

Welcome

We will begin our meeting shortly

This meeting will be hosted by NYSUT Second Vice-President Ron Gross and several members of the NYSUT staff. All other participants will be muted and off camera but will have the Q and A option (not the chat feature) available to ask questions.

This meeting is being recorded.



The New York State Health Insurance Plan

- The New York State Health Insurance Program (NYSHIP) was established in 1957 for State employees.
- In 1958, NYSHIP became available to local governments and school districts. Now, more than 55 years later, NYSHIP is one of the largest public employer health insurance programs in the nation, protecting over 1.2 million State and local government employees, retirees and their families.
- Over 800 local government employers are recognized as Participating Agencies in NYSHIP.
- NYSUT has approximately 171 locals that subscribe to NYSHIP as in-service members and retirees



The Empire Plan

Special Report

Information about your new NYSHIP benefits effective July 1, 2023.



Empire Plan Special Report

May 2023 • PA Empire Plan

New York State Health Insurance Program (NYSHIP) for Active Employees, Retirees, Vestees and Dependent Survivors enrolled in The Empire Plan through Participating Agencies (PAs), their enrolled Dependents and for COBRA Enrollees and Young Adult Option Enrollees with their Empire Plan benefits

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Changes Effective July 1, 2023

This *Special Report* describes changes affecting your NYSHIP Empire Plan coverage that will take effect on July 1, 2023. These changes were negotiated by State employee unions and were administratively extended to active employees and retirees of NYSHIP Participating Agencies with The Empire Plan. They include:

- Single visit copayment (page 3)
- Reduced in-network maximum out-of-pocket limits (page 4)
- Center of Excellence (COE) for Substance Use Disorder (page 5)
- New reimbursement methodology for non-network claims (page 6)

Empire Plan Changes

July 1, 2023 Benefit Changes and Resources

This *Special Report* provides an overview of the changes that will take effect beginning in July. It is important that you understand them in order to manage your care and its cost. An informational presentation is also available to you; simply scan the QR code to the right with your mobile device or tablet to access it. This approximately 12-minute resource is also posted on NYSHIP Online (see *Benefits on the Web*, page 10) under What's New.

Revised At A Glance Publication

In addition to these resources, the Empire Plan *At A Glance* publication will be updated to reflect these changes and it will be mailed to your home address in July with an updated *Out of Network Reimbursement Disclosure*. Some supplemental publications that are usually inserted with this mailing are not changing and are available online, so they will not be mailed again. Please remove the January 1, 2023 *Empire Plan Advanced Flexible Formulary* and the 2023 version of the *Preventive Care Coverage Guide* from the January 1, 2023 *At A Glance* mailing and keep them for your reference. Remember that you can find the most updated version of the formulary on NYSHIP Online under the Using Your Benefits tab.

To Access the Presentation Using the QR Code

Open the camera on your device and scan the QR code below. Be sure that the entire code is visible. Tap the link that appears on your device screen to open the presentation. The Empire Plan July 2023 Benefit Changes Presentation works best when used with the latest versions of the following browsers: Microsoft Edge, Firefox, Safari and Chrome. If you prefer to access the presentation without using the code, go to the What's New tab on NYSHIP Online and select the posting for the presentation.



Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

- New benefits will be extended on July 1, 2023 to the majority of Empire Plan enrollees, including all Participating Agencies.
- A Special Empire Plan Report will be sent to all Plan enrollees soon. This report will also be posted to NYSHIP Online.
- There will be a QR code included in the Report that can be scanned to view a video about the upcoming changes. The video will also be at: [July 1 Empire Plan Benefit Changes Presentation](#)

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

Single Visit Copayment:

- Elimination of copayment stacking; only **one** \$25 copay for services in a single visit on the same day to a network provider will be charged.
- This includes visits to network Managed Physical Medicine Provider (physical therapist, chiropractor, occupational therapist).

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

No Copayment for Virtual Visits Using LiveHealth Online:

- The Telemedicine Program, currently LiveHealth Online offered by Empire BlueCross, will be a permanent benefit at no-cost share/\$0 copayment.
- LiveHealth Online offers 24/7 access to board-certified doctors and behavioral health providers such as psychiatrists and licensed therapists.
- To use LiveHealth Online, go to www.empireblue.com/nys
- As a reminder, telehealth visits with a network provider are subject to the same copayment as in-person visits.

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

Covered-in-Full Benefit for Mastectomy Bras:

- Mastectomy bras obtained from a nonparticipating provider will no longer be subject to deductible or coinsurance.
- This means there will be a paid-in-full benefit regardless of whether the provider participates with The Empire Plan.

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

New Reduced In-Network Maximum Out of Pocket Limits:

Empire Plan Program	Individual Coverage – Annual Limit	Family Coverage – Annual Limit
Hospital/Medical/MHSU	\$2,600	\$5,200
Prescription Drug*	\$1,400	\$2,800
Total Limit	\$4,000	\$8,000

*Does not apply to Medicare primary enrollees.



Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

New Center of Excellence (COE) for Substance Use Disorder:

- COE is in partnership with the Hazelden Betty Ford Foundation.
- Paid-in-full, high quality treatment services throughout the United States.
- Services include detox facilities (CA, MN, OR), outpatient services (CA, FL, IL, MN, NY, OR, and WA) and numerous individual and family supports.
- A travel, lodging and meal allowance is included.
- Use of the COE is voluntary.
- Note: Empire Plan must be the primary coverage

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

New Site of Care Program for Infusions:

- A Site of Care Program for Infusions of infliximab (brand name Remicade®) will be administered by Empire BlueCross for Empire Plan primary enrollees.
- Outpatient hospital infusions of Remicade will be transitioned to an alternate setting if clinically appropriate. These alternate settings include: a freestanding infusion suite, the doctor's office, or the enrollee's home.
- Enrollees impacted by this change will receive a letter from Empire BlueCross, and will receive assistance in coordinating the transition.
- There will be no copayments for the infusion when an alternate setting is used.

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

Visit Limit for Out-of-Network Acupuncture Services:

- Acupuncture received by an out-of-network provider will be subject to a maximum of 20 visits per calendar year.
- There is no annual visit limit for acupuncture received from a participating provider – this benefit is not changing.
- Visits prior to July 1, 2023 do not count toward the 2023 maximum.

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

Visit Limit for Massage Therapy Services:

- Coverage will be available for up to 20 massage therapy visits per calendar year.
- Visits to a network Managed Physical Medicine Provider generally will not count toward the 20-visit limit.
- A script is still required from your medical provider (no change).
- Visits prior to July 1, 2023 do not count toward the 2023 maximum.

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

New Reimbursement Method for Non-Network Claims:

- Effective July 1, 2023 the allowed amount for reimbursement of non-network Medical/Surgical and Mental Health and Substance Use claims will be based on 275% of the Medicare rates in effect on the date of service.
- This means out-of-network providers will be paid at rates equivalent to those Medicare pays.
- This could result in larger out-of-pocket costs for the enrollee.
- As a reminder, out-of-network providers can balance bill enrollees for their costs.

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

New Reimbursement Method for Non-Network Claims:

- This change does **not** impact rules related to surprise bills. Enrollees will continue to be protected under state and federal law for emergency care.
- The upcoming Special Empire Plan Report contains an informative Q&A about this change.
- Resources are available for enrollees seeking a network provider. The MHSU Clinical Referral Line, along with the Empire Plan NurseLineSM are available 24/7 to assist enrollees. Enrollees should call the Empire Plan toll-free number found on the back of their benefit card (1-877-7-NYSHIP).

Empire Plan Benefit Changes

July 1, 2023 Benefit Changes

Empire Plan ID Card Re-Issue:

- With the upcoming July 1 changes, benefit cards are scheduled to be re-issued.
- The re-issue is to ensure compliance with federal regulations.
- There will be **no change** to the plan enrollee's ID number.
- Enrollees can use their new card immediately, there is **no requirement** to call The Empire Plan or to register the card.

Empire Plan Benefit Changes

COVID-19 Update: End of the Public Health Emergency Period

- The last day of the federal emergency period will be May 11, 2023.
- The Empire Plan will no longer be required to provide cost share waivers for testing and diagnosing COVID-19 upon expiration of the public health emergency.
- Updated information will be posted to NYSHIP Online soon.