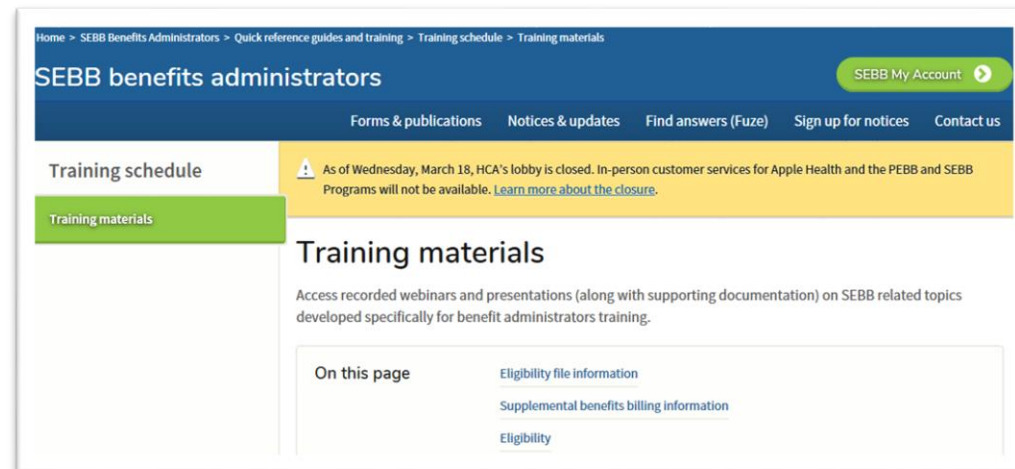


SEBB: Understanding Error Corrections

Thank you for participating in today's webinar

The presentation will start around 10:05 a.m.

- All attendees will be muted. Please do not unmute yourself if the program allows you to.
- We can not assist with technical issues and apologize if they keep you from participating.
- This webinar will be recorded and posted on the Benefits Administrator website.



SEBB: Understanding Error Corrections

Addressing questions during the webinar

- Please use the “questions” feature to send questions throughout the webinar.
- We will address questions:
 - Throughout the presentation when appropriate – by topic.
 - At the end of the presentation – in summary – as time allows.
 - Questions not answered during the presentation will be addressed the following week via either:
 - Email
 - Phone
 - FUZE
- **If you have employee related questions, please send via FUZE**
- **For urgent matters, contact Outreach & Training (O&T) at 1-800-700-1555**



Understanding Error Corrections

School Employees Benefits Board
(SEBB) Program

Outreach & Training

August 14, 2020.

Washington State
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

Agenda

- 1 Types of errors identified in policy 11-3
- 2 Error correction process
- 3 Scenarios
- 4 Reminders, tips & resources



Correcting Enrollment Errors

Administrative Policy 11-3 Correcting SEBB Organization and contracted vendor enrollment errors

WAC 182-30-060 How do school employees benefits board (SEBB) organizations and contracted vendors correct enrollment errors?



Termination

Administrative Policy 19-1 Termination due to loss of eligibility or enrollment error

Addendum 19-1A Termination due to loss of eligibility or enrollment error: employee and dependent of employee

Types of errors identified in policy 11-3

SEBB organizations must correct the enrollment error if they:

- Fail to notify of eligibility
- Fail to accurately enroll
- Fail to enroll default coverage
- Fail to timely enroll supplemental insurance
- Fail to accurately reflect surcharge status
- Fail to terminate timely
- Fail to provide accurate information

Please refer to [WAC 182-30-060](#) and [Administrative Policy 11-3](#)



Error correction process

Error correction process

1. Notify Outreach and Training (O&T) of the error via **FUZE**
2. Work with O&T to provide a written notice/correction letter to the school employee and provide recourse, as appropriate

What is recourse?

Recourse (remedy) is defined as actions that can be implemented to **make the employee whole**. Employees should be put into a position they would have been in had the employer not made the enrollment error.

Recourse options available may include:

- Retroactive enrollment in a SEBB health plan
- Reimbursement of claims paid
- Reimbursement of amounts paid by the employee or dependent for medical, vision, and dental premiums
- Other legal remedy received or offered; or
- Other recourse, upon approval by HCA.

Recourse must not contradict a specific provision of federal law or statute and does not apply to requests for non-covered services or in the case of an individual who is not eligible for SEBB benefits.

Error correction process cont.

1. Notify Outreach and Training (O&T) of the error via **FUZE**.
2. Work with O&T to provide written notice/correction letter to the school employee and provide recourse, as appropriate.
 - SEBB organizations must:
 - Determine the best recourse option for the employee's unique situation.
 - Document and provide a copy of the correction/recourse letter to O&T for approval.
 - Recourse solution **may not** be implemented until approved by the SEBB Program.

Error correction process cont.

- SEBB organizations must (cont.):
 - Once approved by the SEBB program, the letter is sent to the employee
 - Explanation of the error
 - Recourse/corrective action
 - Options available (Recourse)
 - Employee must acknowledge the agreed upon recourse solution by completing and returning the letter or responding to an email outlining how the employee would like the account to be corrected.
 - Provide signed copy of the approved recourse solution to the employee and O&T.

Error correction process cont.

3. Once the SEBB program receives the signed copy of the recourse solution:

- SEBB Org's may enter information in SMA
 - Effective date is **within** the lower limit date
- Send a FUZE to O&T to enter information in SMA
 - Effective date is **beyond** the lower limit date

2020 SEBB lower limit

BA's may make changes as a correction within the lower limit date:

- Current process month
 - Specific period for which the insurance system runs billing
- Lower limit date
 - Three calendar months prior to the "current process month"
 - Farthest back coverage may be retro-terminated
 - Policy 19-1, Addendum 19-1A

2020 Lower Limit and Current Process Month Calendar

The "lower limit date" is three calendar months prior to the "current process month." For terminations, the lower limit date is the farthest back coverage may be retro-terminated as allowable under Policy 19-1, Addendum 19-1A.

"Current process month" identifies the specific period of time for which the insurance system is billing an agency. The beginning and end date of an agency's current process month depends on which one of the three invoicing cycles the agency is in.

Process Month	Invoice Date	Process Month Date Range	Lower Limit Date
January 2020	12/13/2019	-	-
February 2020	1/15/2020	1/16/2020 – 2/14/2020	12/31/2019
March 2020	2/14/2020	2/15/2020 – 3/13/2020	12/31/2019
April 2020	3/13/2020	3/14/2020 – 4/15/2020	1/31/2020
May 2020	4/15/2020	4/16/2020 – 5/15/2020	2/29/2020
June 2020	5/15/2020	5/16/2020 – 6/15/2020	3/31/2020
July 2020	6/15/2020	6/16/2020 – 7/15/2020	4/30/2020
August 2020	7/15/2020	7/16/2020 – 8/14/2020	5/31/2020
September 2020	8/14/2020	8/15/2020 – 9/15/2020	6/30/2020
October 2020	9/15/2020	9/16/2020 – 10/15/2020	7/31/2020
November 2020	10/15/2020	10/16/2020 – 11/14/2020	8/31/2020
December 2020	11/13/2020	11/14/2020 – 12/15/2020	9/30/2020

SEBB employers are invoiced on the 15th of the month.

SEBB lower limit will be no more than 3 months on the last day of the month.

[BA Website/Quick Reference Guides/Lower Limit and Current Process Month Calendar](#)

hca.wa.gov/assets/perspay/2020SEBBLwrLmtPrcssCal.pdf

Error correction process cont.

4. Employees who disagree with the recourse decision may submit an appeal within 30 days by following the appeal process.

Top three areas of error corrections:

- Failure to notify employee of eligibility
- Failure to Accurately Enroll
- Failure to Enroll Default Coverage

Notice of eligibility

Explanation of error and corrective action employers will take

Recourse Options

Enrollment options available

Employee signature

Example

Sample letters will be available on the BA website soon!

Notice of termination

Explanation of error and corrective action employers will take

Recourse options

INSERT LETTERHEAD

MM/DD/YYYY

Dear NAME(FIRST AND LAST),

During a retrospective review of your eligibility for SEBB Program insurance, it was discovered that you became ineligible for SEBB benefits on a MM/DD/YYYY and we failed to end coverage timely. We are providing you with this notification because we are unable to terminate your medical coverage retroactively, back to due to Federal termination rescission laws (Policy 19-1, Addendum 19-1A).

As a result, you will remain enrolled in the current medical plan from MM/DD/YYYY to MM/DD/YYYY (WAC 182-30-060). You are not responsible for the employee medical premiums during this time period

Recourse options may be considered for medical and dental for the period MM/DD/YYYY to MM/DD/YYYY. When correcting termination errors, the employer must work with the employee and the Health Care Authority to implement insurance coverage within the following parameters:

- Retroactive enrollment in a SEBB
- Program health plan;
- Reimbursement of claims paid;
- Reimbursement of amounts paid for medical and dental premiums; or
- Other recourse, upon approval by the Health Care Authority

Recourse must not contradict any specific provision of federal law or statute and does not apply to requests for non-covered services in the case of an individual who is not eligible for SEBB Program benefits.

An **employee** who does not agree with a recourse decision of the employing agency or the Health Care Authority may appeal the decision by submitting an appeal within 30 days as outlined in WAC 182-32.

Failure to respond within 31 days of this notice will result in termination, as described, without option for recourse.

Please complete the enrollment request, found on the next page and return to the address provided.

Sincerely,

AGENCY SIGNATURE
BLOCK

Employee confirmation

Employee signature

MM/DD/YYYY

Please confirm the following information regarding your health coverage, sign and return:

I understand my SEBB program medical and dental insurance coverage ended on MM/DD/YYYY, due to the Federal termination rescission laws and SEBB Policy 19-1A.

My employer paid the medical premiums from MM/DD/YYYY to MM/DD/YYYY and did not collect any employee medical premiums after MM/DD/YYYY. I understand am not responsible for these premiums.

☐ I request the following recourse: _____

Employee Signature: _____ Date: _____

Return document the following address:

INSERT RETURN ADDRESS

Sample letters will be available on the BA website soon!



Scenarios

WAC 182-30-060 How do school employees benefits board (SEBB) organizations and contracted vendors correct enrollment errors?

Scenario-Failure to notify of eligibility

Baker School District failed to notify a newly hired eligible school employee that they were eligible for SEBB Benefits on July 1, 2020. The employee was notified of their eligibility on July 25, 2020 during their initial 31-day election period window.

When did the employees initial enrollment period begin?

- **August 1, 2020**

How many days will the employee now be offered to elect benefits beginning July 25, 2020.

- **At least a ten-day enrollment period**

Reminder: Employees who fail to return the required enrollment forms by the due date required under the **new** enrollment period must be defaulted

Please refer to Administrative Policy 11-1

Scenario-Failure to notify of eligibility

On June 24, 2020, Baker School District (SD) notified Outreach and Training (O&T) via FUZE of a failure to notify a school employee of eligibility for SEBB Benefits on February 20, 2020 with coverage effective March 1, 2020.

Please refer to WAC 182-30-060 and Administrative Policy 11-3

Recourse

- SD sends O&T a draft letter of notice for approval.
- O&T approves the letter to send to the employee.
- SD sends employee letter to select desired recourse solution, employee to complete and return.
- SD provides signed copy of the letter to the employee.
- SD sends signed copy of letter and enrollment form to O&T for retroactive enrollment for SEBB benefits as elected by the employee.
- O&T corrects account by retroactively enrolling school employee in SEBB benefits on March 1, 2020.
- Employee is not responsible for premiums for the period of March 1 – June 30, 2020.

Scenario-Fail to Accurately Enroll

On June 27, 2020, Orange County SD notified O&T via FUZE of a failure to enroll a school employee's dependent in SEBB benefits with coverage effective February 1, 2020.

Please refer to WAC 182-30-060 and Administrative Policy 11-3

Correction/Recourse

- SD submits employee's dependent enrollment form to O&T.
- O&T informs SD the error is beyond the lower limit date and must use the error correction process.
- SD sends O&T a draft letter of notice for approval.
- O&T approves the letter to send to the employee.
- SD sends employee letter to complete and return.
- SD provides signed copy of the letter to the employee.
- SD sends signed copy of letter and dependent enrollment form to O&T for retroactive enrollment for SEBB benefits effective February 1, 2020.
- Employee is not responsible for dependents premium from February 1-June 30, 2020.

Scenario-Fail to enroll default coverage

On August 05, 2020, Calhoun SD notified O&T via FUZE of a failure to default enroll an employee.

SD notified the employee that he was eligible for SEBB benefits on February 10, 2020 with coverage effective March 1, 2020.

SD never entered the employee in SMA.

Employee failed to enroll within the 31 days enrollment period. Due to the employer failing to enter the employee in SMA, the employee was not default enrolled.

Please refer to [WAC 182-30-060](#) and [Administrative Policy 11-3](#)

Corrective action

- SD sends O&T a draft letter of notice for approval.
- O&T approves the letter to send to the employee.
- SD sends employee letter to select desired recourse solution, complete and return.
- SD provides signed copy of the letter to the employee and O&T.
- O&T corrects the account by enrolling school employee in defaulted health plans and applying the tobacco use surcharge with coverage effective September 1, 2020 as elected by the employee.
 - Employee has the choice (recourse) to elect the start date of coverage between March 1 - September 1, 2020 .
- **Note:** Employee does not get to the opportunity to select health plans coverage.

Scenario-Fail to timely enroll supplemental

On February 10, 2020, an employee of Clay SD submitted their enrollment forms for supplemental LTD to their BA with coverage effective March 1, 2020.

On June 23, 2020, Clay SD realized that they failed to timely enroll an employee in supplemental LTD as elected by the employee.

Please refer to WAC 182-30-060 and Administrative Policy 11-3

Recourse

- SD notified O&T of the error via **FUZE**
- SD completes Long-term disability insurance correction form
- SD provides a copy of the form to the employee, files a copy and supporting documentation in the employee records
- SD sends original form to O&T via **FUZE**
- O&T retroactively enrolls employee in supplemental LTD with coverage effective March 1, 2020
- SD collects all applicable supplemental LTD premiums
 - Employee is responsible for any back supplemental LTD premiums
- Employees who disagree may submit an appeal within 30 days by following the appeal process.

Scenario-Failure to reflect surcharge status

On January 1, 2020, a school employee attested NO to her spouse's tobacco surcharge and submitted their enrollment form to the BA.

On April 24, 2020, Desoto SD realized that they failed to reflect the correct surcharges as attested by the employee on the enrollment form.

Employer will provide notice to the employee:

- Attestation will be corrected
- Surcharge refunded

Please refer to [WAC 182-30-060](#) and [Administrative Policy 11-3](#)

Recourse

- SD sends O&T a draft letter of notice for approval.
- O&T approves the letter to send to school employee.
- SD sends employee letter to complete and return.
- SD provides signed copy of the letter to the employee and O&T.
- O&T accurately reflects the employee's premium surcharge attestations by correcting the error back to date of the original attestation of January 1, 2020.

Scenario-Failure to Terminate Timely

On February 05, 2020, an employee from Columbia School District submitted their letter of resignation effective March 15, 2020.

On August 16, 2020, SD realizes they failed to terminate SEBB benefits for the employee who has already resigned and is no longer an employee of the SD.

Please refer to WAC 182-30-060 and Administrative Policy 11-3

Recourse

- SD notifies O&T of the error via FUZE.
- SD sends O&T a draft letter of notice for approval.
- O&T approves the letter to mail to the employee.
- SD mails employee letter to complete and return.
 - Failure to respond within 31 days of this notice will result in termination of coverage.
- SD provides signed copy of the letter to the employee and O&T.
- O&T terminates coverage on March 31, 2020.

Scenario-Failure to Provide Accurate Info

On February 15, 2020, an employee of Harrison SD informs their BA that they wish to enroll their first newborn in SEBB benefits. The BA informs the employee to create an SOE event in SMA.

Employee asks what valid documentation is required and the deadline to submit forms.

BA informs employee to provide a birth certificate within the next six months instead of 60 days. Employee waited four months to submit a birth certificate for their first newborn child as instructed by their BA.

On August 17, 2020, the employee realizes their first newborn has not been enrolled in SEBB benefits.

Recourse

- Due to the BA providing inaccurate information that the employee relied upon:
 - Enrollment is allowed and the newborn will be retroactively enrolled in SEBB Benefits with coverage effective on the date of birth.
 - **Follow the error correction process** by sending O&T a draft letter of notice for approval.



Reminders, Tips & Resources

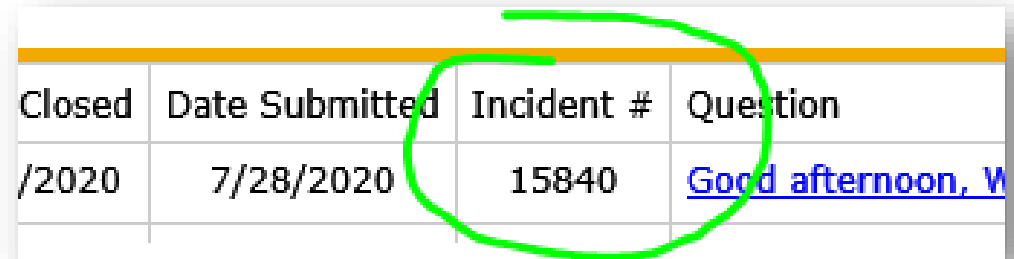
Reminders

1. Notify O&T of any errors via FUZE.
2. Provide appropriate worksheet within a reasonable time as part of the hiring process, when employees become eligible, or loses eligibility.
3. Enter eligible employees in SMA as soon as possible.
4. Encourage employees to use SEBB My Account vs. submitting paper enrollments forms.
5. Work with the employee and O&T to make employee whole again.

FUZE Tips

When sending FUZE messages, please remember the following:

- Include full details, **including your SEBB Org**, in the message
 - Employee first and last name
 - DOB
 - Full SSN
 - Include the reason for error, original date of eligibility and effective date of coverage
- Choose category based on the scenario/question
- Please send correction information using the same FUZE incident #. correspondence should only contain one employee per incident #.
- FUZE messages get auto assigned to staff



Closed	Date Submitted	Incident #	Question
/2020	7/28/2020	15840	Good afternoon, W

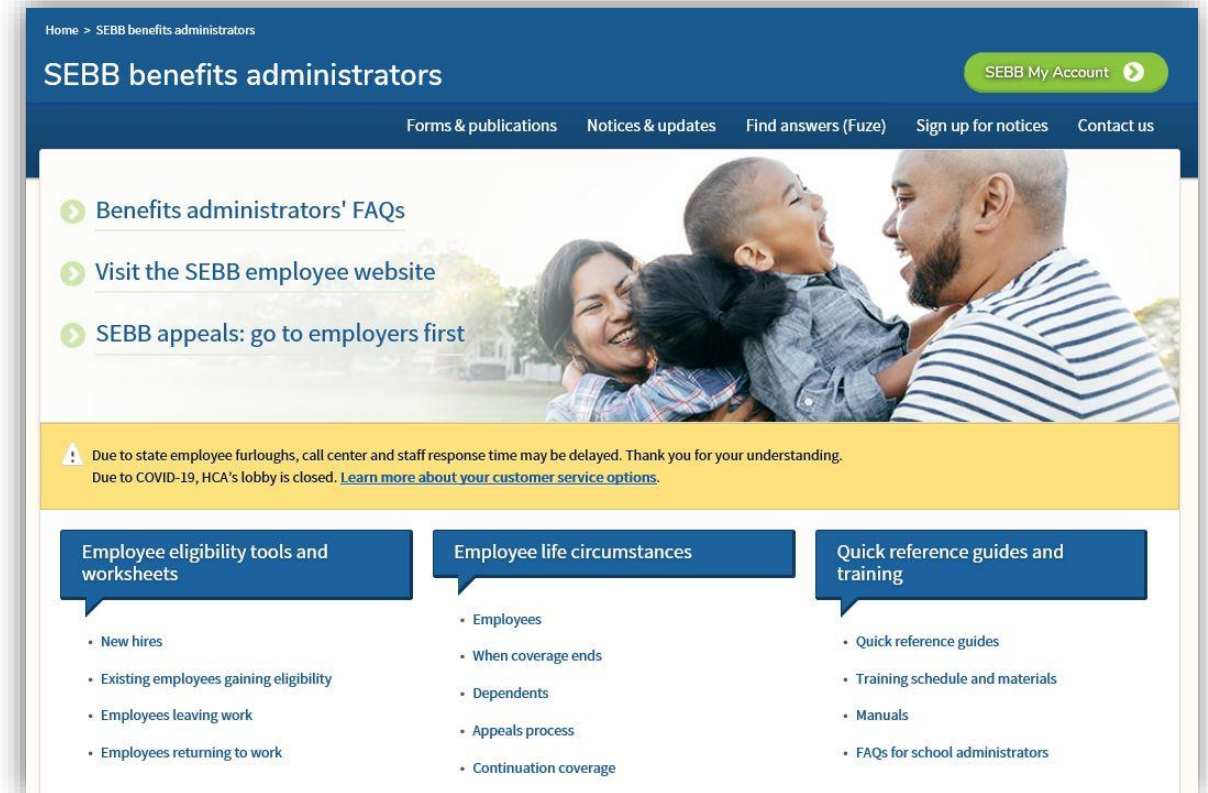
Resources

SEBB BA website

- hca.wa.gov/sebb-benefits/admin

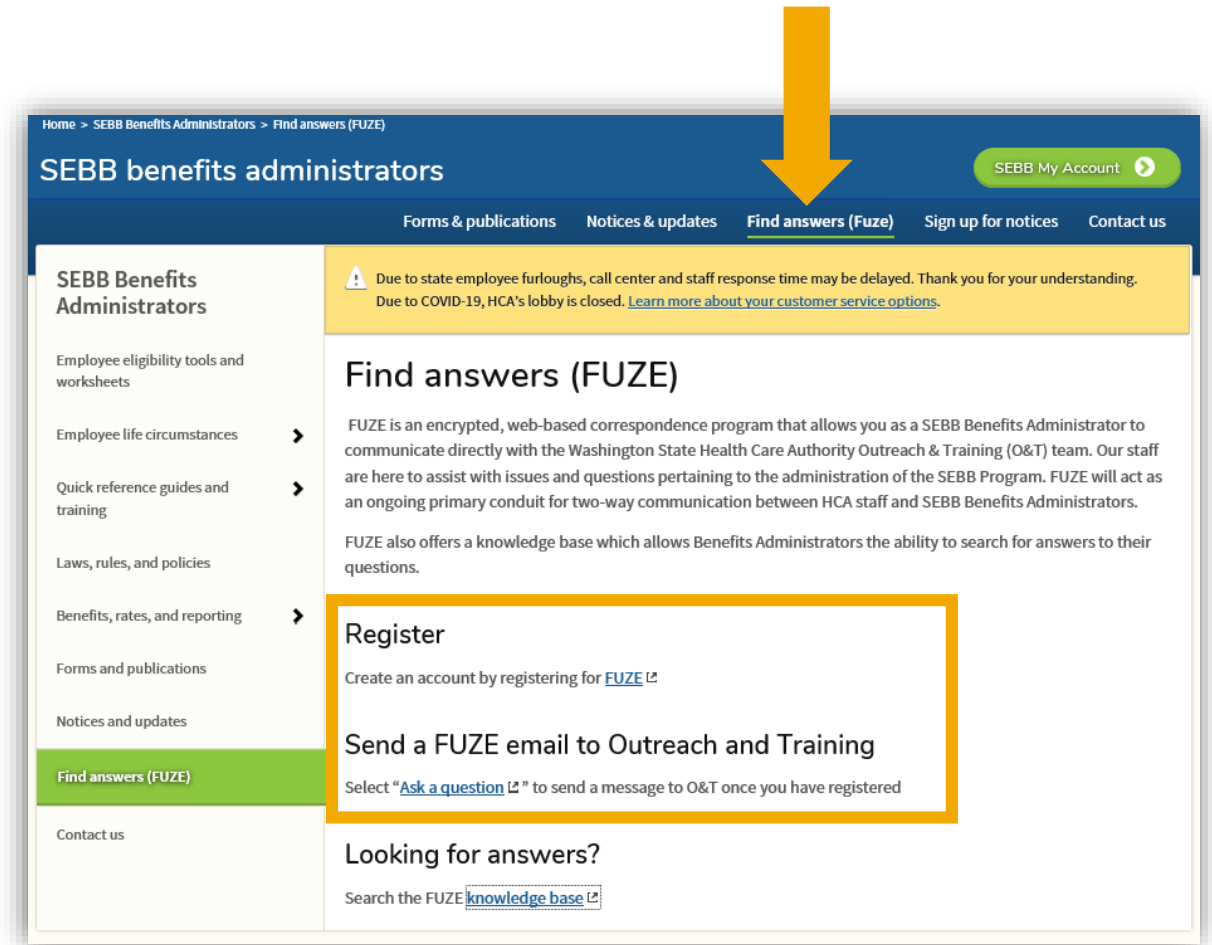
Outreach & Training

- 1-800-700-1555
- FUZE secure messaging system
 - Send email messages
 - Upload documents
 - Receive a reply



Resources

Register for FUZE



BA website/ Find answers (FUZE)/ Register

<https://www.fuzeqna.com/sebbperspay/membership/consumer/newuser.asp>

Resources

Sign up for Outreach & Training notices via GovDelivery

The screenshot shows the 'SEBB benefits administrators' website. The top navigation bar includes 'Home > SEBB Benefits Administrators > Notices and updates', 'SEBB My Account', and links for 'Forms & publications', 'Notices & updates' (highlighted), 'Find answers (Fuze)', 'Sign up for notices', and 'Contact us'. A left sidebar lists categories: 'Employee eligibility tools and worksheets', 'Employee life circumstances', 'Quick reference guides and training', 'Laws, rules, and policies', 'Benefits, rates, and reporting', 'Forms and publications', 'Notices and updates' (highlighted in green), 'Find answers (FUZE)', and 'Contact us'. The main content area features a yellow banner with a warning about state employee furloughs and a 'Notices and updates' section with text about staying current and a 'Register for GovDelivery' button. Below this are links for 'Update emails', 'Notices', and 'COVID-19 guidance'. A 'Forms and publications' section at the bottom lists documents like 'Don't leave money on the table (Medical Flexible Spending Arrangement)' and 'SEBB Program implementation timeline'.

BA website/ Notice & Updates/ Register
hca.wa.gov/sebb-benefits-admins/notices-and-updates

Upcoming Webinars

August 28: SEBB Rules Updates

How to register: <https://www.hca.wa.gov/sebb-benefits-admins/training-schedule>



Questions & Answers

We will now address some of the questions that did not get answered during the webinar.

- Any questions that do not get addressed today will be responded to by phone, email or FUZE
- Employee specific questions or scenarios should be sent through FUZE
- After the webinar, participants will receive a follow up email that includes a brief survey. We would greatly appreciate your feedback.

Thank you for participating!

