

Benefit Coordinator Quarterly Workshop

January 2016



Today we will cover:

- Odds and Ends
- Affordable Care Act
- Healthy Tomorrows Program
- Plan Year 2017 – Proposed
- PHI/ Security





State Agency Directory | Online Services

Change Text Size



Search this site...



West Virginia Public Employees Insurance Agency

Members

Health Plans

Partners

Wellness Tools

Forms & Downloads

Contact PEIA



Manage My Benefits

Make changes without filling out a paper form...click here

Popular Resources

- Enrollment Forms
- Forms & Downloads
- Wellness Tools
- Prescription Drug Lists
- [see more](#)

I want to...

- Find a Form or Document
- Find a Health Care Provider
- Contact PEIA
- [see more](#)

New Website



Active Members



Non-Medicare Retirees



Medicare Retirees



PEIA Partners

Health Care Providers
Benefit Coordinators

Finance Board
Financial Reports

[see more](#)



News Center

Approved Changes for Plan Year 2017
12/30/2015

[...read more](#)

Billing for Annual Wellness Lab Services
11/04/2015

[...read more](#)

[see more news](#)

Questions?

Call: 1-888-680-7342 Email: peia.help@wv.gov

New Website



- Be sure that the Member's ID # is on every form you send in; including documentation for CIS
- Upload the signed forms after you enter them online. PEIA needs a copy of the signature.

Fine Points of Forms



- Legibility
- Full, legal names
- Social Security Numbers for all family members
- Agency information filled in – Account # information completed
- Signed and dated by yourself and the Policyholder

Fine Points of Forms



To Be Completed By The Employer:

AGENCY	Agency Name		Account Number		Date of Employment
	Hours Worked Weekly	Effective Date of Coverage	Index Code NS	Region X	Coverage Code
	I hereby certify that, to the best of my knowledge, the information contained herein is accurate. I further certify that the employee is a permanent full-time employee of this agency who meets the minimum eligibility requirements for the Public Employees Insurance Plan.				
Authorized Signature:			Date:		

Please send the original to PEIA

Revised April 2013

- Fill out entirely

Agency Portion

HI01	PEIA PPB Plan A
HI02	PEIA PPB Plan B
HI03	PEIA PPB Plan C
H104	PEIA PPB Plan D
HMHP - A	Health Plan HMO Plan A
HMHP - B	Health Plan HMO Plan B
HMHP-C	Health Plan HMO Plan C

P = Policyholder Only

F = Policyholder, Spouse and Children

C = Policyholder and Children Only

S = Policyholder and Spouse Only (generates same premium as F)

Coverage Codes



Confirm Social security numbers for your Policyholders before you approve their Transactions.

Social Security
Numbers



- Confirm that the Birth Certificates for dependent children have the Policyholder's name on them
- Confirm that the Marriage certificate is for the policyholder
- Confirm that the information entered online by the PH is correct

Documentation



For dependents that live out of state, there is a
Dependent Out of Area Form on the website:

<http://www.peia.wv.gov>

Choose I want to find a Form or Document

Then click on Dependent Out of Area Benefit Form
and print.

Returning this form will let HealthSmart know the
person lives out of state so the claims can be
processed properly and more efficiently.

00A Dependent



- Dates that we receive paperwork and the dates that they are dated do not guarantee that insurance will begin immediately.
- Cannot backdate insurance. Last date received or signed or first day of work = insurance beginning the first day of the following month

Insurance Dates



- If a member works part time and then begins full time, which qualifies them for insurance, use the date they went fulltime as the hire date.
- If the employee has to wait a probationary period to sign up for benefits, you must use the date when the probationary period is over as the hire date.

Insurance Dates



- Eligibility

- Becky Veltri

Non State

- Karen Gray

State

- Jessica Blankenship

Retirees

- Christie Yarbough

BOEs and

- Holly Devins

Universities

Premium accounts

- Shannon Blood

- Renee Bailey

- Jason Snow

- Beverly Hedrick

PEIA information
Specialists



Policyholders should call our Customer Service line 888-680-7342

Benefit Coordinators should call Eligibility or the PEIA BC Liaison

Do not ever give out the direct extension for your Eligibility Specialist to your policyholders.

QUESTIONS



- Non-States can participate with Mountaineer Flexible Benefits. Agencies can join by completing a few documents from FBMC.
- To join you must also have what's called a Section 125 plan document also known as a cafeteria plan.
- If you have a section 125 and want to join Mountaineer Flexible Benefits, contact Emily Hoffman at 304-558-7850 extension 52652 and she will send the documents needed for you to complete in order to join the plan.

FBMC



➤ Mountaineer Flexible Benefits include:

- Dental
- Vision
- Hearing Health
- Long-term Disability
- Short-term Disability
- Legal Plan
- Flexible Spending Accounts
- Medical and Dependent Care FSAs

FBMC



Basic Life Insurance is not optional.

You must offer Basic Life Insurance to new employees. If they wait to sign up for Basic Life outside of the New Employee enrollment period, they will have to fill out an EOI form.

Basic Life is paid for by the Employer.

Employees must sign up for Basic Life to be able to sign up for Health Insurance.

To receive the ESPS discount both spouses must be signed up for Basic Life Insurance.

Life Insurance



Life insurance can be added and dropped all year round. It is not bound by the OE and QE rules.

The exception to that is that you cannot reduce your Optional Life to \$40,000 or less before open enrollment.

Life insurance



- Signing up for Life insurance does not automatically sign a PH up for Health Insurance
- Being dropped because of divorce does not automatically sign a PH up for your own policy
- Putting in the PH demographic information does not sign them up for insurance

Health Insurance



➤ Index Changes:

Board of Educations are to update IDX codes when they fix a discrepancy.

PEIA no longer updates IDX codes for BOEs monthly. It will only be done once a year by PEIA.

BOE



For State Agencies, Colleges, Universities and County Boards of Education
 For the PEIA PPB Plans and ALL Managed Care coverages

Index Code	Salary	
	From	To
01	\$ 0	\$ 20,000
02	\$ 20,001	\$ 30,000
03	\$ 30,001	\$ 36,000
04	\$ 36,001	\$ 42,000
05	\$ 42,001	\$ 50,000
06	\$ 50,001	\$ 62,500
07	\$ 62,501	\$ 75,000
08	\$ 75,001	\$100,000
09	\$100,001	\$125,000
10	\$125,001	and over
04	Legislature	

Salary IDX Chart



- For state workers currently in Oasis, and for those in Wave 2
 - PEIA premiums in arrears must be withheld from their final paycheck or the agency will be responsible for the difference.

Web Contributions Changes



➤ New Termination Process:

The FINISHED button at the bottom of the terminate page in WCS has been removed. When you are terminating an employee in the Web Contributions System, you will only need to click the TERMINATE button and you will have completed the termination.

Web Contributions Changes



- There is a button on the WC System to terminate and it appears that you can choose Retirement as the reason. It is misleading. If you choose it, it will only tell you that you cannot do it.

You cannot terminate in the WC System with the Qualifying event of Retirement.

Web Contributions



Plan year 2017: PEIA PPB plan members and Non-Medicare retirees must see their PCP. The PCP must test blood pressure, blood glucose, cholesterol and waist circumference and report it to PEIA on the Healthy Tomorrows Reporting form located on the PEIA website, www.peia.wv.gov under Find a Form, Healthy Tomorrows Reporting Form.

**If this is not completed and returned to PEIA before the end of the plan year 2017 Open Enrollment, the policyholder will have an additional \$500 deductible for the plan year.*

Healthy Tomorrows



Plan year 2018 : PEIA PPB plan members and Non-Medicare retirees must continue to have a PCP named, see the PCP and have blood pressure, blood glucose and cholesterol tests done and they must be within an acceptable range or have a physician's certification that those numbers cannot be met.

**If this is not completed and returned to PEIA before the end of the plan year 2018 Open Enrollment, the policyholder will have an additional \$500 deductible for the plan year.*

Healthy Tomorrows



Plan year 2018 : Blood pressure, blood glucose and cholesterol tests done must be within an acceptable range or have a physician's certification that those numbers cannot be met.

All fields are REQUIRED. Any missing data will cause the form to be rejected.

Blood Pressure: Systolic >140 ≤140

Total Cholesterol: >245 ≤245

Diastolic >90 ≤90

Waist Circumference: Male >40 ≤40 inches

Glucose: >125 ≤125

Female >35 ≤35 inches

Healthy Tomorrows



PEIA will send 1095-B and 1094-B Forms to:

- Non-state PHs
- BOE PHs
- Non-Medicare Retirees
- Cobra PHs
- WVU/Marshall PHs
- Parkways PHs

These agencies will be responsible for completing all of the 1094-C and Parts 1 and II of the 1095-C and leave part III blank.

- Non-state
- BOE
- Non-Medicare Retirees
- Cobra
- WVU/Marshall
- Parkways

Affordable Care Act

Non-state



PEIA will electronically file Part III of 1094-C, 1095-C and all of the 1095-B with the IRS for all policyholders with PEIA.

The State of WV department of Administration will send out form 1094C and 1095C part I and II for all state agencies.

For more information visit:

http://www.peia.wv.gov/Forms-Downloads/Documents/other_documents_benefit_coordinators/ACA-Reporting.pdf

Affordable Care Act

State



Legislature has pledged to grant money to fund the PEIA insurance Plan for plan year 2017, therefore:

- State Agencies will see a 12% premium increase in premiums
- Non-State Agencies will have a 4% increase in premiums.
- Non-Medicare Retirees will see a 12% increase in premiums.
- Medicare Retirees will see a 12% increase in premiums.

Plan Year 2017

Proposed Premiums Increases



- Face-2-Face diabetes program will become a two year program similar to weight management. After two successful years, members will graduate. They will not be allowed to reenter the program.

Plan Year 2017

Proposed Health Promotion



- **Non-State, State, Non-Medicare Retirees, Special Medicare:**
 - Increase Urgent Care copays to \$50 from \$25
 - For CCP members, charge \$40 copay for ANY non-CCP office visit
 - Discontinue Living Will Discount
 - Eliminate out-of-network out-of-state benefits

Plan Year 2017

Proposed Benefit Adjustments



- **Non-State, State, Non-Medicare Retirees, Special Medicare**
 - Add \$500 emergency room copay for high risk behaviors:
 - Accidents while driving motorcycle or UTV/ATV without a helmet
 - DUI/DWI or Drug -related accidents
 - Failure to wear seatbelt(s)
 - Facility fee limits for select facility-based services

Plan Year 2017

Proposed Benefit Adjustments



The fees shown here are the Facility Fee Limits for these services. That means that the PEIA PPB plan will pay no more than the amount shown below when these services are performed in a health care facility, and any charge above this amount would be the responsibility of the member.

PROCEDURE	FACILITY COMPONENT
Colonoscopy (no biopsy)	\$768
Colonoscopy (with biopsy)	\$780
Upper Gastrointestinal Endoscopy (no biopsy)	\$550
Upper Gastrointestinal Endoscopy (with biopsy)	\$692
Transthoracic Echocardiogram (TTE)	\$108
Heart Perfusion Imaging	\$576
Sleep Study	\$603
Cataract Surgery	\$1,070
Cholecystectomy (laparoscopic)	\$3,905
Complex Ear Drum Repair	\$3,648
Ear Tube Placement (Tympanostomy)	\$1,910
Hernia Repair - Laparoscopic (inguinal, umbilical or ventral)	\$4,158
Hernia Repair (inguinal, umbilical or ventral)	\$2,696
Lithotripsy	\$3,202
Nasal Septum Repair	\$3,996
Tonsillectomy	\$2,007
Appendectomy (laparoscopic)	\$3,893
Breast Biopsy (with stereotactic or ultrasound guidance)	\$694
Excise Lesions (laparoscopic)	\$3,871
Hysteroscopy (lesion removal and tubal ligation)	\$2,990
Hysteroscopy (with biopsy)	\$1,949
Laparoscopic Hysterectomy	\$3,924
Vaginal Hysterectomy	\$3,034
Vaginal Delivery	\$1,305

Facility Fee Limits for Selected Facility-based Services

The fees shown here are the Facility Fee Limits for these services. That means that the PEIA PPB plan will pay no more than the amount shown below when these services are performed in a health care facility, and any charge above this amount would be the responsibility of the member.

Cesarean Section	\$2,156
Anterior Cruciate Ligament Knee Surgery (ACL)	\$6,631
Carpal Tunnel Surgery	\$1,493
Knee Arthroscopy	\$2,397
Rotator Cuff Repair (non-arthroscopic)	\$4,074
Spinal Fusion (lumbar)	\$12,148
Brain MRI (with and without contrast)	\$729
Arm CT (no contrast)	\$217
Knee MRI (with contrast)	\$572
Neck CT (with and without contrast)	\$395
CT Angiography of Head or Neck	\$465
Leg MRI (no contrast)	\$404
Hip MRI (with and without contrast)	\$664
Brain CT (no contrast)	\$207
Leg CT (with contrast)	\$345
Spine CT (with and without contrast)	\$385
Spine MRI (with contrast)	\$582
Abdominal CT (no contrast)	\$229
Face and Jaw CT (with contrast)	\$358
Elbow MRI (no contrast)	\$405
Shoulder MRI (with and without contrast)	\$664
Chest CT (with contrast)	\$350

Facility Fee Limits for Selected Facility-based Services

Tom Miller's Simple Rules to stay out of trouble

It is much easier to get into the swamp than to get out of the swamp....The goal is to stay out of the swamp.

-Mark Twain

Thomas Miller,
PEIA Privacy Officer



1. Only the Authorized person(s) can access any of PEIA's websites, system(s), and/or application(s), e.g. Manage My Benefits, Web Contributions, Face-to-Face, etc.

2. **Do not Share Access Credentials!**

Violator's access(es) can be suspended and/or terminated.

It could be a violation of 18 U.S.C. § 1030 – the “*Computer Fraud and Abuse Act*”. Such conduct cannot and will not be tolerated.

Thomas Miller,
PEIA Privacy Officer



3. When in doubt – “**DON’T!**” – contact a PEIA and ask.
4. **REMEMBER** – when you sign PEIA documents as the Benefit Coordinator, e.g. Enrollment form(s) – which include **TOBACCO AFFIDAVITS**, Change In Status, etc. – you are signing and attesting that the information contained on the form(s) is/are true and accurate. This signature obligates your Agency(ies).

Thomas Miller,
PEIA Privacy Officer



5. Divorces must be reported “IMMEDIATELY” – not in the month plus two (2) as with other qualifying eligibility events.

- a. Carrying ineligible dependents can result in:
 - i. the Participating Agency paying increased premium(s) – typically between \$300 - \$400 a month
 - ii. the member having to pay back any and/or all claims paid for the ineligible dependent(s)
 - iii. the Agency(ies) having to undergo a full eligibility audit

Thomas Miller,
PEIA Privacy Officer



PEIA will not refund premium(s) by the Agency(ies) for their employee's failure to report their divorce(s) – any reimbursement will have to come from the employee who failed to report.

6. Just because a Family Court Order says that one spouse has to provide insurance(s) on the other, that insurance cannot come through PEIA

- A Family Court Order is not binding on PEIA

PEIA is/was not/and will never be a party in a divorce and therefore cannot be obligated to provide anything post-divorce. PEIA's eligibility rule(s) prevail.

A person cannot “cost shift” their responsibility(ies) to the State, e.g. most State employees participate in an 80/20 Plan where the State pays 80% of the premium(s) – see 3[c]ii

Thomas Miller,
PEIA Privacy Officer



7. Dependents require legal documentation proving their eligibility.

A “notarized” document is not necessarily a legal document – it just means that the signatures were witnessed.

Parents/Guardians cannot “sign away” their children. The only entities that can **LEGALLY** change the custodial status of a child are Court(s) of Record and/or the State agency(ies) authority(ies) having jurisdiction (AHJs).

If the parent’s name(s) is/are not on the birth certificate(s), then the dependent child(ren) can’t be added.

“**National Child Support Orders**” – issued through the Bureau for Child Support Enforcement - trump adding step-children; trump making PEIA primary unless the policy holder member is adding the child[ren] listed in the National Child Support Order.

It is the employee’s/member’s responsibility to obtain a waiver for a **National Child Support Order** – not that of the employing Agency(ies) and/or PEIA.

Thomas Miller,
PEIA Privacy Officer



8. Don't backdate documents – ask yourself, “*What is the worst thing that can happen if I do this?*” – SEE Rule #1

9. If “**Somebody**” tells you something, get “**Somebody’s**” name, phone number, and title.

10. Contact PEIA’s Privacy Officer, Tom Miller, at thomas.d.miller@wv.gov with questions or concerns on any of the above.

Thomas Miller,
PEIA Privacy Officer



18 U.S.C. § 1030 – the Computer Fraud and Abuse Act.

It is your responsibility to ensure the integrity of any and/or all data entered and/or transactions that occur under your access credentials. The sharing of user name(s) and/or password(s) is expressly prohibited and may result in your system access permission(s) being terminated as well as the agency. PEIA reserves the right to conduct a forensic audit of your system access(es) to ensure compliance with PEIA's system security policies.

Thomas Miller,
PEIA Privacy Officer

