NYSHIP

NEW YORK STATE HEALTH INSURANCE PROGRAM
What is NYSHIP

- NYSHIP is the New York State Health Insurance Program – a comprehensive health insurance program for NYS public employees.
- CCNY appoints full-time Ph.D. students to the Non-Teaching Adjunct (NTA) position, which would then allow them to be eligible for the NYSHIP health insurance plan benefits.
- The minimum annual payroll amount is $4122 to be eligible.
Who is Eligible for the NYSHIP

- Those appointed on the Tax Levy line with an annual payroll $\geq 4122$
- That means students who are appointed as
  - Adjunct Lecturer (aka TA)
  - Graduate Assistant – A (GA-A), Graduate Assistant-B (GA-B), etc.
  - Non-Teaching Adjunct Doc 2 (NTA)
- This townhall will focus the discussion on the NTA appointment, which is
  - Only available to full-time Ph.D. students
  - Allows students to access to the health insurance plan while they are mainly supported by research grants to do research through RF Payroll, where they are not eligible for the health insurance plan there.

September 14, 2023
Complex Process

From appointment to invoice payment
Before we talk about the complexity of the process, the first question we have to answer is – **Why bother, then?**

- A full-time Ph.D. student should be provided with health insurance coverage.
- A Ph.D. student appointed on RF payroll as a Graduate Research Assistant (GRA) or as a Part-Time B employee is subject to only 2% or 8% fringe benefits rate, but that does not provide one with health insurance through RFCUNY.
- CCNY appoints them as NTA meeting the minimum $4122 annual rate, so that they can be eligible for the NYSHIP from that appointment.
- The cost for this NTA appointment is NOT a health insurance premium. It is still a form of payroll. The insurance premium is deducted from their paychecks.
The Process

1. APPOINTMENT
2. ACCOUNT ENCUMBRANCE
3. TIMESHEET SUBMISSION
4. PREMIUM DEDUCTION
5. TERMINATION
6. INVOICE GENERATION
7. INVOICE PAYMENT

September 14, 2023
Previous Processes

Paperwork Inconsistent
  Individually Prepared
  Individually Submitted
Synchronization of the Master List
Validating ~100 RF Accounts
Encumbering on ~100 RF Accounts
Processing Payments
  Hours not used up
  Invoices arrived late
  Accounts expired
  Accounts not encumbered
  Timesheets missing

September 14, 2023
The Complexity Starts....
Appointing an NTA

- Appointment Issues –
  - Initial Appointment
  - Re-appointment
  - Change of Title
  - Termination
- Individual faculty advisors, divisional staff, departmental staff, program managers, or other prepares PAF-7 and other documents
- Submit to CCNY HR to enter the appointment
- CUNY processes these cases and eventually the account for the student set up on the New York State Civil Service system
The Complexity Continues….

The RF Account Encumbrance

- CCNY HR compiles the master list to send to the provost’s office to verify the RF account (expiration date, budget balance)
- Upon verification, the list (student info, costs, RF Account #) is then forwarded to RF Grants and Contracts department to encumber these costs on those accounts.
- When the invoices eventually come months after the end of the semester, provost’s office staff submit payment requests against these encumbered RF accounts for the grants to pay back the NTA appointment costs.
The Complexity Continues….

**Timesheet Submission**

- Timesheets generate paychecks
- Paychecks allow proper deductions and withholdings
- Thus, the number of hours per timesheet matters
  - Pre-determined to ensure that each paycheck amount would be sufficient to cover the deductions and withholdings.
  - If not enough, or absence, then it became an outstanding balance on the student's account that the student would eventually be asked to pay.
  - A student on an individual coverage plan would have different hours per timesheet than a student who is on a family coverage plan.
- **DO NOT** combine hours of two or more timesheets into one timesheet!
- Make sure all appointed hours are used. Remember the minimum $4122/year payroll to be eligible for NYSHIP!
  - It is a COMMITMENT to work, not an optional income.
The Complexity Continues….  

**Premium Deduction**

- If the student reports fewer hours for a timesheet or no timesheet at all
  - $0 pay, but the premium still needs to be paid.
  - Induced outstanding balance on the student account
- If the next timesheet reports sufficient hours
  - Premium for that particular pay period will be deducted as normal
  - Additional deduction, up to $100, will occur to pay down the outstanding balance

- If a student’s NTA is terminated (graduation or other reasons) before the outstanding balance is paid down from payroll deductions
  - New York State Civil Service will send them the bill
  - Students would be liable for the payment, not the college

September 14, 2023
The Complexity Continues....

Termination

- While the PAF-7 specified the From and To dates for the appointment, the appointment DOES NOT automatically terminate.

- The advisor, department staff, or the student should be mindful that the NTA appointment termination form should be submitted in advance of the intended termination date.

- IF you did not terminate EXPLICITLY, the healthcare premium will continue to be deducted from the student account and incur an outstanding balance that the student would have to pay back, even if they have left CCNY/CUNY for months or years and did not realize or use the healthcare coverage.
The Invoices

- The invoices won’t be ready to extract the costs from the individual RF accounts after months beyond the end of the semester.
- The delay is in part due to the timesheets not being all submitted in time, waiting for those who are VERY late to submit retroactive timesheets.
- Possible Issues
  - Encumbered RF accounts may expire by the time the invoices come
  - Account may not be encumbered properly, and the funds were spent
  - Records between students and the accounts may be mismatched.
Office of Research pays for those NTA appointment costs for Spring 2023 if,

- Ph.D. student is supported by an externally funded RF account for research or fellowship
- Support from the RF side is greater than $25K annual-equivalent. ($958/pay period)
- NTA costs on their original encumbered accounts were disencumbered back to the accounts for PI to use for other research needs.

Issues Eliminated

- Most of the invoices would be charged against a single account from the Provost’s Office that won’t expire and have sufficient funds – Late Invoices can still be processed and paid.
- All invoices are centrally reviewed and processed – Consistent!

September 14, 2023
Office of Research will pay for those NTA appointment costs for Fall 2023 and Spring 2024 (individual coverage plan), if,

- Ph.D. student is supported by an externally funded RF account for research or fellowship
- Support from the RF side is greater than $32K annual-equivalent. ($1231/pay period)
- NTA costs would be encumbered on the Provost’s Account
- Faculty advisor pays for the cost difference if a student needs a family coverage plan.

Issues Eliminated

- Simpler appointment process for faculty through an online portal.
- All appointment paperwork to be processed centrally by Office of Research – Consistent and comprehensive capturing of appointment details.
- Reduce research-active faculty’s financial burden to support a Ph.D. student – Improving research environment for faculty
- Encouraging competitive student support ($32K minimum this year, may increase in the future years)
Current Processes

Simplified with a Single Portal Submission
Consistent
Less Confusions
Less Issues in Payments
Less Workloads
  To prepare paperwork
  To validate the list
  To synchronize the info
  To encumber the accounts
  To process payments

September 14, 2023
<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
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<tbody>
<tr>
<td>CUNY Sponsoring PI Name</td>
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<td>CUNY Advisor/Faculty Name</td>
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<tr>
<td>Student Home Department (Map)</td>
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<tr>
<td>Student PI/Level</td>
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</table>
| Has the student been appointed on NYSFHP (before) | Yes
| Appointment Request Portal (Fall 2023) | |

**Will this student be supported for $32K or more annually on payroll and/or fellowship in addition to the NYSFHP appointment from an externally funded project?**
- Yes
- No

**Account Number(s) to Support Above Payroll or Fellowship (Not the account to pay for NYSFHP, but the account(s) to pay for additional support. Can be multiple accounts):**

If individual health insurance coverage is needed, NYSFHP appointment cost would be $450 per year.
If family health insurance coverage is needed, NYSFHP appointment cost would be $1,700 per year.
A process to factor this amount into the total student annual support.

**Health Insurance Coverage Choice:**
- Individual Health Insurance Plan
- Family Health Insurance Plan

**Account Number to Support the NYSFHP Costs for this Appointment (NEEDED ONLY for Family Coverage Plan):**

**Account for Family Coverage Plan**
- RF PPPPP-SS-YY / TL XXX-YY-ZZZZ

**Notes (Optional):**

- September 14, 2023
- Office of Research
- The City College of New York
Your Responsibilities

As a Faculty Advisor
Your Responsibilities as a Faculty Advisor

- Timely submission of student appointment information through the portal
  - The vast majority of you responded very promptly after the announcement despite the short turnaround time. Very much appreciated
  - We will coordinate more smoothly with HR to give more lead time for the faculty to submit the information next time.
  - New students’ or update of existing students’ appointments should be submitted through the same online portal

- Timely submission of timesheets
  - Retroactive actions add confusion, mistakes, and workload to everyone in the pipeline.

- Terminate your student’s appointment!
  - Work directly with HR to plan the termination ahead of the scheduled date.

- Notify the Office of Research if a student is moving from an individual coverage plan to a family coverage plan, or vice versa
  - Through the online portal as if you were submitting a new appointment.
  - Within 30 days of the event, or may have 45-day waiting period delaying the coverage.

- Provide your constructive suggestions
  - The Office of Research is learning as well, and we recognize that there is still so much room for improvement. Let us know the issues you encountered or ideas you have to help improve the process.

September 14, 2023
# Individual Coverage Plan

4 hours per timesheet for Fall 2023

Different # of hours per timesheet for Spring 2024 (To be communicated in Spring)

Scheduled submission dates as shown

<table>
<thead>
<tr>
<th>PP No.</th>
<th>Due Date</th>
<th>Start of PP</th>
<th>End of PP</th>
<th>Check Date</th>
<th>Hours</th>
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**Total: 48**

- **PLEASE NOTE**, failure to adhere to the above schedule will lead to one or more of the following occurrences:
  1. A lapse in health insurance coverage.
  2. Retroactive termination of health insurance coverage to the date of the last submitted timesheet - this may effect pending health insurance claims or the member's ability to see a physician.
  3. The member accruing an outstanding balance on their account and being liable for payment directly to New York State Civil Service.

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September 14, 2023
Family Coverage Plan

6 hours per timesheet for Fall 2023
Different # of hours per timesheet for Spring 2024 (To be communicated in Spring)
Scheduled submission dates as shown

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*September 14, 2023*