



THE STATE OF FLORIDA  
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**MEMORANDUM 015-15HR**

**TO:** Agency Administrators

**FROM:** Carolyn Horwich, J.D., Director of Human Resources

**THROUGH:** Rip Colvin, Executive Director

**SUBJECT:** Division of State Group Insurance Conference Call – Q & A

**DATE:** April 20, 2015

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APRIL 15, 2105 DSGI CONFERENCE CALL

Q.1 -- I am a U.S. Army veteran and I receive health care benefits as a disabled veteran through the Veteran's Administration. I also carry Blue Cross/Blue Shield through my state employment. Do the new changes affect my state or VA health care benefits?

A.1 – DSGI cannot speak to veterans' benefits as they relate to VA policies.

Q.2 -- Last year our employee XXXXXXX was out on FMLA beginning January 2014. He did not have leave to cover his absence so he was on LWOP. Our office paid the employer portion for 6 months (maximum allowed by statute) and after that, he had to pay the entire family premium. He retired Feb. 18, 2015. Is the information above saying that we can / could have paid his employer premium longer? I don't know if the 6 months is per calendar year, lifetime, for the current employment only, or some other time period. And since the additional explanation in the memo regarding this section says that DSGI will go back and make "affordable" coverage for people on LWOP in 2015, I'm not sure if this somehow retroactively applies to our employee for the months of January and February 2015.

A.2 – Didn't need to pay it in 2014, but will in 2015.

Q.3 -- If an employee's spouse will be eligible for Medicare and also picked up a supplemental to be effective May 1st -- Is that a QSC to remove her spouse from her Health Insurance Coverage?

A.3 -- This is a QSC - no. 26: "gain eligibility for other group coverage" (Medicare is other group coverage). She can call the service center to have him removed.

Q.4 -- Because of the Affordable Care Act and its provisions which will detrimentally penalize employees for any month they are NOT enrolled in health insurance, and coverage must be 1) offered, and 2) affordable, can DMS now consider changing the Administrative rule of restricting employee to enroll in health insurance only within the 60 day period after date of hire to a month to month enrollment?

A.4 -- No, DMS will not consider expanding the timeframe within which to enroll.

Q.5 -- The employee has Florida Blue from work as primary insurance and Medicare as secondary. Is this not allowed? If not, then why not?

A.5 -- Since you are enrolled in active employee coverage and not retiree coverage, the employee is not affected.

Q.6 -- The employee is one of those "Medicare coverage state employees." Is the employee's Group Medical Coverage paid for by the State? Is the coverage the same as Medicare? Less? More?

A.6 -- The employee is not enrolled in state group coverage.

Q.7 -- Last year, when the employee turned 65, the employee was told by Social Security to sign up for Medicare Part A benefits. The employee has never used Medicare and does not intend to until after signing up for Medicare Part B upon retirement. The employee may be ready to retire as early as July 2015 or maybe much later depending on whether the opportunity to become a (different position) is available or not. The employee currently has AvMed and does not intend to change anything at present.

What must the employee do to continue Health Insurance coverage as an employee of the State of FL?

A.7 -- Since the employee is enrolled in active employee coverage and not retiree coverage, the employee is not affected.