

2016 2nd Annual SUS Face-to-Face Meeting Notes

Division of State Group Insurance (DSGI) Updates:

New Employee Assistance Program (EAP) Contract – E4Health:

- DSGI launched procurement last fall for EAP services. DSGI will now manage this contract beginning August 21, 2016.
- EAP uses tiered pricing for their contract. This amount is currently \$0.70 per employee per month for the state agencies. If universities join E4Health they would be able to “piggyback” off of the state contract. A webinar will be set up in June or July to further discuss E4’s services and the process to participate in this contract.
- DSGI will encourage state agency employees to use services, as the services are paid for regardless of employee utilization.
- Utilization reports are available, but will only include statistical information to ensure confidentiality of members.

Diabetes Prevention Pilot/Culture of Health:

- DSGI began a diabetes prevention pilot on April 1, in partnership with Florida Blue and Capital Health Plan.
- Participants in the pilot must be Non-Diabetic, 18 or older, BMI of 24 or greater, high risk for diabetes.
- DSGI has create the “Wellness Wire.” Any ideas for how to improve would be welcome. Please provide questions or suggestions to: Dave.Snyder@dms.myflorida.com.
- Benefits Fairs will include a focus on preventive health care.

IRS Reporting (Affordable Care Act (ACA)) Recap:

- By March 1, approximately 188,000 1095-C forms were mailed to employees and prior employees.
- Initially, there were numerous issues that prevented forms from being generated. Most of this was due to data clean-up and discrepancies in how data is reported for the State of Florida.
- For the 2015 plan year, the contract was awarded to Ernst & Young. DSGI is seeking a new contract for ACA reporting in the 2016 plan year. They anticipate awarding the new contract on or around June 1.

Health & Dental Insurance, a Look Ahead:

- DSGI is currently in an active procurement for HMOs. The award is anticipated to be made by the end of May/early June. It is possible some service areas will change, but is unknown at this

time. If there are changes, DSGI and People First (PF) have a mapping process in place. If multiple HMO offerings, will map to PPO plan.

- 2017 premium rates are in [Section 8 of GAA](#). See [management advisory 16-006](#).
- DSGI anticipates a Health Insurance Survey will be conducted sometime in June or July. The goal of this study is to determine enrollees' level of knowledge and factors considered when selecting health plan options, communication preferences, and interest in personal health management.
- A bill has been filed during the last three legislative sessions that would redesign health insurance program. While the bill did not pass during the 2016 legislative session, it is possible a similar bill will be filed during the 2017 legislative session.
- In the 2016 session, the legislature passed HB 221 related to balance billing and other insurance items. Starting July 1, 2016, non-network health care providers will not be able to balance bill patients in certain situations. The bill also expands coverage for children with Down's syndrome. Additional information forthcoming from DSGI.
- For dental insurance, DSGI is exploring options for the 2018 plan year.

Non-Discrimination Testing:

- The Internal Revenue Service (IRS) requires DSGI to conduct non-discrimination testing for the dependent care flexible spending account. Chard Snyder, the FSA administrator will conduct this test. We anticipate that this will become a yearly process.

Break in Service Rules:

- For universities, the break in service is 26 weeks (or 182 days). This is a hard cut off regardless of how close to the 182 days the employee is, the previous benefits are reinstated (e.g., 181 days benefits are reinstated) if the employee does not meet or exceed the 182 days.
- If the OPS employee is reinstated in less than 182 days, then they will retain the benefits (benefits will be reinstated) they had prior to their termination. If the employee had gained benefits eligibility from another source during their break, they will have 60 days from the time they return to cancel their state insurance.
- If the OPS employee returns after a qualifying break in service (rule of parity or a break that is more than 182 days), the employee's appointment action will determine eligibility.
- It was suggested that benefits related messaging be added in the People First Portal for employees whose benefits are reinstated.

Retroactive Personnel Actions:

- It is very important to send personnel actions in a timely manner using the BNI_001 interface file. Sending retroactive hires and terminations can cause adverse downstream effects for the employee or the university. For example, by sending in a late termination, the employee can

continue to pay premiums via check and remain covered, even though their insurance should have terminated. This will cause the university to continue to incorrectly pay insurance premiums because we are not permitted to rescind coverage. Retro hires may also cause the employee to miss their QSC window. For example, if the appointment action is sent 30 days after the actual date of hire, the employee will have only 30 days to process their QSC, rather than the customary 60 day window as the 60-day new hire QSC window starts on the date of hire. This will also cause the employee to have a later effective date than they would have had if the appointment action had been sent in a timely manner.

- Make sure that you don't send holding table codes (employee status of 08, with a contribution period of 16, and action/reason codes of 06/58) in error as this will place the employee on the holding table.
- The PF team and universities expressed interest in a long-term clean-up exercise. In this exercise, we will need to determine the universities' capabilities in comparing who is active versus who should be active. During this period, it may be possible to make a KPI exclusion in order to not punish universities for correcting their data. Preference is for the actions to be sent through the BNO_001 file where possible.

QSC Matrix Updates:

- A qualifying event occurs only if there is a gain or loss in eligibility for insurance coverage.
 - Keep in mind that employees who were OPS eligible and did not enroll in benefits will be unable to enroll in benefits if they are moved to an FTE position, as the benefits rules dictate that a QSC is only presented to the employee if there is a change in benefits eligibility. Since this move does not change their benefits eligibility, then they will not be presented the QSC. When hiring OPS employees who may be moved to an FTE position, be sure to remind them of this rule.
- A revised QSC matrix sent in January, Management Advisory added. The QSC matrix and MA can be found here:
http://www.dms.myflorida.com/workforce_operations/state_group_insurance/for_hr_offices.
- If gaining eligibility, a status change letter is sent to employee's address (on file with PF system). Again, it is important to ensure that you send over the most up to date address for your employee.
- If sending the 99 00 action for employees who are not currently benefits eligibility, eligibility will only trigger a QSC within the new hire measurement (initial measurement) period.
- DSGI is working through a revised QSC matrix that will include more detailed for each QSC. Using this new QSC matrix, the goal is to implement additional QSCs with the People First as part of the system upgrade in the fall of 2017.
 - DSGI will assist in communication to Universities.

Takeaways:

- The People First team will update the BNI/BNO workbook as rates become available.
- Provide the E4Health PowerPoint presentation to the Universities.
- DSGI will set up a Webinar for SUS with E4Health in the summer.
- People First team will review adding benefits related messaging in the People First Portal for employees whose benefits are reinstated.
- The People First team will create and provide employee roster files for each university for the university to determine what clean-up actions are needed.

ACA Reporting Reminders:

Timely Terminating Employees:

- As noted earlier, timing and sequencing of employee actions is very important and has several downstream effects. Going forward from the clean-up process (and even before the clean-up process) make sure that personnel actions are sent in a timely manner. Reporting personnel actions affects ACA reporting. The offer of coverage is dictated by eligibility for benefits, thus if there is a terminated employee who the termination action has not been provided on the BNI_001, the tax form that is sent to the former employee and the IRS will show that we have offered coverage to the employee, even though they were not eligible to receive benefits.

Reporting Hours for OPS Employees:

- Universities were reminded to timely provide the hours to People First using the PRI_458. If the hours are not provided to People First timely the employee's eligibility may be incorrectly determined resulting in employees losing eligibility for coverage or not gaining eligibility for coverage when they should.
 - PF is requesting the all universities send in the PRI-458 at least once per month in order to remain current on employees' hours for measurement purposes. For the two days in October prior to OE Measurement, send the final file with the hours for Oct 1 and 2 (note these hours MUST be sent with a date on or prior to 10/02/2016) **BY 10/15/16 for 2017 Open Enrollment benefits eligibility (sooner is better). If the final hours for the 10/03/2015 – 10/02/2016 Open Enrollment measurement period are provided after 10/15/16 the hours will not be factored into the employee's eligibility.**
 - Another issue with not providing hours timely is that the employees will not receive timely communications for Open Enrollment due to insufficient hours.

OPS to Salary Transitions:

- If an employee is leaving an OPS position and moving to a salaried position, send a termination record using subgroup (pay plan) 25 on the BNI_001 and an appointment action using the salaried subgroup (pay plan 21, 22, 23 or 24). In this case, benefits eligibility will always move to the salaried position—even if the employee had benefits eligibility on the OPS position.
- The People First system uses the Bureau of State Payrolls biweekly payroll schedule for determining the processing timing for when changes are provided to the universities. The payroll schedule may be found at http://www.myfloridacfo.com/Division/AA/StateAgencies/2016AGENCYPayrollCalendar_FINAL_10192015.pdf. It's important to note that when an employee moves from OPS to Salary or Salary to OPS the university will receive two sets of changes. The first set will terminate the benefits for the exiting position and will be provided once the termination of benefits is determined. The second set of benefits will be provided to activate the benefits for the new position. However, the benefits for the new position will not be sent until after the final payroll has processed for the time period the benefits are active on the terminating position.

2016 ACA forms:

- For the 2016 ACA tax forms, PF will use the same model as used for 2015 tax reporting. People First will send the vendor files to report on employee's eligibility, enrollment and biographical information for reporting to the IRS early in 2017. As such, it's critical that People First has an accurate mailing address for ALL employees.
- The PF system will have a new screen for employee's to access their 1095 tax forms (screen will ONLY include the forms issued by the Division of State Group Insurance). This will be a new screen and will function similar to the confirmation statements screen. Along with this, the system will roll-out the option for employees to receive their 1095 form electronically with the address verification process in August 2016. The user will have the ability to make their selection, provided we have a valid notification email address for them.
- The system must have valid Social Security Number (SSN) for employees and dependents for reporting on the 1095-C form. While the employee may leave the dependent SSN blank when initially registering the dependent (e.g., employee has not yet received the SSN card for the dependent). However, if the SSN is left blank the employee will be sent an email and multiple letters to provide the SSN to avoid penalty assessment by the IRS. These employer notices are required by the IRS.
- Universities would like to see active message on Confirmation statement to solicit employee/dependent SSN/Tax Identification Number (TIN). This would be dictated by whether or not the individual employee or dependent has a valid SSN/TIN. The message would appear as an indicator with a message.

Takeaways:

- DMS will investigate an active message on the Confirmation statement to solicit employee/dependent SSN/TIN.

University Refresh Process and Error Report:**Employee Privacy Indicator / Process:**

- Florida statutes 119 provides protections for privacy of employees. If you have protected employees, populate the “Confidentiality Indicator” field (field 35) on the BNI_001 with code 01 (confidential). This marks the protected identity indicator on the Personal Information screen in the PF portal.

Opportunities:

- The PF team would like to have workshop with universities to discuss the details of the interface files (scheduled for September).
- Universities would like for People First to create an indicator for when a returning employee’s benefits are reinstated due to not having a qualified break in service. This will need further discussion as there are various scenarios where we would need to determine whether to select the indicator for when an employee returns (will be included in interface files meeting in September).

Error Report:

- The error report consists of errors, warnings and informational messages. SUS agreed the current messages are useful and should remain. There are currently some codes that are not provided back on the files. These will be added.

Emails, Home and Mailing Address and Address Scrubbing

- People First has both a mailing and a home address. When sending updates to addresses, make sure that you send the information for both addresses. If updates are provided for only the home address communications from People First will continue to be provided to the old mailing address on file. If your university HR system does not contain both a home and a mailing address, send the address you maintain in both the home and mailing address fields.
- The annual address scrubbing process will occur in July. Once the exact dates for the scrubbing are determined the People First team will let the universities know.
- Most importantly, provide us with correct addresses and email addresses. If accurate information is not provided to People First, employees will not receive communications in a timely manner, which can impact their benefits enrollment opportunities.

- There are issues with how to handle military addresses using the BNI_001. Since they do not use the same format as domestic addresses, a process or file update should be made to address this issue.
- Universities would like to receive one row per SSN/employee subgroup combination on the BNI/BNO files.

Takeaways:

- The People First team will update the workbook for how to handle military addresses.
- Universities would like to receive one row per SSN/employee subgroup combination on the error files. E.g., add multiple error fields. This will require an interface file change. The People First Team will update the BNI/BNO workbook accordingly.
- The People First Team and Universities will talk through BNI/BNO process for future. Scheduled for September 12 – 14.
- The People First team will review the need to add an indicator to BNO_002 when reinstating benefits due to the employee not having a break in service (it's possible this will have to wait until post People First upgrade).
- DMS will notify the universities when address scrubbing will take place. This process is tentatively scheduled for July of 2017.
- DMS will add new codes that are not provided in the error report. Universities will need to define what codes they would like to add to this report and DMS will need to make an update in the BNI/BNO Workbook.

Over / Under Report Update:

Optional Life Insurance Update:

- Management Advisory will be issued to replace MA-001.
 - The Optional Life calculation was fixed in October, however was not officially implemented. The correct calculation is based off the salary as of the last day of the second biweekly pay period as this is the amount the payout would be based on. PF will begin using this calculation for the June 2016 coverage month. Prior to October 2, 2015, we were using average salary during between the two biweekly pay periods.
 - In October of 2015 PF re-calculated back two years which created thousands of underpayments for retroactive months. This affects underpayments dating back to October 2013. People First is currently fixing the records that were recalculated.
 - The new calculation will apply starting with June 2016 coverage month.

24-Month vs. 6 Months:

- The Benefits Under/Overpayment report has been updated to display 24 months of data throughout the week. Prior to this implementation in April 2016, 24 months of data was only available on Mondays, and only 6 months of data was available the rest of the week.

SSN Corrections:

- Currently some universities are correctly sending an SSN correction on the BNI_001, but are continuing to send the incorrect SSN on BNI_123. Once the SSN correction is provided on the BNI_001, the BNI_123 must include the correct SSN or the premium deductions will not post.

Takeaways:

- DSGI will issue a management advisory to replace MA-001.

Refund Process Reminders (Quick Overview) / Differentiate Between OPS and Salaried:

- If you have not downloaded the new version of the refund files, go to the DSGI website (http://www.dms.myflorida.com/workforce_operations/state_group_insurance/for_hr_offices) and download both the salaried and OPS employee forms. Universities should not be updating the form calculations. Many rejects occur when the form calculations have been updated. DSGI will work to lock down the form, so that it will not be editable.
- Insert the correct date at the top of the form. This is important for accountability. If a file is rejected, change the date on the top of the form. PF and NorthgateArinso (NGA) will create an "Updated Date" field at the top of the form for this purpose. In this case, keep the original submission date as is and insert the updated date in the new field. That way, we can track both dates if necessary.
- If you are requesting a refund, ensure that the proper coverage period is stated on the form. This will prevent forms from being returned.
- If the refund is for a pre-tax benefit premium payment, indicate a pre-tax amount within the form.
- If rejecting an entire form, NGA will put entire file in eCase with a comment. If rejecting single record on form, will insert comment in individual record in the form and place back into eCase. Will never create new eCase to return refund form.

Takeaways:

- DSGI will add an "Updated Date" on refund forms for form re-submission after it was previously rejected by NGA.

- DSGI will lock down refunds spreadsheet (both salaried and OPS versions) to prevent updates to formulas.
- The People First team and NGA will create guide on when and how to request.

FSA / HSA Deductions (Deducted In Tax Year, Not In Advance):

- Each year, deductions taken in December cause several issues as they are requested in January. Per IRC regulations, all tax deferred accounts (Health Care FSA, Dependent Care FSA, Limited Purpose FSA and HSA) must be deducted and reported in the plan year.
- When an employee is coming out of High Deductible Health Plan into a standard plan, NGA will automatically make adjustments to contribution amount for December coverage. This adjustment should occur in January.

HSA Account Demonstration:

- If Chard Snyder is unable to open the employee's bank account, Chard Snyder will make two attempts to reach the employee by sending correspondence to the employee's address. Chard Snyder will request from the employee a form of identity such as a copy of their driver's license. If the employee does not provide the requested information, the bank account cannot be opened and the HSA will be terminated. The state contributions and any employee contributions will be reversed after 60 days and the employee will not be eligible to have the funds placed in a bank account once they are reversed (the employee will receive a refund of their contribution and the employer contribution will go into the DSGI trust fund). The employee will have to re-enroll in the HSA and once Chard Snyder successfully opens the bank account, they will receive contributions going forward.
- After universities process their payroll, it takes approximately 10 days before the money is deposited into the employee's HSA account.
- On the Chard Snyder website, the Tools and Support tab contains documents and forms, Plan summaries, FAQ's, Letters, Contact Information and other valuable information.
- Some upcoming features for Chard Snyder are:
 - There will be a mobile app coming. This will include the ability to upload documentation from the phone. We are anticipating this coming by the end of the calendar year.
 - We are anticipating live chat within 3-6 months. These reps will be specific to the State of Florida account.
- Under the profile tab, the employee can set up their bank account information in order to be reimbursed via direct deposit for paper claim submissions.

- Chard Snyder provides the ability to set up payees for the FSA or HSA account. This functionality has not been available until now.

Takeaways:

- Email HSA Account Demo power point to universities.
- University would like notification when Chard Snyder has an ID Verification block on an employee in order to assist the employees with getting their information into Chard Snyder. – Lydia to determine if this is possible with Chard Snyder.
- Universities will need to adjust their internet settings to use *.myflorida.com as a trusted site. Recommendation is that the *.myflorida.com be pushed down as a network push. Refer to SE 130
([http://www.dms.myflorida.com/content/download/127342/790685/SE_130_\(Updated\)_04-02-16_Release_Summary.pdf](http://www.dms.myflorida.com/content/download/127342/790685/SE_130_(Updated)_04-02-16_Release_Summary.pdf)) for additional details.

People First Overview Demonstration:

- The website is: www.peoplefirst.myflorida.com.
 - Within the menu bar at the top of the screen, you can hover over the fields to show a dropdown. This will allow one-click access to the page you want and provide quicker navigation.
 - My Direct Reports > Benefits > Benefits Eligibility Key Information Screen:
 - If estimated hours and Initial Measurement period, the estimated hours will drive their eligibility.
 - For “measured weekly hours total” field, these will only show up once the employee has been measured.
 - Ineligibility reason is only populated if not eligible on that employee ID. For OPS employees, most common reason is insufficient hours.
 - Long term, we anticipate having one record per SSN. This will help ease of use and avoid confusion associated with there being multiple active IDs.
- During the upgrade, the pay info screen will be fixed.
- To reduce confusion regarding measurement for new employees, a flowchart will be created and shared with the universities.

Takeaways:

- The People First team will fix pay info screen during upgrade.
- The People First team will create flowchart to diagram Measurement for new employees.

People First Team Site:

- The website is http://www.dms.myflorida.com/workforce_operations/people_first.
 - For employees, this site contains new employee documents, people first related training materials and manager training materials.
 - For your HR staff, this contains KPI's, Conference Call notes, key documents and instructional guides.

DSGI Employer Site:

- The website is http://www.dms.myflorida.com/workforce_operations/state_group_insurance
 - For employees, this website includes links for benefits, FAQs, forms and publications and contact info for insurance companies.
 - This website also includes each publication of the "Wellness Wire," Legislative and Policy resources, the GAA (once it becomes available), HR office resources (including links to the current measurement matrix, refund forms, move money forms, etc.), a contact page and a feedback page.

Takeaways:

- DMS will post the GAA to the DSGI website.
- The People First Team will add the measurement matrix to the university page on the People First website.

Next Generation People First Changes:

Next 15 Months:

- The People First team signed a new contract with NGA effective 8/21/16. We have already begun working on the new website to be available in the fall of 2017. This will include a new portal design, mobile accessibility, a new enrollment process using a workflow process, etc.

Face-to-Face Meetings Going Forward? Timing:

- It was agreed that face-to-face meetings should take place each year in May.