



DAVID A. PATERSON
GOVERNOR

STATE OF NEW YORK
DEPARTMENT OF CIVIL SERVICE
ALFRED E. SMITH STATE OFFICE BUILDING
ALBANY, NEW YORK 12239
www.cs.state.ny.us

NANCY G. GROENWEGEN
COMMISSIONER

NY10-48

TO: New York State Agency Health Benefits Administrators

FROM: Employee Benefits Division

SUBJECT: 2011 New York State Health Insurance Rates

DATE: December 3, 2010

Attached are the 2011 New York State Health Insurance Program (NYSHIP) premium rates and Medicare Part B reimbursement rates that become effective January 1, 2011. The NYSHIP rates are presented in three basic groupings:

- Schedule I – Settled Groups with Drug Coverage
- Schedule II – Unsettled Groups with Drug Coverage
- Schedule III – CSEA and Courts

These schedules include rates by group based on the collective bargaining status and benefits negotiated by each group. Full Share Dental and Vision Rates are also presented.

The Empire Plan rates, in aggregate, will increase 2.05%. The percentage changes for individuals and family rates vary due to the separate rating of enrollee and dependent experience as well as the bargaining status of the respective groups.

Overall, the HMO rates will decrease an average of 1.2%, with varying percentage changes for each HMO and coverage type. The change in the employee deduction for the HMO options can vary greatly due to the impact of the HMO capping formula. The capping formula affects 14 of the 20 HMO option codes for individual coverage and 16 of the 20 HMO option codes for family coverage.

Questions may be directed to your processor.

Attachments