

Q & A Regarding Inquiries from Retirees Wishing To Cancel NDPERS Health Plan

- 1) What is the process if a retiree wishes to cancel the NDPERS Health Plan?

Retiree should complete a Request to Cancel Retiree Health Insurance SFN 58269 and submit to NDPERS by the end of the month prior to the effective date of cancellation. In addition, if the retiree is on Medicare, they also must complete a Prescription Drug Plan (PDP) Disenrollment Form. Both forms are located on the NDPERS website or can be mailed to the retiree.

- 2) Will I lose my retiree health insurance credit (RHIC) if I discontinue the NDPERS Health Plan?

Effective July 1, 2015, the RHIC will be portable, meaning it can be used for non-NDPERS medical and prescription drug coverage. However, the member will be responsible for submitting reimbursement requests directly to the RHIC vendor.

- 3) If I cancel my NDPERS Health Plan, will I be able to rejoin in the future?

To be eligible to re-enroll, a member must apply within 31 days for a qualifying event. The qualifying events for retirees are:

- Date of retirement, defined as either:
 - i. The last day of active employment if member does not defer his/her retirement benefit or take a lump-sum refund of his/her retirement account, or
 - ii. Date of first retirement check if member deferred his/her retirement benefit.
- Member's 65th birthday or eligibility for Medicare;
- Member's spouse or eligible dependent's 65th birthday or eligibility for Medicare;
- The loss of coverage in a health plan sponsored or provided by member's employer or member's spouse's employer, if covered through spouse's employer group plan. This includes loss of coverage due to the death of, or divorce from a spouse as well as completion of COBRA continuation coverage.
- Marriage
- Birth, adoption, or appointment of children for legal guardianship.

If a member or surviving spouse does not enroll within 31 days of any one of the above qualifying events, or does not meet one of the above qualifying events, he/she will have forfeited his/her rights to enroll in the Plan in the future.

- 4) Who can I contact to help me in making insurance decisions?

The **State Health Insurance Counseling Program (SHIC)** offers free help with Medicare and other health insurance. Trained counselors who work through local sponsoring organizations can help answer your questions. SHIC counselors have no connection with any insurance company or product.

SHIC counselors are trained in all aspects of senior insurance issues, such as Medicare, Medicare Part D and Medicare Advantage plans.

SHIC receives funding from the Administration for Community Living (ACL). The program helps Medicare beneficiaries understand Medicare. If you receive Medicare, counselors can help you with:

- **Paperwork and statements:** understand paperwork and statements that you receive after a doctor visit, hospital stay or other experience.
- **Bills:** sort out and reconcile statements, hospital or clinic bills and help you figure out what has been paid and what you need to pay.
- **Claims filing and appeals:** claims filing or appeals if payment has been denied.
- **Options for coverage:** options for private insurance or to supplement your Medicare, such as Part D plans, Medicare Supplement plans or Medicare Advantage plans.
- **Options for the future:** review and understand long-term care insurance and offer you tools to help make the right choice for you.

Contact Information for SHIC:

ndshic@nd.gov

701.328.2440

701.328.9610 fax

888.575.6611 toll free