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Experiencing a Mid-Year Qualifying Event

Just because Open Enrollment is over, it doesn't mean that life stands still. If an employee experiences a significant life event that affects their insurance coverage, they may have a qualifying event that allows for a change to their State Employee Health Plan coverage.

For a comprehensive list of mid-year changes that trigger a qualifying event, see our Administrative Manual online, Chapter 11:

<http://www.kdheks.gov/hcf/sehp/NSEGroup/NSEGroupAdminMan.htm>

Keep in mind, when a qualifying event occurs, there are certain guidelines and restrictions that still apply to mid-year changes. The most common restriction for a member or dependent involves the vision coverage. Refer to the Administrative Manual for details about when an employee can make mid-year changes to their vision coverage. In most cases, vision can only be added or dropped in the event of a newly eligible dependent being added (newborn, marriage), or an newly ineligible dependent being dropped (divorce, dependent age 26).

Remember: Any mid-year change that involves adding a dependent will always require certain documentation. Be sure to have copies of eligible dependent documentation ready to submit, along with any other documents that may correlate to the event. For more information on what qualifies as eligible documentation, you can view the full list on our website:

<http://www.kdheks.gov/hcf/sehp/DependentDoc.htm>



HealthQuest Portal

Act Now to Get Rewarded in 2014

Employees enrolled in the medical portion of the State Employee Health Plan (SEHP) have an opportunity to earn a \$480 incentive discount on their 2014 health plan premium by participating in the HealthQuest Rewards Program. To earn the incentive, employees will need to complete a health assessment questionnaire (worth 10 credits) and earn 20 additional credits, for a total of 30 credits, by July 31, 2013.



The Rewards Program is optional and participation in any of the HealthQuest services is confidential. For more information, please go to:

<http://www.kdheks.gov/hcf/healthquest/rewards.html>.

Don't have an account yet?

Follow these instructions to set one up and start earning credits:

http://www.kdheks.gov/hcf/healthquest/download/How_to_Register_an_Account.pdf

Don't have a computer/internet?

Those without computer access can call the HealthQuest Help Desk toll-free at 1-888-275-1205, option 9, and they can set up an account for the employee over the phone as well as assist in completing self-report forms for credits. A paper version of the health assessment questionnaire is always available throughout the year by request from the Help Desk. Completed paper versions were due by July 1st, so any employee who still needs to complete an assessment, and does not own a personal computer, should seek out a public library or speak with their HR about accessing a computer.

Need to check your credits?

Employees can confirm their credits and discount status by following these steps:

- Go to: www.kansashealthquest.com and sign in with your login ID (email) and password.
- Click on "Track Credits" from the left menu.
- On the Track Credits page under the bar graph you will see the message "**You've completed the incentive. Congratulations!**" if you have completed all of the requirements to qualify for the incentive.
- If you do not see this message, keep working to complete the health assessment questionnaire (worth 10 credits) plus 20 additional credits.
- At the bottom of the page under the heading "Current Program Year Activities Completed" you can review the date and amount of credits earned for each activity you have completed.
- Please contact the HealthQuest Help Desk toll-free at 1-888-275-1205 (option 9) if you need assistance or visit <http://www.kdheks.gov/hcf/healthquest/trackcredits.htm> for more information.

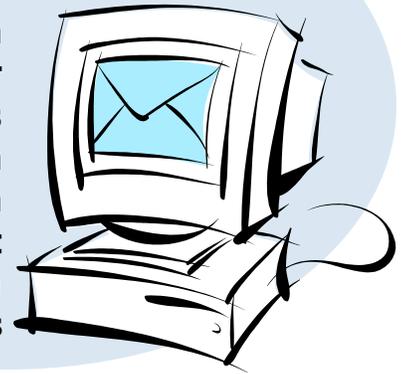


Employee Contact Information

Email Addresses – New Requirement for all NSE Members

Beginning this summer, every Non State member will be required to have a valid email address on record with the SEHP.

Please make the necessary arrangements to obtain a valid work or home email address from all of your eligible employees. Every member will need access to a valid email address in order to obtain important information regarding their health benefits, as well as access online enrollment portals. If an employee does not currently have an email account, there are many free email providers online for which they can sign up instantly.



Updated Addresses



Please be sure that you have your employees' most current address on record. This is to ensure that they receive important information regarding their health insurance in a timely manner. This is especially important in the instance of a termination or a divorce. (In the case of a divorce, if the ex-spouse has a new address, that should be reported on the Change form to the SEHP)



Annual Open Enrollment Period

Important Information

Summer is here and, before we all know it, Fall will arrive along with our annual Open Enrollment period. This year's Non State Employee Open Enrollment period will be from October 1 through 31. We are already working on our Open Enrollment books and important plan information for 2014.

Again this year, Open Enrollment will be completed using the Kansas Employee Eligibility Portal. We had a large number of Non State Employees successfully complete their enrollment elections online last fall. This resulted in a quicker, more efficient Open Enrollment period for our members as well as the SEHP. Our members' elections were sent seamlessly to all our insurance carriers as well as our billing administrator. Insurance cards were produced quicker and billing information was more accurate.



Your employees will only need to access the system if they wish to make changes to any of their SEHP benefits. The online enrollment portal can be accessed through any computer that has Internet access. Each member will need to enter their Kansas employee ID number, their date of birth, and their social security number to access the system. Once logged in, they can see their current election choices online, make changes to their demographic information (address, phone number, email address, etc.), and make changes to their SEHP coverage for 2014.

****Please note: A valid email address is required. Confirmation statements will be sent to your email address.****



Stay tuned in the upcoming months for further information about the enrollment portal and additional Open Enrollment information.



The HR Corner—Odds & Ends

Plan C HSA Forms

If a member elects Plan C, the current Enrollment form indicates that a HSA form must be attached. This requirement ***does not*** pertain to our Non State Entities, and no such form need-be submitted. The HSA form is only necessary to coordinate the Plan C HSA contribution amount between the employee and their payroll department. Non State Groups may use the standard HSA form linked on the SEHP website for their own coordination purposes, but it is not required to submit this form to the SEHP, since we do not handle the transfer of funds from the employee.



Terminations & Retirements

When a member terminates or retires, it is important to list the actual last day the member was considered on payroll. This date is used in determining when the member's active benefits will end with the SEHP. Active coverage ends on the last day of the month in which a member officially terminates or retires. If a member's last day occurs on the 1st of the month, that member will have coverage through the entire remainder of the month.

Plan Options

It has come to our attention that some groups may be limiting their employees' options in electing only certain carriers and plan types. It's important to note that the SEHP has contracts with a variety of carriers and different plan types through each. Members ****must**** be given the opportunity to choose which plan and carrier they wish. A Non State Entity cannot dictate what plans and options a member may elect at initial hire or Open Enrollment.

Documentation

Please do not send in a request for enrollment or mid-year change without all documentation attached. Sending in a form or request without all necessary documentation does not act as a placeholder, and will not extend the 31 day qualifying event date for the member.

Date of Event vs. Effective Date

As a reminder, the SEHP requires both the actual event date of a qualifying event, along with the effective date of the coverage change (typically the first of the month following). The date of event on the Change form is located on the left hand side of the form, mid-way down the page. The effective date should always be listed in the top right hand corner.



Direct Bill vs. COBRA Comparison Chart

Whenever a member loses SEHP coverage, it's important to know the available options for continuation coverage. A comparison between Direct Bill and COBRA are listed in the chart below. A qualifying member may choose the one best suited to their needs, but only one coverage option may be chosen.



Length of coverage eligibility in the event of:	Direct Bill	COBRA
Retirement	Lifetime with paid premiums	18 months if already Medicare entitled
Leave without pay	12 months	18 months or until Medicare entitled, whichever comes first
Military Leave	24 months	24 months
Disability	As long as the member remains approved for disability	18 months but may be eligible for an 11 month extension (see COBRA Election Notice Form from COBRAGuard for details)
Surviving Dependent Child	Until age 26	36 months or until age 26, whichever comes first
Surviving Spouse	Lifetime with paid premiums	36 months or until Medicare entitled, whichever comes first
Cost Information:	Employee pays full premium amount	Employee pays 102% of the full premium amount (150% in the case of a disability extension) which is usually more expensive than Direct Bill coverage
Medicare Eligibility:	Lifetime with paid premiums	For individuals that are under the age of 65, Medicare is a terminating event for COBRA coverage if entitlement occurs at the time of or after the qualifying event. If the individual is over age 65 and actively working, then 18 months of COBRA may be available.
Coverage Available:	Direct Bill coverage offers Medicare coverage options also	The only coverage available to the Employee is the coverage they had on the day before the qualifying event occurred.
Annual Open Enrollment required:	Yes	Yes

