

SPOUSE/DOMESTIC PARTNER INSURANCE RULE

President Troha's recent campus announcement of October 10, outlines key decisions made to achieve a balanced budget in 2018-2019. One of the measures Juniata College is implementing in an effort to reduce medical costs is to require that spouses and domestic partners of Juniata employees, who have access to either Medicare or group medical insurance coverage through their own employers, enroll for coverage through Medicare or their own employers.

This rule will go into effect January 1, 2019. Employees with a spouse or domestic partner who is covered under Juniata's health plan must complete the attached certification form no later than November 30, 2018 to verify whether or not your spouse/domestic partner has access to other group health insurance. **If you do not return the certification form by November 30, 2018, verifying your spouse or domestic partner does not have access to other coverage, he/she will lose coverage from the Juniata plan as of January 1, 2019.**

FREQUENTLY ASKED QUESTIONS

Q: Self-Employed – If my spouse or domestic partner is self-employed, can I provide insurance coverage for him/her through Juniata's health plan?

A: If your spouse/domestic partner has employees that are covered under a group health plan, then no, your spouse would be required to also enroll in the group health plan his/her business provides for its employees. If, however, your spouse/domestic partner does not have health insurance for any employees or himself/herself, then he/she can be covered under Juniata's health plan.

Q: Medicare – If my spouse or domestic partner is eligible for Medicare, can I provide insurance coverage for him/her through Juniata's health plan?

A: No. If your spouse/domestic partner is eligible for Medicare coverage, they cannot be covered under Juniata's health insurance plan. Your spouse/domestic partner will need to enroll in Medicare Part B and select a Medicare Part D plan prior to January 1, 2019.

Q: Social Security Disability – If my spouse/domestic partner is currently receiving Social Security disability, can I provide insurance coverage for him/her through Juniata's health plan?

A: Yes, however, once your spouse or domestic partner is eligible for Medicare (generally after 2 years on SSD) he/she cannot be covered under Juniata's health insurance plan.

Q: Pre-Existing Condition – If my spouse/domestic partner has a pre-existing condition and he/she enrolls in his/her employer's medical plan, will he/she receive coverage for that condition through his/her employer's plan?

A: Most employers operate their health insurance benefits in accordance with HIPAA regulations which stipulate that if a person has had continuous health insurance coverage (continuous is defined as less than a 63-day break in coverage), then pre-existing condition limitations will be waived for 1) up to the number of months of continuous coverage he/she has had or 2) up to the time limit imposed by the new carrier. You will want to check with the carrier to get clarification.

Q: Vision and Dental Coverage – Can my spouse/domestic partner stay on my vision and dental plans?

A: Yes. Vision and Dental coverage are not part of the spousal/domestic partner exclusion.

Q: Dependent Children – Does my spouse/domestic partner have to enroll our dependent children for coverage under his/her employers' plan?

A: No. Your dependent children are not required to be enrolled in your spouse's/domestic partner's medical plan. If you decide to enroll your dependent children under both your Juniata medical plan and your spouse's/domestic partner's medical plan, benefits will be coordinated using the "birthday rule." Under the birthday rule, if children are covered by both parents, the parent whose birthday month falls first in the calendar year (earliest day if it's the same month) will provide primary coverage and the other parent's plan will provide secondary coverage. If the parents are divorced, then the court order stipulating which parent is responsible to provide primary health insurance coverage for the child will prevail.

Q: My spouse/domestic partner's coverage through his/her employer is not very good coverage. Do we have an option to pay an additional fee to keep him/her on our plan?

A: No. We will not be able to realize our full savings potential if we make exceptions. In addition, we cannot reasonably evaluate other employers' plans to determine the level of coverage as compared to our plan.

Q: Is there an incentive provided for removing my spouse or domestic partner from the plan?

A: No. As previously noted, the spousal rule is being implemented as a cost savings measure.

Q: Can my spouse/domestic partner stay on Juniata's plan if his/her employer's plan does not have a local network?

A: No. If your spouse/domestic partner has access to coverage, even if it's outside of the network, it constitutes as employer coverage.

Q: What happens if my spouse/domestic partner loses his/her employer coverage?

A: Loss of coverage due to a change in job status, loss of job, etc. would be categorized as a “life-changing event” and you would be permitted to add him/her to our plan until he/she had access to coverage again. Keep in mind that you must report a life-changing event to HR within 30 days in order to make changes to your health insurance coverage.

Q: My spouse/domestic partner also works at Juniata. Will we both still be able to access coverage?

A: Yes, you will continue to be able to access coverage through Juniata’s plan.

Q: Verification – How is Juniata going to verify if my spouse or domestic partner has access to group medical insurance through his/her employer?

A: The Spouse/Domestic Partner Insurance Certification form that you are required to submit will serve as verification and will be a condition of employment. In addition to the current form completion, this form ***will be required annually*** during our plan’s open enrollment period. There are sections on the form which, depending on your circumstances, will need to be completed, and signed by you and your spouse/domestic partner. **Please note that if the certification form is not completed and returned to Human Resources by November 30, your spouse/domestic partner will automatically be removed from Juniata’s plan effective January 1, 2019.**

Q: If my spouse/domestic partner is not enrolled in Juniata’s medical plan, do I still need to complete the Spouse/Domestic Partner Insurance Certification form?

A: No, you do not.

Q: Health Plan Rates, Deductibles, Co-Pays – Will there be any change to the costs for health plan coverage?

A: No, the plan rates, deductibles and co-pays will remain the same for FY19 as they were in FY18. The rates are available here:

<http://services2.juniata.edu/hr/docs/HealthPlanRatesFY2018.pdf>

If you have any other questions regarding the spousal/domestic partner rule and how it may apply to your particular circumstance, please contact Cady Kyle at kylec@juniata.edu or call 814-641-3197.