



## **Mental Health Benefit Parity "Timothy's Law"**

On December 22, 2006, legislation known as "Timothy's Law" was signed into law. It changed the coverage requirements for the diagnosis and treatment of mental, nervous or emotional disorders under most group health insurance policies and contracts in New York State, including The Empire Plan, effective January 1, 2007. Because of the very short time frame between when the law was signed and when it took effect, we have not yet completed analyzing the impact of Timothy's Law on The Empire Plan and making any amendments to The Empire Plan benefits that may be required by the law. Despite this, **every individual who is covered under The Empire Plan will receive benefits to the full extent required by the law as of January 1, 2007.** We will provide you with appropriate certificate amendments and informational materials, with a retroactive effective date of January 1, 2007, after our analysis is completed and all changes required for full compliance are implemented.

While we work to complete any changes needed to comply with the new law, the Insurance Department requires all affected plans to provide a formal notice to enrolled individuals of the minimum benefits that will be available under the new law. This letter is intended to provide you with that formal notice, to briefly describe Timothy's Law and to explain how you can find out how the law applies to you.

Timothy's Law requires that health plans provide for no less than thirty days of inpatient care and twenty days of outpatient care for the diagnosis and treatment of mental, nervous or emotional disorders. For the most part, network level benefits provided under The Empire Plan Managed Mental Health and Substance Abuse Program already meet or exceed those required by Timothy's Law. The law also requires that these benefits be covered to the same extent when services are received from non-network providers. Appropriate changes to The Empire Plan will be made as necessary to meet this requirement.

In addition, for treatment of adults and children with biologically based conditions such as schizophrenia/psychotic disorder, major depression, bipolar disorder, delusional disorders,

panic disorder, obsessive compulsive disorder, bulimia and anorexia and for the treatment of children with serious emotional disturbances, Timothy's Law requires that The Empire Plan coverage include benefits comparable to other health benefits under The Empire Plan. Any deductible, copayments or coinsurance applied to benefits for the conditions specified by Timothy's Law may be no greater than those applied to other benefits under the Plan. Changes will be made to bring Empire Plan benefits into full compliance with this requirement.

**Information about your Empire Plan benefits is available in your General Information Booklet and Empire Plan Certificate and the Plan amendments as well as on our website at [www.cs.state.ny.us](http://www.cs.state.ny.us). From the home page, choose benefit programs, then NYSHIP Online and choose your group, if prompted.**

We would like to take this opportunity to remind you of the extensive Mental Health and Substance Abuse benefits available under The Empire Plan. By calling the Clinical Referral Line, you can obtain guaranteed access to medically appropriate mental health care with little or no cost to you. The Program has a sizeable network of mental health providers. If there are no network providers available in your area, arrangements will be made by the Program administrator, ValueOptions, for you to see a non-network provider at the network level of benefits.

The Clinical Referral Line is a dedicated telephone line staffed by licensed clinicians experienced in the assessment and treatment of mental health disorders, and is available to help you with your mental health questions and concerns or when seeking a referral to a network provider. By calling this dedicated line, you can get individualized information and referrals and a thorough clinical assessment that helps care managers to identify the most appropriate treatment setting and provider for referral.

The Empire Plan provider network and the Clinical Referral Line are provided and maintained by ValueOptions. The Clinical Referral Line is available 24 hours a day, seven days a week from anywhere in the world by calling The Empire Plan Information Center at:

**1-877-7-NYSHIP, select Option 3.**

**General questions about your Empire Plan Mental Health benefits under Timothy's Law can be directed to the same number.**