

Hon. Elaine Phillips
Comptroller



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Dear Health Benefits Retiree:

The Comptroller's Office is pleased to announce that the Annual Open Enrollment Option Change and Attestation period for 2023 is now in progress.

► **You will have from now until January 15, 2023 to notify us of any changes (coverage or personal information) you wish to make to your current coverage.**

► **If you are not making any change to your policy you have until January 31, 2023, to respond to the Attestation Letter (Pink Letter) or Email.** If your post-employment benefits are the result of a collective bargaining agreement or an Ordinance, then you are **required to attest** to your coverage annually. Failure to respond to the open enrollment notice could affect your coverage and may result in cancellation and a subsequent waiting period before you can be re-enrolled. **Enclosed with this letter you will also find information regarding Medicare Part B and IRMAA Reimbursements, as well as instructions on how to respond to the Attestation letter.**

For enrollees who are on COBRA or are Survivors, if your coverage is cancelled due to failure to submit an attestation it cannot be reinstated! Therefore, please make every effort to respond by the **January 31st** deadline.

For your convenience we have provided multiple ways for you to make changes to your coverage or attest to your current coverage. You may choose to do this **online, by telephone, or by mail.**

1. The online option will enable you to make changes or attest to your current coverage from any location. **Retirees enrolled in the "Online" option will NOT receive a Pink Letter,** but instead will be notified by email. The email will contain all the information you need to access your health benefits information and will be sent to the email address you have on file with us. If your email address has changed, **call at 516-571-2369 or email us at**

comptrollerhealthbenefits@nassaucounty.gov.

2. The Telephone option will **ONLY** allow you to attest that the information on your Pink Letter is correct. You have until January 31, 2023, to do this. If you need to make changes, you must use the Online option or indicate the changes on the reverse side of the Pink Letter and return it to us via mail by **January 31, 2023**.
3. The Mail-in option can be used; however, this is the slowest method. **Please mail your form to the address indicated on it. Do NOT send any checks or payments with your Attestation letter!**

► If you miss the January 15th or January 31st deadlines call 516-571-2369 or email us at comptrollerhealthbenefits@nassaucounty.gov and we will be happy to assist you.

► The information which appears in the enclosed Annual Attestation letter (Pink Letter) was taken from your Nassau County health insurance enrollment record as of December 1, 2022. Therefore, any changes made to your record after that date will not be reflected on the Attestation letter. If the letter contains information that is incorrect, or there are changes that need to be made that were not previously sent to this office, you must notify us of those corrections. The reverse side of the Attestation letter is the place to make any necessary changes/corrections. You may also make the changes/corrections Online, even if you did not previously enroll in the Online Option.

To enroll send an email to Comptrollerhealthbenefits@nassaucountyny.gov requesting enrollment and we will add you. **As a reminder, during the year, it is your responsibility to notify this office of any change in your address, marital status, or dependent's eligibility to continue coverage under your policy.**

► During this open enrollment period, you may also request an Option Change (cancelling your current carrier and enrolling with a new carrier) for your health benefits. The change will be effective for the year beginning January 1, 2023. However, before you change your carrier there is important information that you should consider, such as:

- 1) Changing your carrier may result in a new or increased monthly premium. See enclosed **2023 rate sheet**. **If you make a change in carrier, you cannot change again until next year.**
- 2) If you are Medicare eligible, you can only change to a carrier that has a Medicare plan. **If you do not enroll in the Medicare plan you will be responsible for the difference in the premium cost. That difference is generally hundreds of dollars per month.**
- 3) If you are living *outside* of the **HMO service area (Long Island - Nassau and Suffolk Counties; New York City - all five Boroughs)**, you can only enroll in the Empire Plan.

Visit <http://www.nassaucountyny.gov/3675/Open-Enrollment> to view the Summary of Benefits for each plan offered under the County's various health benefit.

Medicare Reimbursement & Direct Deposit Project Update

Last year we notified you that we are looking to implement direct deposit for Medicare Part B and IRMAA reimbursement. We are still working on this project, which will facilitate seamless delivery of reimbursement to recipients' bank accounts. You must have an email address on file to participate in Phase-one of the Roll Out. Please send an email from your current email address to comptrollerhealthbenefits@nassaucountyny.gov with a note that you are interested in direct deposit of Medicare Reimbursement. Include in the email your full name, address, and telephone number. The Subject line should read **"ENROLL IN DIRECT DEPOSIT."** Upon receipt you will be included in the list of retirees to be sent the enrollment information. If you have already sent us your email address, no need to resend we have the record.

- **MEDICARE PART B IRMAA REIMBURSEMENT:** If you or your dependents paid **more** than the base amount of **\$170.10** per month for Part B premiums, please send verification of that to our office by February 28, 2023. IRMAA reimbursements will be processed in April 2023. Submit a copy of your 2022 SSA-1099 or copies of your Medicare Premium Bills by mail or email **no later than February 28, 2023. Statements received after the February 28th deadline, will not be processed until the following year.** The email address is comptrollerhealthbenefits@nassaucountyny.gov.

Please be reminded that IRMAA Part B Reimbursements can only be paid retroactively 36 months. Which means that in 2023 we will only be able to retroactively reimburse for 2020, 2021, and 2022. **If you request reimbursement for 2020 after the February deadline, we will prorate the amount paid in 2024 based on the month the request was received.**

- **NYSHIP UPDATES:**
 - **Dependents who are not added to an existing family policy when first eligible, will experience a late enrollment waiting period of three months.** However, if there is a qualifying event for a newly eligible dependent, then all previously eligible dependents can be added without a waiting period. It is very important that you request coverage for eligible dependents with the 30 days allowed to avoid late enrollment.
 - NYS Department of Civil Service, administrators of NYSHIP, mails out 65th Birthday Letters to active employees, and dependents of active employees. The mailing provides general guidance regarding Medicare and NYSHIP rules while working and reminds enrollees of their responsibility to enroll in Medicare when they are planning to retire. The mailing includes a personalized letter, and the Medicare & NYSHIP booklet with DVD.

We are striving to make the Open Enrollment Option Change/Annual Attestation process smooth and stress free. Therefore, we encourage you to take advantage of the Telephone and Online options available to you. If you have questions, please feel free to contact us at (516) 571-2369 or comptrollerhealthbenefits@nassaucountyny.gov.

Sincerely,

Yvette A. Andrews

County Payroll and Benefits Asst. Director