



NYSHIP
New York State
Health Insurance Program



NYSHIP HMO Report

April 2018 • NY/PE Retirees

New York State Health Insurance Program (NYSHIP) for New York State and Participating Employer Retirees, Vestees and Dependent Survivors enrolled in a NYSHIP Health Maintenance Organization (HMO) and their enrolled Dependents, Preferred List and COBRA Enrollees with their NYSHIP benefits and Young Adult Option Enrollees

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What's New

This *NYSHIP HMO Report* details the changes to your coverage under the New York State Health Insurance Program (NYSHIP).

This *Report* includes information about:

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NYSHIP Changes

Mammogram Coverage

In 2017, the New York State Breast Cancer Detection law expanded paid-in-full (i.e., no deductible, coinsurance or copayments) mammography coverage to include:

- Additional breast cancer screenings (beyond an initial screening mammogram)
- Diagnostic mammograms
- Breast ultrasounds
- Magnetic resonance imaging (MRI)
- Breast tomosynthesis (3-D mammograms)

This coverage applies to services rendered by providers in your HMO's network for all individuals regardless of age, sex or medical history.

If you have a family history of breast cancer, speak to your OB/GYN or primary care physician about how often you should be screened. For more information, contact your HMO.

Substance Use Treatment Coverage

To help combat New York State's heroin and opioid crisis, a New York State law recently went into effect that requires health insurance plans to cover treatment services provided to New Yorkers suffering from opioid addiction, increases access to treatment and limits the over-prescribing of opioids in New York.

Inpatient Admissions

In-network facilities are permitted to treat an enrollee or covered dependent for the first 14 days of an inpatient admission for substance use without prior authorization or medical-necessity review, provided that such facility is certified by the New York State Office of Alcoholism and Substance Abuse Services (OASAS). All inpatient substance use treatment facilities in New York State are OASAS certified, but not all of them will be in your HMO's network. To find an OASAS-certified facility in your HMO's network, you can call your HMO or use the provider searches on your HMO's website.

Coverage for Treatment Medications

Coverage must be provided for medication approved by the U.S. Food and Drug Administration for detoxification or maintenance treatment of a substance use disorder. This coverage includes immediate access, without prior authorization, to medications that help manage opioid withdrawal or stabilization, as well as medications intended to reverse an opioid overdose, such as naloxone.

Limits on Opioid Prescriptions

In an effort to reduce opportunities for individuals to become dependent on these medications, health care providers are prohibited from prescribing more than a seven-day supply of any opioid upon initial consultation or treatment for acute pain. The copayment reflects the number of days' supply.

If you have any questions about substance use treatment coverage, contact your HMO.

New Call Center Phone System

Once you retire, the New York State Department of Civil Service Employee Benefits Division (EBD) becomes your Health Benefits Administrator and your source for benefit information. Getting that information is now substantially easier.

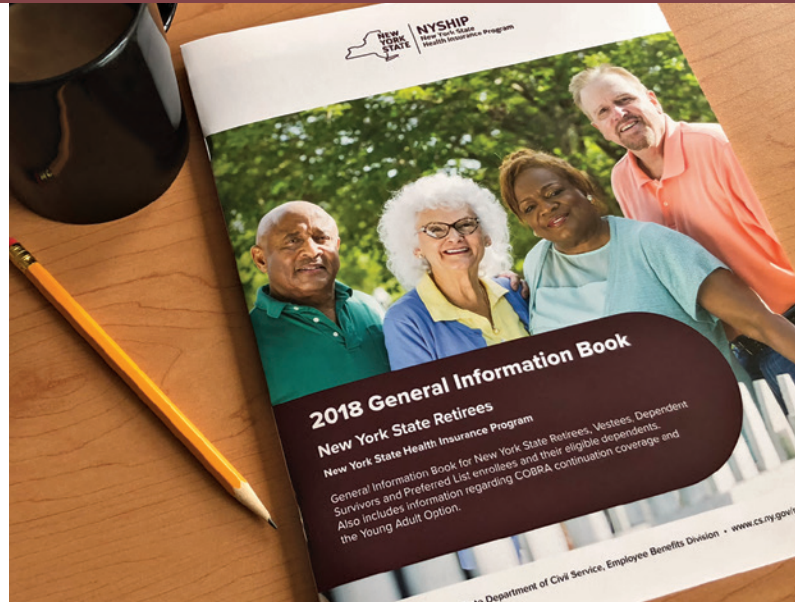
If you have questions about your health insurance enrollment record, eligibility or NYSHIP requirements, contact the EBD Call Center at 518-457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday from 9 a.m. to 4 p.m. Eastern time.

Following are some of the enhancements to the new system:

- Between 9 a.m. and 2 p.m. Eastern time, you can request a call back while keeping your place in the call queue
- The new system includes self-service functionality, including general information and answers to common questions
- You are no longer required to enter your Social Security number

Welcome to EBD Booklet

The *Welcome to EBD* booklet is a helpful resource if you are a retiree or are thinking of retiring. This booklet explains how and where to get the help you need with your coverage under NYSHIP, including information regarding COBRA continuation coverage and Medicare. To request a copy, you can contact the EBD Call Center or access it on NYSHIP Online by going to www.cs.ny.gov/retirees and selecting Health Benefits. Choose the group from which you retired and “HMO enrollee” then go to Using Your Benefits and Publications.



New Retiree NYSHIP General Information Book

The newly-updated *2018 General Information Book (GIB)* for Retirees of New York State was mailed to your home in early March. This updated *GIB* applies to all retirees from New York State agencies and replaces your current *GIB*, dated 2015.

The *GIB* explains your rights and responsibilities as an enrollee in NYSHIP, including rules and requirements that affect eligibility, enrollment and costs. It also details how Medicare eligibility affects your coverage, as well as your rights for continuation coverage under COBRA.

You can also access a copy of the *GIB* on NYSHIP Online at www.cs.ny.gov/retirees. Select Health Benefits, the group from which you retired and “HMO Enrollee,” if prompted. From the NYSHIP Online homepage, select Health Benefits & Option Transfer and then *General Information Book*.

Note: If you retired from a Participating Employer, you should continue to refer to your *2016 General Information Book* for Participating Employers.

Medicare & NYSHIP



Medicare Part B Reimbursement Update

The Centers for Medicare and Medicaid Services (CMS) establishes the Part B premium each year after taking the annual Social Security cost of living adjustment (COLA) into account. For 2018, the federal government has set the standard monthly Medicare Part B premium for most enrollees at \$134.00.

Since NYSHIP does not currently have access to NYSHIP retirees' and dependents' Social Security allowances, COLA information or specific Medicare Part B premium charges, it is unable to reimburse the exact Part B premium for everyone. Accordingly, NYSHIP will reimburse all Medicare-primary enrollees and dependents \$134.00 per month in 2018.

As a next step, the Department of Civil Service is pursuing a data-sharing agreement with the Social Security Administration (SSA), the entity responsible for Medicare enrollment, to receive premium information electronically.

Once this is established, NYSHIP will be able to determine whether enrollees have previously been reimbursed the correct amounts for their Medicare Part B premiums. NYSHIP can then retroactively reimburse individuals whose premiums were higher than the amounts they were reimbursed. Additionally, certain enrollees who paid lower monthly premiums because of federal "hold

harmless" protections may have future Medicare Part B premium reimbursements offset to recoup reimbursements that were overpaid. In either event, NYSHIP will notify each affected enrollee before taking any action.

This data-sharing agreement will also assist the Department with the processing of Medicare Part B IRMAA refunds for eligible enrollees and/or their covered dependents. This could eliminate the need for enrollee-provided documentation and significantly improve the timeliness of IRMAA refunds.

You can find information related to Medicare Part B costs at www.Medicare.gov.

Reimbursement of the Medicare Part B Income-Related Monthly Adjustment Amount

Federal law requires some people to pay a higher premium for their Medicare Part B coverage based on their income. If you and/or any of your enrolled dependents are Medicare primary and received a letter from the Social Security Administration (SSA) requiring the payment of an Income-Related Monthly Adjustment Amount (IRMAA) in addition to the standard Medicare Part B premium, you are eligible to be reimbursed for this additional premium by NYSHIP.

Medicare Part B IRMAA is reimbursed annually for the prior year. You will be required to submit an application and provide:

- A copy of the letter the SSA sent notifying you of the amount you are responsible for paying and
- Proof of payment (for example, a copy of SSA-1099, which the SSA sends each January for payments made the prior year, or copies of billing statements from CMS).

For more information and to print a copy of the reimbursement application, go to NYSHIP Online at www.cs.ny.gov/retirees. Select Health Benefits, the group from which you retired and "HMO Enrollee," if prompted. From the NYSHIP Online homepage, select the Medicare link, and you will find a copy of the most recent annual Medicare Part B Premium Reimbursement Notice and the IRMAA Reimbursement Request Application form.

Reimbursements for IRMAA are issued as refund checks from the New York State Office of the State Comptroller. All IRMAA reimbursement checks, including reimbursements for eligible dependents, are issued in the name of the NYSHIP enrollee and sent to the mailing address of record on your enrollment file.

If you have any questions regarding the process of applying for IRMAA reimbursement, contact the Employee Benefits Division (EBD) at 518-457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday from 9 a.m. to 4 p.m. Eastern time. To check the current processing date of IRMAA applications, call EBD and press 4, then 2. A recorded message will be regularly updated to advise you of the processing status of IRMAA applications.

Medicare Part B Reimbursement for International Enrollees

NYSHIP reimburses the cost of Medicare Part B for its enrollees and dependents who are eligible for Medicare-primary coverage. However, Medicare does not provide benefits outside of the country. If an enrollee incurs medical expenses outside the United States, NYSHIP pays as primary insurer whether or not the individual is enrolled in Medicare.

Effective October 2017, NYSHIP changed its policy and now reimburses enrollees and dependents who reside outside the United States for their Medicare Part B premium if they remain enrolled in Medicare.

When Medicare-eligible enrollees notify the Social Security Administration (SSA) that they will be residing outside the United States, the SSA sends them forms to be signed and returned indicating their desire to continue or decline Medicare coverage. Enrollees are also informed by the SSA that if they decline coverage and later return to the United States and wish to reenroll in Medicare, they must wait until Medicare's next general enrollment period and pay penalties for each year they and/or their eligible dependents were not enrolled in Medicare.

Now, individuals can remain enrolled in Medicare and avoid associated penalties should they return to the United States and seek care.

If you are a Medicare enrollee who resides outside the country or is thinking about moving abroad and have questions about the Medicare Part B reimbursement, call EBD at 518-457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday from 9 a.m. to 4 p.m. Eastern time.

New Medicare Beneficiary Identifier for Medicare Cards

In an ongoing effort to fight medical identity theft and fraud, the Centers for Medicare and Medicaid Services (CMS) has been mandated to remove Social Security Numbers (SSNs) from all Medicare cards by April 2019. A new Medicare Beneficiary Identifier (MBI) will replace the SSN-based Health Insurance Claim Number on new Medicare cards. CMS will mail the replacement Medicare cards with the MBI to existing Medicare enrollees in New York State between July 2018 and April 2019.

Each MBI is a unique, randomly-generated, 11-character number made up only of numbers and uppercase letters. The characters are "non-intelligent," meaning they don't have any hidden or special meaning. The new MBI will help protect private health care and financial information and will be coordinated with the Social Security Administration and health care providers. Additionally, the Employee Benefits Division is looking at any impact the new MBI will have for NYSHIP enrollees and will communicate any new information in future HMO Reports.

Medicare enrollees may start using their new Medicare cards and MBIs as soon as they get them.

For more information call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Reminders

Annual Notice of Mastectomy and Reconstructive Surgery Benefits

By law, all health care insurers, including HMOs, must cover inpatient hospital care for lymph node dissection, lumpectomy and mastectomy for treatment of breast cancer for as long as the physician and patient determine hospitalization is medically necessary. Benefits include all stages of reconstructive breast surgery following mastectomy, including surgery of the other breast to produce a symmetrical appearance. Furthermore, all plans cover treatment for complications of mastectomy, including lymphedema. Prostheses and mastectomy bras related to breast reconstruction are also covered.

If you have questions about your benefits, including coverage for implants, breast forms or other prostheses related to breast cancer treatment, contact your HMO.

Keep Your Personal Information Up to Date

You must notify the Employee Benefits Division (EBD) by phone or in writing if your address changes or if changes in your family or marital status affect your coverage or eligibility.

Call EBD at 518-457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday from 9 a.m. to 4 p.m. Eastern time.

Write to EBD at:

New York State Department of Civil Service
Employee Benefits Division
Albany, New York 12239

Be sure to sign the letter and include the last four digits of your Social Security number, your address and your telephone number, including area code. You may also make address changes online using MyNYSHIP. Deadlines may apply, so act promptly once you determine a change is needed. See your *General Information Book* for details.

Summary of Benefits and Coverage

The *Summary of Benefits and Coverage (SBC)* is a standardized comparison document required by the Patient Protection and Affordable Care Act. It is designed to improve health insurance information so you can better understand your coverage.



To view the *SBC* for your NYSHIP HMO, visit www.cs.ny.gov/sbc and choose your group and then your HMO. If you do not have internet access, contact the HMO directly to request a copy. **Note:** *SBCs* are only available for the commercial HMO plans, not the Medicare Advantage Plans.

NYSHIP Online

To find the most up-to-date information about your health insurance coverage, visit NYSHIP Online at www.cs.ny.gov/retirees. Select Health Benefits, the group from which you retired and “HMO Enrollee,” if prompted. You can then bookmark the NYSHIP Online homepage to bypass the login screen the next time you visit the website.

The *NYSHIP Health Maintenance Organizations Report* is published by the Employee Benefits Division of the New York State Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits.



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New York State
Health Insurance Program

New York State Department of Civil Service
Employee Benefits Division, Albany, New York 12239
518-457-5754 or 1-800-833-4344
(U.S., Canada, Puerto Rico, Virgin Islands)
www.cs.ny.gov

Contact Information

Blue Choice	<p>For Information: 1-800-499-1275 Medicare Blue Choice: 1-877-883-9577 TTY: 1-800-421-1220 www.excellusbcbs.com</p>
BlueCross/BlueShield of Western NY	<p>For Information: 1-877-576-6440 or 716-887-8840 Medicare Senior Blue HMO: 1-800-329-2792 TTY: 711 www.bcbswny.com</p>
Capital District Physicians' Health Plan, Inc. (CDPHP)	<p>Member Services: 1-800-777-2273 or 518-641-3700 Group Medicare HMO: 1-888-248-6522 or 518-641-3950 TTY: 1-877-261-1164 www.cdphp.com</p>
Empire BlueCross BlueShield HMO	<p>For Information: 1-800-453-0113 Medicare Advantage Plan Pre-Enrollment Information: 1-866-205-6551 TTY: 1-800-241-6894 Medicare Advantage HMO: 1-800-564-9053 TTY: 711 www.empireblue.com</p>
HIP Health Plan of New York <i>(an EmblemHealth Company)</i>	<p>For Information: 1-800-447-8255 Medicare Advantage HMO (downstate): 1-877-344-7364 TTY: 1-888-447-4833 www.emblemhealth.com</p>
HMOBlue <i>(Excellus BlueCross BlueShield)</i>	<p>For Information: 1-800-499-1275 Medicare HMOBlue (Central New York Region): 1-877-883-9577 TTY: 1-800-421-1220 www.excellusbcbs.com</p>
Independent Health	<p>Customer Service: 1-800-501-3439 TTY: 716-631-3108 www.independenthealth.com</p>
MVP Health Care	<p>Customer Service: 1-888-MVP-MBRS (687-6277) Medicare Advantage HMO (Rochester Region only): 1-800-209-3945 TTY: 1-800-662-1220 www.mvphealthcare.com</p>

New York State
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, New York 12301-1068
www.cs.ny.gov

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NYSHIP
New York State
Health Insurance Program

Information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents

NY/PE Retiree HMO Report – April 2018

It is the policy of the New York State Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on NYSHIP Online at www.cs.ny.gov. Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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Protecting Your Privacy

Keeping your health information private is important to NYSHIP. The NYSHIP Notice of Privacy Practices describes NYSHIP's policies and practices that safeguard your protected health information, as required by the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

You can find the NYSHIP Privacy Notice on our website at www.cs.ny.gov. Click on NYSHIP Online and enter your group and plan, if prompted. From the NYSHIP Online homepage, select the HIPAA Privacy Information link at the bottom of the page. In addition to the NYSHIP Privacy Notice, you will

also find the HIPAA Authorization Form (EBD-543), which must be submitted before the Employee Benefits Division (EBD) can release private information to someone acting upon your behalf.

If you would like a paper copy of the Notice or form, call EBD at (518) 457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday from 9 a.m. to 4 p.m. Eastern time. If you believe your privacy rights have been violated, you may file a complaint with the Department of Civil Service. You can access the HIPAA Complaint Form online or contact the Department's HIPAA Complaint Officer at (518) 473-2880 to request a paper copy.