

Proposed Spousal Coordination of Benefits Policy Changes Effective January 1, 2023

Executive Summary of Proposed Changes

- Removed use of gender pronouns throughout.
- Added language to clarify that a spouse eligible for and enrolled in other Medicare coverage would be terminated from the State's Medicare Advantage plan. This is necessary as the Centers for Medicare & Medicaid do not permit enrollment in more than one Medicare plan.
- Added language to clarify that a pensioner's spouse not working full-time, collecting a pension benefit, eligible for Medicare and having access only to former employer coverage in a Medicare Advantage plan, does not have to enroll in their former employer's coverage.
- Added language to clarify how to determine if a spouse is working full-time.
- Clarified that the 50% contribution requirement applies to the spouse and not the State of Delaware employee.
- Clarified where the policy applies to both a spouse's employer and a spouse's former employer.
- Added language to clarify the intent of the policy as it relates to spouses who are considered a partner, owner, principal in a law firm, accounting firm or any other type of business, company, corporation or firm.
- Revised existing language pertaining to a State of Delaware pensioner's spouse whose former employer only offer a Medicare Advantage plan to their Medicare retirees.
- Added language to clarify coverage for a spouse retired from a Participating Group organization and who is receiving a pension benefit under the State of Delaware County and Municipal Pension Plan may be enrolled under the State of Delaware employee or pensioner in accordance with the policy's 50% contribution requirement.