CCNY Ph.D. Student
Townhall on NYSHIP
NEW YORK STATE HEALTH INSURANCE PROGRAM

Alan Shih
Director of Research Development
Office of Research
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 you 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 you are mainly supported by research grants to do research through RF Payroll, where you are not eligible for the health insurance plan.

September 18,
2023
Complex Process

From appointment to invoice payment
Why the Troubles?

- 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 you as NTA meeting the minimum $4122 annual rate, so that you 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 your paychecks.
The Process

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

September 18, 2023
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

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The Complexity Starts....
Appointing an NTA

- Appointment Issues –
  - Initial Appointment
  - Re-appointment
  - Change of Title
  - Termination
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 would become 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 you the bill
  - You would be liable for the payment, not the college

September 18, 2023
“Why is it My Responsibility to pay for the Outstanding Balance?”
You may ask.

- Let’s say for every pay period,
  - Your gross pay is $200
  - Your NYSHIP premium is $40 (It is overly exaggerated for demonstration purpose)
  - Your other withholding is $10
  - Your net pay is therefore $200-$40-$10 = $150
- For five pay periods, you submitted timesheets timely, you get $150x5 = $750, and you graduated.
  - 1st: $150 | $40 | $10
  - 2nd: $300 | $80 | $20
  - 3rd: $450 | $120 | $30
  - 4th: $600 | $160 | $40
  - 5th: $750 | $200 | $50
“Why is it my responsibility to pay for the outstanding balance?”
You may ask.

- If you submitted all timesheets in the fifth pay period, but none of the four prior...
  - 1st: $0 | $0 | $0 ➔ -$40
  - 2nd: $0 | $0 | $0 ➔ -$80
  - 3rd: $0 | $0 | $0 ➔ -$120
  - 4th: $0 | $0 | $0 ➔ -$160
  - 5th: $810 | $40+$100=$140 | $50 ➔ -$60

- Gross pay
  $200*5 = $1000

- After insurance premium deduction for that pay period and up to $100 repayment
  $1000-$40-$100 = $860

- After withholding
  $860-$50 = $810

- You should receive
  $750

- Difference
  $60

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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, and the student should be mindful that the NTA appointment termination form should be submitted in advance of the intended termination date.

- IF you do not terminate the appointment EXPLICITLY, the premium will continue to be deducted from your account. It would then incur an outstanding balance that you would have to pay back, even if you have left CCNY/CUNY for months or years.
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.

Therefore, I cannot stretch the importance of submitting your timesheets on time with correct numbers of hours.
Your Responsibilities

As a Student
Your Responsibilities as a Student

- Work closely with your advisor, department staff, Office of Research and HR, to enable timely submission NTA appointment paperwork.
- Timely submission of timesheets
  - Retroactive actions add confusion, mistakes, and workload to everyone in the pipeline.
- Terminate your NTA appointment on the date of your graduation
  - Paperwork should be submitted in advance
- Notify the Office of Research if you are moving from an individual coverage plan to a family coverage plan, or vice versa.
  - Within 30 days of the event. Otherwise, you may have a 45-day waiting period, delaying the coverage.
- Similarly, notify us within 30 days of a life event, such as adding a new family member to the coverage.
- Communicate with us – advisor, department, HR office, and Office of Research.
  - We are here to support your success.
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

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<th>PP No.</th>
<th>DUE DATE</th>
<th>START OF PP</th>
<th>END OF PP</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.

September 18, 2023
Family Coverage Plan

6 hours per timesheet for Fall 2023
Different # of hours per timesheet for Spring 2024 (To be communicated in Spring)
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September 18, 2023
Questions? Suggestions?

- Doctoral Student Appointments - doctoralstudentappts@ccny.cuny.edu
- Office of Research – ashih@ccny.cuny.edu