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# Benefits Administrators: Get Ready for Open Enrollment



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# OEBB Plan Year

October 1<sup>st</sup> to September 30<sup>th</sup>

What does this mean?

- Medical plan deductibles and out-of-pocket maximums start over.
- Dental and Vision plan benefit maximums start over.



# When is OE?

August 15<sup>th</sup> to September 15<sup>th</sup>

- This means OE starts at 11:59:59pm on August 14<sup>th</sup> and ends at 11:59:59pm on September 15<sup>th</sup>.
- Some Community Colleges extend OE.
  - That date is Friday, September 17<sup>th</sup> for this year.
- BHS will have a September 9<sup>th</sup> OE end date.
- Some entities end OE prior to September 15<sup>th</sup>.
  - If you do, it's up to you to communicate this to your staff.
  - All OEGBB documentation will state September 15<sup>th</sup>.

# MyOEBB Downtime during OE

- Friday, August 6<sup>th</sup>
- Saturday, August 14<sup>th</sup>
- Tuesday, August 31<sup>st</sup>

# OEBB Phone Hours during OE

OEBB will have extended phone hours during OE

Monday-Friday 7:00 a.m. – 6:00 p.m.

Closed Labor Day, September 6<sup>th</sup>

Closed August 14<sup>th</sup> and 15<sup>th</sup> (plus other weekends)

BHS closes OE on September 9<sup>th</sup>



# Mandatory/Required Open Enrollment

- This open enrollment will be a **MANDATORY** OE
  - This means members **MUST** complete OE:
    - If they fail to complete OE, they will have no medical, dental or vision plan effective 10/1/2021.

# Mandatory Open Enrollment

- What will happen in MyOEBB during rollover?
  - We roll all plans (medical, dental and vision) by terming them 9/30/2021.
  - OEGB doesn't touch any of the "optional" plans offered by The Standard and UNUM.
  - OEGB does mass enroll members in the Basic and Mandatory plans offered by The Standard and UNUM.
  - We will update Optional Life Plan age brackets (age as of Oct. 1).
  - We will remove the Medicare "NO" answers and leave them blank.
  - We will remove the DEV answers and leave them blank.
  - We will clear out the Surcharge answers from 2020.



# Updating Salaries?

It's very important to make sure salaries are updated prior to the start of open enrollment.

- You can update salaries via Payroll Interface or manually.
- Make sure you select the correct start date of the salaries.

Salaries are important as they help calculate premiums for STD, LTD and certain Basic Life plans. Additionally, they help determine benefit amount if a claim is filed.



# Mass Lock Outs

Your entity may want to close OE earlier than September 15<sup>th</sup>. Here's what you need to do and know:

- You have to lock everyone out; you can't just lock out one employee group (unless you want to do it manually ☹).
- You have to communicate the new deadline to your members and OEBB. OEBB will not communicate this deadline to your members but will know how to handle their calls.
- You can lock your entity out in MyOEBB by selecting Security Setup, Mass Lock, enter OE Deadline and Date.



# Security

You can reset Passwords for your employees. Just a few simple steps!

- Security Setup-Administrator-Reset Password twice-Save
- Member Management-View/Modify Members-Reset Password twice-Save

OEBB will not give subscriber information to spouses/DP's if they call.

OEBB will not do enrollments.

OEBB will not change addresses, subscriber or dependent information.



# Don't Do Enrollments!

Don't do enrollments for your employees unless you have a completed form or email. The email needs to be very specific about their plan and dependent selections. The forms should be OEGB forms. Keep this documentation!

Never sit at a computer and have members sit next to you while you do their enrollments. Enrollments must be done under their login or you must have a form or email from the member if done under your login.

*When OEGB processes appeals later in the year we may ask for this documentation.*



# Delta Dental Exclusive PPO and Incentive PPO

These plans are different than the other Delta Dental Premier Network plans. The network is narrower than the Premier and there is no out of network coverage.

Members that enroll in either of these plans during open enrollment will receive letters from Moda around the first week of October explaining the specifics of this plan selection.

Members need to pay attention to these plan offerings and understand the coverage.

# Kaiser Rules

Subscriber must be enrolled in Kaiser Medical to enroll in Kaiser Vision.

Spouses/DP's cannot co-mingle Kaiser Medical and Kaiser Vision.

Subscribers can enroll in Kaiser Dental without Kaiser Medical.

Don't forget we added a new Kaiser Medical Plan (2B) and changed the name of Kaiser Medical Plan 2 to 2A.

# Employees Returning to Work?

- Remember, any employees that have been out on layoff/furlough due to COVID-19 and dropped any of their optional plans **and didn't reinstate** those plans within 45 day of returning to work now have to re-apply.

# Reinstatement

Employees that come back to work within 6 months:

- The New Hire turns into a Reinstatement QSC automatically in MyOEBB.
- You (as the admin) must complete the QSC in MyOEBB Admin Module; **the employee *cannot* complete enrollments in the Member Module with the Reinstatement QSC.**
- If the employee made changes during this 6-month period, you may use a Correcting Processing Errors QSC to make changes once the Reinstatement QSC is saved.

# OEBB Timelines

- Late April/early May  
Board sets rates and plan designs
- Early May  
Rates come out
- Mid-May/Mid-June  
EE Plan Management and Insurance Committee Meetings
  - ✓ Verify and then verify again your plan choices
  - ✓ How do you all like our new EE Plan Man processes?





# OEBB Timelines


- Week of July 4<sup>th</sup> – OEBB sends the Christmas in July file to the Carriers
- July 7<sup>th</sup> – Data for “Pre OE” Mailing
  - ✓ Get New Hires and Terminations done in MyOEBB
  - ✓ Get employees in the right groups
  - ✓ Make sure addresses are correct
  - ✓ Make sure your plans are correct for the upcoming OE
- 4<sup>th</sup> Week of July – Mail drop for “Heads-Up” Postcard
- 1<sup>st</sup> Week of August – Mail drop for “Pre OE” Mailing plus email sent out to members (no OE Guide in hardcopy)



# OEBB Timelines

See all OEBB's communications and dates online:

[OEBBinfo.com](http://OEBBinfo.com)




Watch for this envelope in early August.

2021-22 Open Enrollment Guide Booklet

[Clickable zMags format \(best for online viewing\)](#)

[Printer friendly PDF format](#)



**TELEHEALTH ACCESS** +

Get health care from home using phone, email and video visits

Wellness	For Members	For Administrators
<a href="#">Starting Point for Wellness Info</a>	<a href="#">Starting Point for Members</a>	<a href="#">Starting Point for Administrators</a>
<a href="#">Shot with OEBB insurance</a>	<a href="#">Enrollment System Login - MyOEBB</a>	<a href="#">Administrative Rules</a>
<a href="#">Resources</a>	<a href="#">Forms</a>	<a href="#">Demographic Reports</a>
<a href="#">Wellness Program</a>	<a href="#">Frequently Asked Questions</a>	<a href="#">For Local Governments</a>



# OEBB Timelines

See all OEBB's communications and dates online:

## Administrator Resources

### OEBB Home

[Benefits](#)

[Wellness Resources](#)

[Member Resources](#)

[Administrator Resources](#)

[About OEBB](#)

[Privacy Statement](#)

### I Want To...

[Preview OEBB's 2021 Open Enrollment Member Communications](#)

[Review 2021 Insurance Committee Information](#)

[View 2021-22 Rates & Plan Designs](#)

[Log in to the MyOEBB Admin Module](#)

### Tools

[MyOEBB Admin Module](#)

[Guides & Instructions - Administrator Processes](#)

[Self-Pay Early Retiree Toolkit](#)

[New Hire Enrollment Materials](#)

[Wellness Programs](#)

[QSC Matrix \(list of events & allowed changes\)](#)

### Frequently Searched

[DEV Review](#)

[ACA/Healthcare Reform](#)

[Administrator Forms](#)

[GASB](#)

[Plan Designs and Rates](#)



# OEBB Timelines

See all OEBB's communications and dates online:

## 2021 Open Enrollment Communications

Following is a schedule of OEBB's 2021 Open Enrollment Communications with links to view the documents as they become available.

The description in the far left column will be an active link when a preview is available. If the link gives you a "404 Page Not Found" error, the item is still in progress.

The dates shown are when we EXPECT things to happen, and may be updated to reflect reality once they actually happen.

Thank you for your patience!

## Quick Links

[Rates and Plan Designs](#)

[MyOEBB Admin Module](#)

[ACA/Healthcare Reform](#)

[Entity Process Instructions](#)

[More Administrator Resources](#)

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Description	Who/What/Why/How	Data Pull Date	Delivery Date
<a href="#">Open Enrollment Preview Email - coming soon!</a>	Email alerting all OEBB members to watch for their Open Enrollment packet in the mail, and highlighting important things to know for the upcoming Open Enrollment. Sent to all email addresses in MyOEBB member profiles (both personal and work) for benefits-eligible employees and early retirees.	July 13, 2021	Aug 2, 2021
<a href="#">Heads-Up Postcard: Front of Postcard</a> <a href="#">Back of Postcard</a>	Hard copy postcard mailed USPS to all benefits-eligible employees and early retirees. The card instructs them to watch their USPS mailbox for their OE Materials.	July 13, 2021	Postmarked July 29, 2021
<a href="#">Required OE Postcard</a>	Hard copy postcard mailed USPS to all benefits-eligible employees and early retirees. The card	July 13, 2021	Postmarked Aug 16, 2021



# OEBB Timelines

- August 15<sup>th</sup> to September 15<sup>th</sup>
  - ✓ Open Enrollment
  - ✓ Open Enrollment Webinars
- September 16<sup>th</sup> to September 30<sup>th</sup>
  - ✓ Entity Admin OE Clean Up
  - ✓ 12 Month Wait Letters
  - ✓ Last Batches of Post OE Mailings
    - No email
    - MIA with no plan/s
  - ✓ Delta Dental PPO Dental Plans Mailing



# OEBB Timelines

- October 1<sup>st</sup>
  - ✓ New Plan Year starts
- October 1<sup>st</sup> to October 31<sup>st</sup>
  - ✓ Entities can fix OE issues with a QSC
  - ✓ Please fix at your level and don't send to OEBB
- November 1<sup>st</sup> to December 31<sup>st</sup>
  - ✓ OEBB accepts and usually fixes OE issues via appeal
- January 1<sup>st</sup> on....
  - ✓ Appeals accepted by OEBB
  - ✓ OEBB is done with OE corrections



# QSCs

- OEBC Website Link
  - <https://www.oregon.gov/oha/OEBC/Pages/QSC-Matrix.aspx>
- OEBC Matrix Link
  - <https://www.oregon.gov/oha/OEBC/Policies/QSCMatrix.pdf>
- Division 40 OAR
  - <https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrsnRsn=236134>

# QSCs

**My employee is experiencing a QSC during OE.  
Do I really need to do anything?**

## **YES, YES and YES!**

- It's important to give employees the appropriate QSC anytime during the year. During OE, this helps members avoid the 12-month wait on dental and gives members the GI on optionals.
- If members have a newborn during this time, PLEASE get the child entered in the system within 60 days of birth with a relationship type of Newborn and enroll the newborn in plans using a Gains Child by Birth QSC.
- Wash the baby rule.



# QSCs

**What about QSC's from September 16<sup>th</sup> to 30<sup>th</sup>  
and October 1<sup>st</sup> to 31<sup>st</sup>?**

## **September 16<sup>th</sup> – 30<sup>th</sup>**

- If it's just an OE correction you don't have to do a QSC.
- Make it effective October 1<sup>st</sup>.

## **October 1<sup>st</sup> – 31<sup>st</sup>**

- Use the “Correcting Processing Errors” QSC if it's an OE correction.
- Make sure to make it effective October 1<sup>st</sup>.

All OE corrections are effective October 1. Please retain documentation of these changes. If it's an actual QSC event, please use the appropriate QSC.



# QSCs

## What happens after October 31<sup>st</sup>?

- Members shouldn't be switching, adding or removing plans without a QSC that allows this action.
- Also, members shouldn't be adding or dropping dependents without a QSC that allows this action.
- Members should inform you within 31 days of an event in order for you to process their QSC. 60 days for gain of a child.
- Please use a Mid-Year Change Form or save an email thread when processing QSCs for member.



**Please retain these documents!**



# How Do Appeals Work?

- Division 80 OAR

[https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID\\_OARD=nyw9hM3mIBO8BatCI2G-84yI7IAC5GjH6wAOjvaptscdOqS74pMb!568786841?ruleVrsnRsn=236159](https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OARD=nyw9hM3mIBO8BatCI2G-84yI7IAC5GjH6wAOjvaptscdOqS74pMb!568786841?ruleVrsnRsn=236159)

- OEGB has 3 levels of appeals.

- First

- Decided in-house with feedback from entity, member and carriers.

- Second

- Decided in-house with feedback from entity, member and carriers.

- Third

- Decided by the Administrative Review Committee (ARC).
    - The ARC is made up of 3 OEGB Board members.
    - They make sure OEGB followed their rules and policies.

- OEGB appeals are mainly for eligibility issues.



# How Do Appeals Work?

Here are some rules for OEGB appeals:

- Members need to provide as much information as possible.
- OEGB will decide upon the appeal within 30 days.
- Members have 30 days from the date of the determination to file a second or third level appeal.
- Members need to submit new additional information with each level of appeal.
- Please do not have member file an appeal with OEGB during the end of September and October due to missing open enrollment. Please handle this internally.
- Please communicate timely with OEGB when we are reviewing an appeal and need your help.



# How Do Appeals Work?

- Carriers have a two-level internal appeal process:
  - 1) Members have 180 days from the date of an adverse benefit determination to submit an initial written appeal.
  - 2) Members have 60 days after the initial appeal determination to file a second level appeal.
- Members may ask for an external review process.
- Carrier appeals are mainly for benefit determination.

# Eligible Dependents

## Division 10 OAR

- [https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID\\_OARD=nyw9hM3mlBO8BatCI2G-84yI7IAC5GjH6wAOjvaptscdOqS74pMb!568786841?ruleVrsnRsn=1774](https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OARD=nyw9hM3mlBO8BatCI2G-84yI7IAC5GjH6wAOjvaptscdOqS74pMb!568786841?ruleVrsnRsn=1774)

- Child
- Spouse
- Domestic Partner
- Child of Partner
- Disabled Dependent Child – New rules surrounding Disable Dependent Child this year.

# Disabled Dependent Child

Starting Jan. 1, 2022, members may be able to add disabled dependent to their plan.

- Dependents qualify if:
- A medical provider confirms the disability before age 26, **AND**
- The dependent has not had a break in coverage, **AND**
- One of the following is true:
  - Member claims the dependent on their federal tax return, **OR**
  - Member has court-ordered legal guardianship\*, **OR**
  - The disabled dependent files their own tax return. In this case their adjusted gross income cannot exceed 150% of the federal poverty level (FPL)\*.

# Early Retirees

## Division 50 OAR

[https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID\\_OARD=nyw9hM3mlBO8BatCI2G-84yI7IAC5GjH6wAOjvapsCdOqS74pMb!568786841?ruleVrsnRsn=236136](https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OARD=nyw9hM3mlBO8BatCI2G-84yI7IAC5GjH6wAOjvapsCdOqS74pMb!568786841?ruleVrsnRsn=236136)

- Early Retirees cannot add plans/dependents after they retire. They should plan their enrollments while they are ACTIVE.
- Early Retirees will receive COBRA paperwork when they retire. Why?
- Once an Early Retiree drops a plan type/dependent they can't add it back during OE, only with a QSC.
- Once an Early Retiree leaves OEGB they cannot come back.
- OEGB terms Early Retirees once they turn age 65.
- Early Retirees and any of their dependents that are Medicare eligible due to age or disability are not eligible for OEGB plans.
  - They might be eligible for dental.





# Self-Pay Early Retirees (SPERS)

## Division 50 OAR

[https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID\\_OARD=nyw9hM3mlBO8BatCI2G-84yI7IAC5GjH6wAOjvaptS74pMb!568786841?ruleVrsnRsn=236136](https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OARD=nyw9hM3mlBO8BatCI2G-84yI7IAC5GjH6wAOjvaptS74pMb!568786841?ruleVrsnRsn=236136)

- Still follow the same rules as Early Retirees.
- The entity transfers these Early Retirees to OEGB at least two months prior to their SPER enrollment.
- OEGB manages this group.
- SPERS pay OEGB directly.
- They must be COMPLETELY self pay.
  - No contributions from the employer.



# COBRA

- Division 50 OAR
  - [https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID\\_OARD=nyw9hM3mlBO8BatCI2G-84yI7IAC5GjH6wAOjvaptscdOqS74pMb!568786841?ruleVrsnRsn=236136](https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OARD=nyw9hM3mlBO8BatCI2G-84yI7IAC5GjH6wAOjvaptscdOqS74pMb!568786841?ruleVrsnRsn=236136)
- Employers need to make sure they term employees and/or their dependents timely.
- Spouses termed after age 55 get more COBRA time.
- Becoming Medicare eligible during COBRA...what happens?
- What do I do with employees out on extended leave?
- What happens to dependents dropped during OE?
- COBRA rates are around 2% higher than regular rates.
- BenefitHelp Solutions (BHS) manages COBRA for OEGB.

# DEV

## Division 80 OAR

<https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrsnRsn=236297>

OEBB will conduct a Dependent Eligibility Verification for your entity.

- OEBB has a schedule available for DEV.
- American Fidelity has conducted many of these reviews.
- Ineligible dependents come off at the end of the review.
- OEBB locks these dependents so members can't add them back without providing documentation.
- Members have 60 days to appeal a DEV dropped dependent to recover coverage without a lapse.



# Reconciliation & Invoicing

## Division 80 OAR

<https://secure.sos.state.or.us/oard/displayChapterRules.action?selectedChapter=186>

- Please reconcile your invoice monthly.
- OEBC will give grace back as far as 45 days but not usually beyond that time period.
- Overpayments and underpayments are added to the next monthly invoice.



# OEBB Financial Services

## Contact Information

Rosie Chernishoff

503-378-6597

[oebb.financialservices@state.or.us](mailto:oebb.financialservices@state.or.us)



# Sensitive Data

## Division 60 OAR

<https://secure.sos.state.or.us/oard/displayChapterRules.action?selectedChapter=186>

- OEGB collects SSN's but has these encrypted in MyOEGB. We can't even see them.
- If a member has a wrong SSN, we need to get this corrected for many reasons.
  - Traveling to carrier for IRS purposes.
  - The member can't log on with the wrong SSN.
- Please don't send sensitive data via email.
- Use MyOEGB Document Management to transmit this data.



# Complete List of OEBB OARs

<https://www.oregon.gov/OHA/OEBB/Pages/Admin-Rules.aspx>



# Thank You!

## **For More Information Please Contact**

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