.nyc.gov/assets/olr/downloads/pdf/health/retiree-rates-jan> [HYPERLINK "https://www1.nyc.gov/assets/olr/downloads/pdf/health/retiree-rates-jan-2022.pdf"](https://www1.nyc.gov/assets/olr/downloads/pdf/health/retiree-rates-jan-2022.pdf) - [HYPERLINK "https://www1.nyc.gov/assets/olr/downloads/pdf/health/retiree-rates-jan-2022.pdf"](https://www1.nyc.gov/assets/olr/downloads/pdf/health/retiree-rates-jan-2022.pdf)2022.pdf

11. Will OLR monitor hospitals' & providers' participation in Alliance? Will OLR insist on written agreements between Alliance & HSS and MSK?

OLR and the MLC will be monitoring all aspects of the MA+ plan. The Alliance is currently working on written agreements with MSK and HSS. *(Note that the Alliance recently announced—see their answers to 9/13 CHAT questions—that they have a written agreement with MSK, and that HSS has agreed to accept new MA+ patients.)*

12. Can a spouse who is over 65 but not eligible for Medicare continue to be covered by Senior Care, if the retiree opts for the MA Plus program, or does the retiree have to opt for Senior Care too?

The retiree and spouse must be with the same insurer.

13. Retirees need clarity about how opt-out request will be confirmed.

An opt out confirmation will be mailed to the retiree confirming the opt out request. *(Note that the Alliance has said—in response to 9/13 CHAT questions—that confirmation letters will be mailed as the opt-out submissions come in, that retirees receive a confirmation "on the electronic opt-out site," and that retirees can confirm their opt-out with a customer service rep. at 833-325- 1190, the MA+ Call Center.)*

14. Will there be a point person at OLR to work with retirees who have received no information about the upcoming change (including no new ID card) and learn about it from providers when they seek medical care, sometime in 2022?

OLR will refer such retirees to the Call Center at 833-325-1190 and will log and track the outcome for these retirees.

15. If a retiree wants to opt out of City coverage altogether, how is that done? Can OLR be explicit about the pitfalls of doing so?

A retiree can fill out a Health Benefits application through OLR (the NYC Employee Benefits Program website) to drop their City sponsored medical coverage. However, as

noted previously, retirees not enrolled in a qualified City-sponsored health insurance plan will not be eligible for Medicare Part B reimbursement.

16. Retirees are concerned about the security of mail-in forms where they are asked for both their SS# and Medicare#. Not everyone has computer access to use the encrypted system. How can security be ensured for mail-in forms?

Forms will be mailed to a secure lock box that will be monitored by the MA+ Enrollment Dept. Retirees can also call opt-out information into the Call Center.