



Regular TRANSFERS Job Aid

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Definitions

Add Update File (AUF) – The “AUF” file is used by Employers to transmit eligibility records for new hires, newly eligible employees, retiring employees, and employees terminating employment for any reason, as well as SHBP Eligibility status and demographic updates (e.g., address, city, state, zip code, date of birth, social security number, and gender) and should be submitted every time an employee’s eligibility status changes.

Break in Employment – 31 calendar days or more between the “Date of Last Deduction” transmitted by the former Employer to SHBP and the “Hire Date” transmitted by the new Employer to SHBP.

Date of Last Deduction or Last Deduction Date – The date that an Employer takes the final payroll deduction for an employee’s health coverage (or if employee is not enrolled in SHBP coverage, date that an Employer takes the final payroll deduction), which the Employer is responsible for transmitting to SHBP via an AUF.

Employing Entity – An SHBP Employing Entity or Employer primarily includes Public School Systems and State Agencies who are required to participate in the Plan. Board Members of Public School Systems, Charter Schools, Critical Access Hospitals, and Federally Qualified Health Centers may also participate in SHBP, but are not required to.

Future Dated New Hires – A new hire (NEMP) record transmitted by an employer for an employee where the Hire Date is after the current date the record was transmitted.

Future Dated Terminations – A termination (TERM) record transmitted by an employer for an employee where the Date of Last Deduction is after the current date the record was transmitted.

Hire Date – The date that an Employer hires an employee or date a current employee becomes benefits eligible or ineligible, which the Employer is responsible for transmitting to SHBP via an AUF.

Newly Eligible Employee – A current employee who recently became eligible to enroll in SHBP coverage.

New Hire – A new employee or a former employee previously employed with another SHBP Employing Entity with a Break in Employment.

Record Types – Specific types of records (e.g., NEMP, TERM, DATMAN) approved by SHBP to transmit employee eligibility data and updates on the AUF.

Regular Transfer – A transfer event where an employee has no Break in Employment and the employee’s Hire Date with his/her new Employer determines when they become responsible for the employee’s coverage and when the former Employer’s responsibility to provide coverage to the employee ends.

Summer Transfer – *See Boards of Education Summer Transfers Job Aid.*

Termination – When an Employer ends an individual’s employment in their Payroll Location, which also terminates their status as an employee and their SHBP coverage (if the employee is covered by SHBP) in the SHBP Enrollment Portal.

Transfer - A Regular or Summer Transfer event occurs when an employee transfers from their former Employer to their new Employer with no Break in Employment (or if an employee is transferring internally with an Employer with multiple payroll locations, a transfer occurs when the employee transfers from that Employer’s former Payroll location to that same Employer’s new Payroll Location with no Break in Employment). The employee transitions to their new Employer with the same coverage status (i.e., plan option/tier) or waiver of coverage status (i.e., no coverage) he/she had prior to the transfer.

Regular Transfer Event: General Information

Purpose of Regular Transfer Event

The Regular Transfer Event facilitates the process for employees employed with SHBP Employing Entities to continue their SHBP Coverage when the employee transitions from one Employer to another Employer. A Regular Transfer event occurs when an employee has no Break in Employment and the employee's Hire Date with his/her new Employer determines when they become responsible for the new employee's coverage and when the former Employer's responsibility to provide coverage to the employee ends.

- **If Hire Date with New Employing Entity is between 1st and 15th of the month:** Coverage is effective the first day of the month following the hire date with the new Employing Entity.
- **If Hire Date with New Employing Entity is between 16th and Last Day of the month:** Coverage is effective the first day of the second month following the hire date with the new Employing Entity.

Employers with Multiple Payroll Locations: If an employee is transferring internally with an Employer with multiple payroll locations and the employee has no Break in Employment, the employee's Hire Date determines when coverage begins in the new Payroll Location and when coverage ends with the former Payroll Location.

Calculating Whether Break in Employment has Occurred

The calendar days between the Date of Last Deduction field transmitted on a TERM Record for a former employee by a former Employer to SHBP and **Hire Date field** transmitted on a NEMP Record for an employee by a new Employer determine whether a Break in Employment has occurred. If former Employer and new Employer are the same, the Date of Last Deduction field transmitted on a TERM Record would include the date the Employer took the final payroll deduction in the former Payroll Location (e.g., non-certified) and the Hire Date field transmitted on a NEMP Record would include the date employment begins in the new Payroll Location (e.g., certified).

- **No Break in Employment Has Occurred:** 30 calendar days or less between the "Date of Last Deduction" transmitted by the former Employer to SHBP and the "Hire Date" transmitted by the new Employer to SHBP.
- **Break in Employment Has Occurred:** 31 calendar days or more between the "Date of Last Deduction" transmitted by the former Employer to SHBP and the "Hire Date" transmitted by the new Employer to SHBP.

Regular Transfer Event: When Employers' Responsibility to Provide Coverage Begins and Ends

New Employer

When an Employer hires a transferring employee from another SHBP Employing Entity with no Break in Employment, the Hire Date field transmitted on the employee eligibility record determines when the new Employer becomes responsible for the transferring employee's coverage **and** when the former employer is no longer responsible for the employee's coverage. Essentially, the new Employer is responsible for ensuring this is a smooth transition for both the transferring employee and the former Employer, because the new Employer's timely and accurate submission of an employee's New Hire Record determines when the new Employers and old Employer's responsibility to provide coverage begins and ends, respectively.

Former Employer

A former Employer's responsibility to provide coverage to a transferring employee to another SHBP Employing Entity with no Break in Employment ends based on when the new employer becomes responsible for the employee's coverage. The Former Employer essentially does nothing during the Regular Transfer process and their responsibility to no longer provide coverage to a transferring employee is 100% dependent on the New Employer's timely and accurate submission of an employee's New Hire Record.

Regular Transfer Examples of When Employers' Responsibility to Provide Coverage Begins and Ends

Example	New Employer Hire Date	New Employer Responsibility Begins	Former Employer Responsibility Ends
1	03/05/2020	04/01/2020	03/31/2020
2	06/15/2020	07/01/2020	06/30/2020
3	09/16/2020	11/1/2020	10/31/2020
4	12/31/2020	02/1/2021	01/31/2021

Regular Transfer Event: Sequential Examples

Sequential Examples:

Scenario: No Break in Employment

Example	Hire Date w/ New Employer	Last Deduction Date w/ Former Employer	Coverage Start Date w/ New Employer	Coverage End Date w/ Former Employer
1	03/05/2020	2/29/2020	04/01/2020	03/31/2020
2	06/15/2020	06/1/2020	07/01/2020	06/30/2020
3*	09/16/2020	No Term Record	11/1/2020	10/31/2020
4	12/31/2020	12/31/2020	02/1/2021	01/31/2021

In the above examples, there is no Break in Employment because the time period between the Date of Last Deduction and the Hire Date is *30 days or less*. Therefore, the SHBP Enrollment Portal automatically reverts to the programming for the Regular Transfer Event:

- **If Hire Date with New Employing Entity is between 1st and 15th of the month:** Coverage is effective the first day of the month following the hire date with the new Employing Entity.
- **If Hire Date with New Employing Entity is between 16th and Last Day of the month:** Coverage is effective the first day of the second month following the hire date with the new Employing Entity.

*As noted in Example 3, the former Employer never submitted a Term Record, so the SHBP Enrollment Portal treats this as No Break in Employment.

Scenario: Break in Employment

Example	Hire Date w/ New Employer	Last Deduction Date w/ Former Employer	Coverage Start Date w/ New Employer	Coverage End Date w/ Former Employer	Employee Eligible for COBRA
1	03/05/2020	01/31/2020	05/01/2020	02/29/2020	3/1/2020 - 4/30/2020
2	06/15/2020	05/1/2020	08/01/2020	06/30/2020	7/1/2020 - 7/31/2020
3	12/31/2020	11/25/2020	02/1/2021	12/31/2020	1/1/2021 - 1/31/2021

In the above example, there is a Break in Employment because the time period between the Date of Last Deduction and Hire Date is *31 days or more*. Therefore, the SHBP Enrollment Portal automatically reverts to the programming for the “New Hire Event” (see *New Hire Event section*).

Note the employee is eligible for COBRA for the months their former Employer and new Employer are not responsible for providing coverage, and they will receive a COBRA packet within 7-10 days after their Date of Last Deduction with their former Employer or when the TERM record is loaded into the SHBP Enrollment Portal, whichever occurs later.

If the Employee fails to enroll in coverage within 31 days of their Hire Date with the new Employer, the employee must wait until the next Open Enrollment period to select coverage.

Regular Transfer Event: Future Dated Terminations/Transfers

Future Dated Terminations of Transferring Employees

TERM Records transmitted for Terminations and Transfers are loaded into the SHBP Enrollment Portal based on the Date of Last Deduction. However, if a former Employer submits a Transfer or Termination on a TERM Record for an employee and then a new Employer submits a Transfer or New Hire on a NEMP Record for the same employee with a Hire Date occurring prior to the former Employer's Date of Last Deduction, the SHBP Enrollment Portal will not load the Transfer or Termination Record (i.e., the future termination date) from the former Employer. This will prevent a transferring employee's coverage from being terminated by their former Employer after they have been hired by their new Employer. If in the event the former Employer sends a coverage end date for the employee that results in overlapping coverage with the new Employer, then the former Employer will need to report the overlapping coverage as part of the Premium Billing Discrepancy Process.

Scenario: In this scenario the current date is August 3, 2020. The former Employer submitted a TERM Record for an employee on July 22, 2020 with a Date of Last Deduction of August 15, 2020. The new Employer submitted a NEMP Record for the same employee on August 1, 2020 with an August 1, 2020 Hire Date. Since the new Employer submitted a NEMP Record for that same employee with a Hire Date of August 1, 2020, which occurs prior to the former Employer's Date of Last Deduction on the TERM Record for the employee, the former Employer's TERM Record was NOT loaded into the SHBP Enrollment Portal.

Employer	Record / Date AUF Submitted	Date Record Loaded in SHBP Enrollment Portal	Last Deduction Date w/ Former Employer	Hire Date w/ New Employer	Coverage Start Date w/ New Employer	Coverage End Date w/ Former Employer
Former Employer	TERM / 7/22/2020	TERM Record Not Loaded	08/15/2020	N/A	N/A	8/31/2020
New Employer	NEW HIRE / 8/01/2020	08/01/2020	N/A	8/1/2020	09/01/2020	N/A

Regular Transfer Event: Future Dated New Hires/Transfers

Future Dated New Hire Records for Employees

NEMP Records transmitted for New Hires and Transfers are loaded into the SHBP Enrollment Portal based on the Date of Hire. However, if an Employer submits a New Hire or Transfer on a NEMP Record with a Date of Hire that is after the date the file was transmitted, the NEMP Record will not load into the SHBP Enrollment Portal until the Date of Hire is reached.

Scenario: In these scenarios, the Employer submitted a New Hire Record to hire new employee John Doe on March 31, 2020 with an April 15, 2020 Hire Date and a New Hire Record to hire transferring employee Jane Doe on 8/1/2020 with an August 5, 2020 Hire Date. John Doe's New Hire Record will not be loaded and displayed in the SHBP Enrollment Portal until the file load is complete on April 15, 2020. Jane Doe's New Hire Record will not be loaded and displayed in the SHBP Enrollment Portal until the file load is complete on August 5, 2020.

Example	Employee	Event Type	Date AUF Submitted	Hire Date Included in Record on AUF	Date Record Loaded in SHBP Enrollment Portal
1	John Doe	New Hire	3/31/2020	4/15/2020	4/15/2020
2	Jane Doe	Transfer	08/01/2020	8/5/2020	8/5/2020

New Hire Event

New Hire Event

A New Hire Event is triggered for New Hires and Newly Eligible Employees only.

Coverage Start Date for New Hires and Newly Eligible Employees

The effective date of coverage for New Hires and Newly Eligible Employees is the first of the month following one full calendar month of employment in a benefits eligible position with an SHBP Employing Entity, unless the hire date or date an employee transitions to a benefits eligible position is concurrent with the First Workday of the month determined by SHBP. If the hire date or date an employee transitions to a benefits eligible position is concurrent with the First Workday of the month determined by SHBP, then coverage is effective the first day of the month following the hire date or date an employee transitions to a benefits eligible position. See *First Workday Calendar* at <https://shbp.georgia.gov/first-workday-calendar>.

Coverage Start Date Examples:

Example	Hire Date or Date Transitioned to Benefits Eligible Position	One Full Calendar Month Waiting Period	Coverage Start Date in SHBP Enrollment Portal
1	01/31/2020	02/01/2020 - 02/29/2020	03/01/2020
2	04/1/2020	04/01/2020 - 04/30/2020	05/01/2020
3	10/15/2020	11/1/2020 - 11/30/2020	12/01/2020

Termination Event

Termination Event

A termination event occurs when an Employer terminates an individual's employment in their Payroll Location, which also terminates their status as an employee and their SHBP coverage (if the employee is covered by SHBP) in the SHBP Enrollment Portal.

Date of Last Deduction *(required for all TERM records)*

The date an Employer takes the final deduction from the employee is required for all TERM records. When the Date of Last Deduction is entered for an employee, SHBP terminates their status as an employee and/or their SHBP coverage in the SHBP Enrollment Portal. For an Active Member, SHBP coverage will end the last day of the following month.

Coverage End Date Examples:

Example	Last Deduction Date	One Full Calendar Month Following Last Deduction Date	Coverage End Date in SHBP Enrollment Portal
1	01/31/2020	02/01/2020 - 02/29/2020	02/29/2020
2	04/1/2020	05/01/2020 - 05/31/2020	05/31/2020
3	10/15/2020	11/1/2020 - 11/30/2020	11/30/2020

Employee Profile Page

Employee Profile Page

After an Employer transmits a New Hire record to SHBP hiring an employee in their Payroll Location, the Employer can view the employee's profile in the SHBP Enrollment Portal. The profile will include a "Benefits Information" section that shows when SHBP Coverage Ends.

The SHBP Coverage Ends field includes the calculated date when an Active Member's coverage will be termed when a TERM record (Transfer Out or Termination) has been transmitted by an Employer. If an employee is currently employed and enrolled in SHBP coverage (excluding COBRA), this field will be blank.

Please Note – The SHBP Enrollment Portal will use the first successful TERM record sent to determine the employee's SHBP coverage end date displayed in the SHBP Coverage Ends field. Subsequent records transmitted to change the Date of Last Deduction will not update the SHBP Coverage Ends field and should not be a concern for Employers who send subsequent records. The Employer should rely on their Premium Billing Report (BRP) to determine whether they were charged correctly based on the subsequent files transmitted, and if they are not, the Employer should contact SHBP Premium Billing at SHBP.PremiumBilling@ADP.com.

Employee Profile

The data listed below is as of today's date. If any of this information is not accurate please contact your local HR representative to have this information updated.

Name **Sample Member** ID **XXXXXXXXXX** [Reveal](#)

Personal Information

Home Address **123 Test Street
Test, GA 30002**

Phone Number

Legal Id **XXXXXXXXXX** [Reveal](#)

Date of Birth **XXXXXXXXXX** [Reveal](#)

Gender **Male**

Alternate ID **B022W9877**

AOID **G3MOD0RYW724G479**

Tobacco **No**

SHBP cov on 1/1/2012

BOE Cov End Date

YOS Rate Driver

Med Cov Rate Driver

HICN

Years of Service

BOE Cov Start Date

Wellness

5 YOS on 1/1/2012

ERS, CSEPS, or TRS

Primary Language

Email Address

Company Information

Acquisition Date

Service Date

Employment Status **Active**

Conv/Hire Dt **06/01/2019**

Conv/Orig Hire Dt **06/01/2019**

Payroll Location **66064**

School Unit Code

Participation Group **Active**

Premium Type **00**

ACA Indicator

Benefits Information

SHBP Coverage Ends

Questions

Employers who have questions or concerns regarding Regular Transfers should contact their Employer Services Specialists via the SHBP (X)change at <https://shbp.georgia.gov/xchange>.