

# COORDINATOR'S CORNER

## KEHP Information for Insurance Coordinator's is brought to you by the Department of Employee Insurance

The purpose of this newsletter is to help bridge the gap between DEI and insurance coordinators through out the state. We feel this will help create a team effort to "serve the people who serve the people". In Coordinator's Corner you will find announcements of upcoming events such as: benefits fairs, IC training sessions, deadlines for enrollments, latest development on the KHRIS project, new quasi groups, and new coordinators. We will also use this as a forum for changes, comments, suggestions, FAQ's (frequently asked questions), Star nominations for Star IC's, reminders, useful tips, motivational quotes or poems and helpful links.

**Passwords and Employee ID's:** Before Open enrollment arrives it may be helpful if you start issuing your members their Employee ID's and Passwords. As previous letters and e-mails have stated, it will alleviate a lot of stress for you as the Coordinator and for the members when it's time for them to Web enroll. If you are a State agency your employees employee ID number is listed on their pay check stub. Once they have the ID number, then they can get their password from you.

### IMPORTANT DATES TO REMEMBER:

Open Enrollment- October 13th thru October 24th

Benefits Fairs- October 2nd thru October 16th (specific dates, times and places will be listed in the 2009 KEHP handbook) at [kehp.ky.gov](http://kehp.ky.gov)

Open Enrollment Training- September 23rd (Frankfort), 24th (Prestonsburg), 25th (Somerset), 29th (Paducah), 30th (Bowling Green)

### Welcome Message from the Commissioner..

As the Commissioner of the Department of Employee Insurance (DEI), I would like to welcome all KEHP Insurance Coordinators to this inaugural edition of Coordinator's Corner.

As you may have heard, DEI's new guiding principle is "Members Matter." Whenever feasible, it is our goal to keep plan participants at the forefront of DEI thinking in administering the Kentucky Employees Health Plan (KEHP). It is also our goal to create new and innovative ways to assist our Insurance Coordinators – as the service providers closest to plan participants – in the provision of outstanding customer service.

Toward these ends, DEI is pleased to highlight two, member-friendly changes in KEHP administration for the 2009 Plan Year:

- Effective January 1, 2009, the period for plan participants to sign and date "change forms" following most Qualifying Events will be expanded from 30 to 35 calendar days.
- Effective January 1, 2009, if one of two plan holders in a "cross-referenced" Family plan leaves employment, the remaining plan holder will NOT necessarily be required to pay the full-family contribution for the remainder of the Plan Year (under the new rules, the full-family contribution will only be due if the former plan holder is added back to the plan as a dependent, resulting in creation of a traditional family plan). Instead, the remaining plan holder's Family plan will automatically default to a Parent Plus plan. Through the occurrence of a Qualifying Event – such as the procurement of "other group coverage" by one or more of the plan participants – it may even be possible for the Parent Plus plan to be switched to a Single plan or dropped altogether.

It is our hope that these and various other DEI initiatives to be announced in the weeks ahead, will work to the benefit of KEHP members and Insurance Coordinators alike. We value our Insurance Coordinators and consider you an essential part of our KEHP team. It is our desire to provide the necessary support to enable you to fulfill your important, front-line, customer service responsibilities!

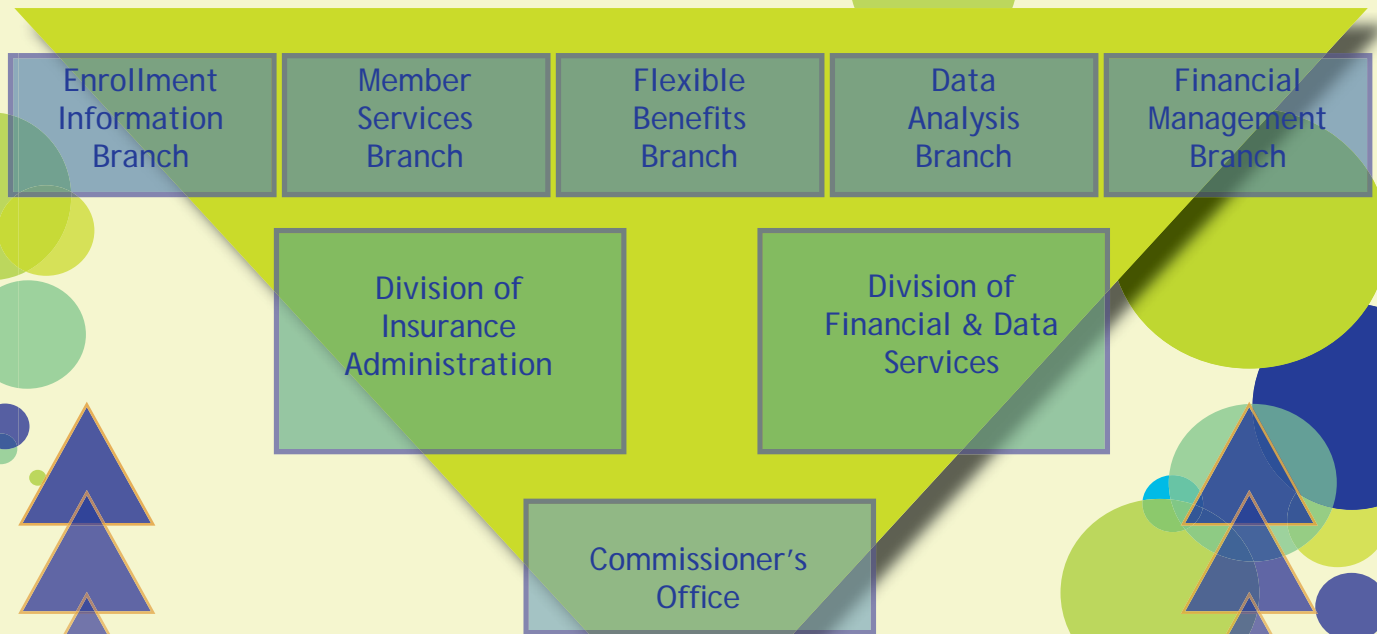
Frederick D. Nelson, J.D.  
Commissioner, DEI

Editor: Kim Collins, Enrollment Information

# DEI Organizational Chart

**KEHP Members**

**KEHP Insurance Coordinators**



*"Members Matter"*

**NEW  
QUASI GROUPS  
AS OF AUGUST:**

**New Quasi groups as of August**  
Housing Authority of Flemingsburg company number - 96668  
Carter Co. Fiscal Court company number is - 96670

**New Quasi groups as of September**  
Elliot County Clerk's office company number is 96666  
Simpson County Child Support Office company number is 96671  
Russell Co Ambulance Service company number is 96672

Crittenden County Child Support Office company is 96673

**STAR  
INSURANCE  
COORDINATOR'S  
AND NOMINEES**

If you would like to nominate one of our hard working coordinator's for the "Star Coordinator" please send me a brief description of why they should be nominated at pers.icviewpoint@ky.gov. We will spotlight them and send an appreciation gift to the coordinator that wins.

## Reminders

DEI would prefer that all applications and updates are mailed with log sheets instead of faxing. When applications and updates are fax without a log sheet there is no guarantee of receipt of them and no guarantee when it can be processed. Please fax only those applications and updates that affect Access to Care. If applications and updates are faxed, it will be processed on a first-come, first-serve basis. Please mail all forms to the attention of EIB or if necessary please fax to the attention of EIB at 502-564-1085.

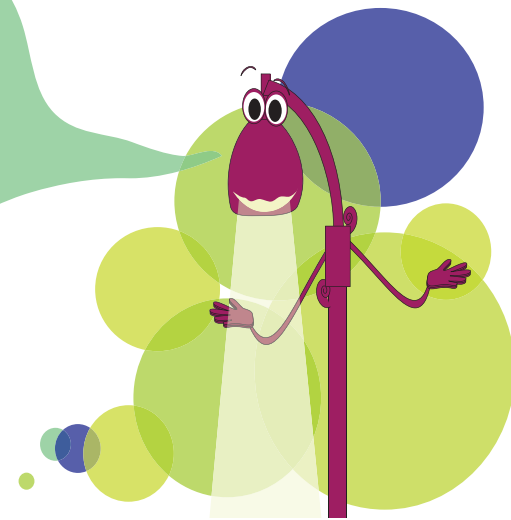
If you enter a new hire under the wrong social security number, please send the form or application to EIB. Do not enter a second time under the correct social security number. This will prevent duplicate social security numbers in GHI.

On all FSA's (Flexible Spending Accounts) you must enroll every year for Health and Dependent care.

The December 2009 premium holiday is for insurance premiums ONLY. Any Healthcare or Dependent Care FSA contributions for 2008 will still be deducted in December 2008.

Hi. I'm the lamp post  
that sits on the Coordinator's Corner.  
I'm the personal guide for this new IC newsletter. My job  
is to spotlight the important points. These dots will show you  
where to focus. If something is really important, it will be  
highlighted with a dot!

By the way, I need a name.  
Send your clever suggestions to  
pers.icviewpoint@ky.gov  
and the winner will get a prize!



# what's New

- 2009 Benefit Selection Guide will be mailed beginning September 24, 2008.
- 2009 KEHP handbook on line at [kehpn.ky.gov](http://kehpn.ky.gov)
- A dedicated e-mail just for you. Feel free to lend us your suggestions and viewpoints at [pers.icviewpoint@ky.gov](mailto:pers.icviewpoint@ky.gov)
- Smoking Status Change: you may request a change in your smoking status outside of open enrollment. You will be required to provide certification (such as completion of a smoking cessation program, etc.) with the required form. The change to your smoking status will be limited to the smoker contribution. This change does not create a qualifying event to allow other changes to your plan. The change will be limited to the effective date with no retroactive premiums. Effective 1/1/09
- All Qualifying Event (QE) dates that are currently 30 days will change to 35. All others stay the same.
- Family Cross Reference (xref): When one spouse terms employment the plan will automatically be changed to Parent Plus for the remaining spouse. The plan option will not change. The termed spouse may be added back on as a QE if requested within 35 days.
- Terminations of plans will end on the 15th of the month if an employee loses employment between the 1st and 15th of the month. The plan will term on the last day of the month if the employee loses employment between the 16th and last day of the month.
- Return from Leave Without Pay (LWOP) will follow the same rule as above in that the reinstatement will occur either on the 16th or 1st day of following month depending on the return date.
- Kentucky Retirement System (KRS) will still begin their retirement effective date on the 1st day of the month; Kentucky Teachers Retirement System (KTRS) will still begin 1st day 2nd month.
- Employees who choose to add a dependent on their plan who will turn 24 or 25 during the 2009 plan year will pay their total premiums post tax unless they can show proof that they are eligible for pre-tax.
- All dependents on the plan age 19-23 to be considered a qualifying child "QC" by IRS definition must be a full time student. If they are not, they must meet the qualifying relative (QR) definition.
- Smoker rates: A Single plan pays 1x the smoker amount; Couple pays 2x the smoker amount; Parent Plus pays 2x the smoker amount; Family and Family xref pays 2x the smoker amount (1/2 from each employee if xref).
- The employees of new groups coming into the KEHP during the Plan Year are eligible to begin a cross-reference payment option.
- For the 2009 KEHP Open Enrollment there will be a toll free hot-line to assist members with their Employee Identification and Passwords. The numbers are as follows: 866-302-5632 (outside Frankfort area) or 502-564-3116 (within Frankfort area).
- For benefits questions members can call the KY Spirit number at 877-KYSPiRiT or 877-597-7474.
- KEHP plans to conduct will be conducting a dependent eligibility audit on all dependents listed on applications during the 2009 plan year.
- EIB has created a form that will be used for eligibility and termination of coverage for Medicaid policy holders. This will help process QE's that require supporting documentation from the Cabinet of Health and Family Services. That form will be available on the KEHP web site under the Insurance Coordinator's forms.