



ANDREW M. CUOMO
GOVERNOR

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

NY 12-21

TO: New York State Agency Health Benefits Administrators

FROM: Employee Benefits Division

SUBJECT: NYSHIP Rate Change Effective July 1, 2012

DATE: May 23, 2012

As provided for in the 2012-2013 Executive Budget, Medicare Part B premium will be included as a component of the NYSHIP premiums effective April 1, 2012 for Participating Employers, which include public authorities and other quasi-public organizations of the State. Previously, the Medicare Part B premium was only included as a component of the NYSHIP premiums for New York State enrollees. This will result in relatively minor changes to NYSHIP rates for State enrollees effective July 1, 2012.

Attached are rate charts which reflect the premium rates and Medicare Part B reimbursement rates effective July 1, 2012. These schedules differentiate the rates applicable to employees in bargaining units whose contract negotiations remain unsettled, from those that have reached agreement with the State.

The attached NYSHIP rates are presented as follows:

- Schedule I – Ratified Group
- Schedule II – Non-Ratified Group

These rates reflect the cost of reimbursing Medicare Part B premiums to eligible State and Participating Employer enrollees from the effective date of this legislation April 1, through the end of 2012. Since the legislation was not passed until March 30, and the rate change required changes to NYBEAS, the rate change is effective July 1. Because the State contribution to the cost of HMO coverage is based on the cost of Empire Plan coverage, the decrease in Empire Plan premium results in a decrease in the State contribution to HMO coverage; therefore, in most cases the enrollee contribution for HMO coverage is increasing. This increase in the enrollee contribution for HMO coverage is not material, and will not trigger a Special Option Transfer Period.

If you have any questions about this rate change, please contact the HBA Line at (518) 474-2780

**July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates**

Administrative Paycheck June 20, 2012 - Employees exempt from Lag Payroll
 Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
 Administrative Paycheck July 12, 2012 - Employees subject to Extra Lag Payroll
 Institution Paycheck June 14, 2012 - Employees exempt from Lag Payroll
 Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

***Medicare : 45.86**

			Schedule I Ratified (Settled Groups) Benefit Programs: A01, A02, A05, A06, A07, A13, A14, A15, A17, A19 A20, A28, A29, A33, A34, A35, A36, A37, A39, A41 A42, A43, A44, A46, A47, A48, A51, A60, A61, A62, A64, L19		
O P T	C O V	M E D	Employee <SG-9	Employee SG-10+	<u>Full Share</u> LWOP
Empire Plan					
Individual	001	1 0	32.77	43.69	273.05
Medicare	001	1 1	(13.09)	(2.17)	227.19
Family	001	4 0	132.07	157.70	640.83
1 Medicare	001	4 1	86.21	111.84	594.97
2 Medicares	001	4 2	40.35	65.98	549.11

			Schedule II Non-Ratified Group (Unsettled Groups) Benefit Program: A03, A04, A09, A10, A11, A12, A25, A40, A50, A63	
O P T	C O V	M E D	Employee	<u>Full Share</u> LWOP
Empire Plan				
Individual	001	1 0	27.93	279.29
Medicare	001	1 1	(17.93)	233.43
Family	001	4 0	121.77	654.66
1 Medicare	001	4 1	75.91	608.80
2 Medicares	001	4 2	30.05	562.94

July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates

Administrative Paycheck June 20, 2012 - Employees exempt from Lag Payroll
 Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
 Administrative Paycheck July 12, 2012 - Employees subject to Extra Lag Payroll
 Institution Paycheck June 14, 2012 - Employees exempt from Lag Payroll
 Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

*Medicare:

			Schedule I Ratified		
			Benefit Programs: A01, A02, A05, A06, A07, A13, A14, A15, A17, A19 A20, A28, A29, A33, A34, A35, A36, A37, A39, A41 A42, A43, A44, A46, A47, A48, A51, A60, A61, A62, A64, L19		
O P T	C O V	M E D	Employee <SG-9	Employee SG-10+	Full Share LWOP
HIP (050)					
Individual	050	1 0	61.53	72.09	294.03
Medicare	050	1 1	15.67	26.23	248.17
Family	050	4 0	197.03	223.01	710.80
1 Medicare	050	4 1	151.17	177.15	664.94
2 Medicares	050	4 2	105.31	131.29	619.08
MVP Health Care, Inc. - Rochester (058)					
Individual	058	1 0	26.01	34.68	216.73
Medicare	058	1 1	(19.85)	(11.18)	170.87
Family	058	4 0	111.05	132.32	531.70
1 Medicare	058	4 1	65.19	86.46	485.84
2 Medicares	058	4 2	19.33	40.60	439.98
Independent Health - Western NY (059)					
Individual	059	1 0	45.27	55.54	271.32
Medicare	059	1 1	(0.59)	9.68	225.46
Family	059	4 0	165.91	191.28	667.45
1 Medicare	059	4 1	120.05	145.42	621.59
2 Medicares	059	4 2	74.19	99.56	575.73
MVP Health Care, Inc. - East Region (060)					
Individual	060	1 0	28.28	37.70	235.63
Medicare	060	1 1	(17.58)	(8.16)	189.77
Family	060	4 0	120.91	144.05	578.69
1 Medicare	060	4 1	75.05	98.19	532.83
2 Medicares	060	4 2	29.19	52.33	486.97
Capital District PHP - Capital (063)					
Individual	063	1 0	28.31	37.74	235.88
Medicare	063	1 1	(17.55)	(8.12)	190.02
Family	063	4 0	121.06	144.23	579.41
1 Medicare	063	4 1	75.20	98.37	533.55
2 Medicares	063	4 2	29.34	52.51	487.69

* Medicare is income sensitive - this is the basic bi-weekly premium rate

July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates

Administrative Paycheck June 20, 2012 - Employees exempt from Lag Payroll
 Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
 Administrative Paycheck July 12, 2012 - Employees subject to Extra Lag Payroll
 Institution Paycheck June 14, 2012 - Employees exempt from Lag Payroll
 Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

*Medicare:

				Schedule I Ratified		
				Benefit Programs: A01, A02, A05, A06, A07, A13, A14, A15, A17, A19 A20, A28, A29, A33, A34, A35, A36, A37, A39, A41 A42, A43, A44, A46, A47, A48, A51, A60, A61, A62, A64, L19		
O C M P O E T V D				Employee <SG-9	Employee SG-10+	Full Share LWOP
Blue Choice (066)						
Individual	066	1	0	25.61	34.15	213.43
Medicare	066	1	1	(20.25)	(11.71)	167.57
Family	066	4	0	110.92	132.10	529.40
1 Medicare	066	4	1	65.06	86.24	483.54
2 Medicares	066	4	2	19.20	40.38	437.68
Community Blue (067)						
Individual	067	1	0	32.13	42.84	267.73
Medicare	067	1	1	(13.73)	(3.02)	221.87
Family	067	4	0	168.11	195.08	700.41
1 Medicare	067	4	1	122.25	149.22	654.55
2 Medicares	067	4	2	76.39	103.36	608.69
HMO Blue - CNY (072)						
Individual	072	1	0	84.66	94.68	305.03
Medicare	072	1	1	38.80	48.82	259.17
Family	072	4	0	259.50	284.00	743.93
1 Medicare	072	4	1	213.64	238.14	698.07
2 Medicares	072	4	2	167.78	192.28	652.21
HMO Blue - Utica/Watertown (160)						
Individual	160	1	0	96.38	106.28	314.17
Medicare	160	1	1	50.52	60.42	268.31
Family	160	4	0	317.37	341.80	800.17
1 Medicare	160	4	1	271.51	295.94	754.31
2 Medicares	160	4	2	225.65	250.08	708.45

* Medicare is income sensitive - this is the basic bi-weekly premium rate

July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates

Administrative Paycheck June 20, 2012 - Employees exempt from Lag Payroll
Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
Administrative Paycheck July 12, 2012 - Employees subject to Extra Lag Payroll
Institution Paycheck June 14, 2012 - Employees exempt from Lag Payroll
Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

*Medicare:

					Schedule I Ratified		
					Benefit Programs: A01, A02, A05, A06, A07, A13, A14, A15, A17, A19 A20, A28, A29, A33, A34, A35, A36, A37, A39, A41 A42, A43, A44, A46, A47, A48, A51, A60, A61, A62, A64, L19		
		O P T	C O V	M E D	Employee <SG-9	Employee SG-10+	Full Share LWOP
<u>Aetna (210)</u>							
Individual	210	1	0		125.45	136.13	360.65
Medicare	210	1	1		79.59	90.27	314.79
Family	210	4	0		508.96	534.62	1,017.49
1 Medicare	210	4	1		463.10	488.76	971.63
2 Medicares	210	4	2		417.24	442.90	925.77
<u>GHI HMO Albany Region (220)</u>							
Individual	220	1	0		115.89	126.78	355.40
Medicare	220	1	1		70.03	80.92	309.54
Family	220	4	0		388.38	415.44	922.92
1 Medicare	220	4	1		342.52	369.58	877.06
2 Medicares	220	4	2		296.66	323.72	831.20
<u>Empire BlueCross BlueShield HMO - Upstate (280)</u>							
Individual	280	1	0		42.40	53.78	292.74
Medicare	280	1	1		(3.46)	7.92	246.88
Family	280	4	0		189.93	218.42	752.43
1 Medicare	280	4	1		144.07	172.56	706.57
2 Medicares	280	4	2		98.21	126.70	660.71
<u>Empire BlueCross BlueShield HMO - Downstate (290)</u>							
Individual	290	1	0		123.30	134.96	379.90
Medicare	290	1	1		77.44	89.10	334.04
Family	290	4	0		403.03	432.25	980.07
1 Medicare	290	4	1		357.17	386.39	934.21
2 Medicares	290	4	2		311.31	340.53	888.35
<u>Capital District PHP - Central (300)</u>							
Individual	300	1	0		57.28	67.21	275.87
Medicare	300	1	1		11.42	21.35	230.01
Family	300	4	0		194.59	219.12	679.52
1 Medicare	300	4	1		148.73	173.26	633.66
2 Medicares	300	4	2		102.87	127.40	587.80
<u>Capital District PHP - W. Hudson Valley (310)</u>							
Individual	310	1	0		62.06	71.94	279.40
Medicare	310	1	1		16.20	26.08	233.54
Family	310	4	0		206.22	230.61	688.36

1 Medicare	310	4	1	160.36	184.75	642.50
2 Medicares	310	4	2	114.50	138.89	596.64

* Medicare is income sensitive - this is the basic bi-weekly premium rate

July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates

Administrative Paycheck June 20, 2012 - Employees exempt from Lag Payroll
 Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
 Administrative Paycheck July 12, 2012 - Employees subject to Extra Lag Payroll
 Institution Paycheck June 14, 2012 - Employees exempt from Lag Payroll
 Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

*Medicare:

			Schedule I Ratified		
			Benefit Programs: A01, A02, A05, A06, A07, A13, A14, A15, A17, A19 A20, A28, A29, A33, A34, A35, A36, A37, A39, A41 A42, A43, A44, A46, A47, A48, A51, A60, A61, A62, A64, L19		
O P T	C O V	M E D	Employee <SG-9	Employee SG-10+	Full Share LWOP
Empire BlueCross BlueShield HMO - Mid-Hudson (320)					
Individual	320	1 0	112.85	124.43	367.67
Medicare	320	1 1	66.99	78.57	321.81
Family	320	4 0	372.95	401.97	945.83
1 Medicare	320	4 1	327.09	356.11	899.97
2 Medicares	320	4 2	281.23	310.25	854.11
MVP Health Care, Inc. - Central Region (330)					
Individual	330	1 0	50.28	59.97	263.56
Medicare	330	1 1	4.42	14.11	217.70
Family	330	4 0	175.68	199.61	648.73
1 Medicare	330	4 1	129.82	153.75	602.87
2 Medicares	330	4 2	83.96	107.89	557.01
MVP Health Care, Inc. - Mid-Hudson (340)					
Individual	340	1 0	55.00	64.70	268.46
Medicare	340	1 1	9.14	18.84	222.60
Family	340	4 0	187.17	211.12	660.59
1 Medicare	340	4 1	141.31	165.26	614.73
2 Medicares	340	4 2	95.45	119.40	568.87
GHI HMO - HV & Ulster Regions (350)					
Individual	350	1 0	142.13	153.02	381.64
Medicare	350	1 1	96.27	107.16	335.78
Family	350	4 0	466.55	493.61	1,001.10
1 Medicare	350	4 1	420.69	447.75	955.24
2 Medicares	350	4 2	374.83	401.89	909.38
MVP HMO - North Region (360)					
Individual	350	1 0	90.99	100.87	308.36
Medicare	350	1 1	45.13	55.01	262.50
Family	350	4 0	278.57	302.96	760.76
1 Medicare	350	4 1	232.71	257.10	714.90
2 Medicares	350	4 2	186.85	211.24	669.04

--	--

* Medicare is income sensitive - this is the basic bi-weekly premium rate

July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates

Administrative Paycheck June 20, 2012 - Employees exempt from Lag Payroll
 Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
 Administrative Paycheck July 12, 2012 - Employees subject to Extra Lag Payroll
 Institution Paycheck June 14, 2012 - Employees exempt from Lag Payroll
 Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

*Medicare: 45.86

			Schedule II Non Ratified Group Benefit Programs: A03, A04, A09, A10, A11, A12, A25, A40, A50, A63	
O C M P O E T V D			Employee	Full Share LWOP
HIP (050)				
Individual	050	1 0	54.26	294.03
Medicare	050	1 1	8.40	248.17
Family	050	4 0	179.51	710.80
1 Medicare	050	4 1	133.65	664.94
2 Medicares	050	4 2	87.79	619.08
MVP Health Care, Inc. -Rochester (058)				
Individual	058	1 0	21.67	216.73
Medicare	058	1 1	(24.19)	170.87
Family	058	4 0	100.41	531.70
1 Medicare	058	4 1	54.55	485.84
2 Medicares	058	4 2	8.69	439.98
Independent Health - Western NY (059)				
Individual	059	1 0	38.15	271.32
Medicare	059	1 1	(7.71)	225.46
Family	059	4 0	148.70	667.45
1 Medicare	059	4 1	102.84	621.59
2 Medicares	059	4 2	56.98	575.73
MVP Health Care, Inc. - East Region (060)				
Individual	060	1 0	23.56	235.63
Medicare	060	1 1	(22.30)	189.77
Family	060	4 0	109.32	578.69
1 Medicare	060	4 1	63.46	532.83
2 Medicares	060	4 2	17.60	486.97
Capital District PHP - Capital (063)				
Individual	063	1 0	23.59	235.88
Medicare	063	1 1	(22.27)	190.02
Family	063	4 0	109.47	579.41
1 Medicare	063	4 1	63.61	533.55
2 Medicares	063	4 2	17.75	487.69

* Medicare is income sensitive - this is the basic bi-weekly premium rate

4/9/12

July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates

Administrative Paycheck June 20, 2012 - Employees exempt from Lag Payroll
 Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
 Administrative Paycheck July 12, 2012 - Employees subject to Extra Lag Payroll
 Institution Paycheck June 14, 2012 - Employees exempt from Lag Payroll
 Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

*Medicare: 45.86

			Schedule II Non Ratified Group Benefit Programs: A03, A04, A09, A10, A11, A12, A25, A40, A50, A63	
O C M P O E T V D			Employee	Full Share LWOP
Blue Choice (066)				
Individual	066	1 0	21.34	213.43
Medicare	066	1 1	(24.52)	167.57
Family	066	4 0	100.33	529.40
1 Medicare	066	4 1	54.47	483.54
2 Medicares	066	4 2	8.61	437.68
Community Blue (067)				
Individual	067	1 0	26.77	267.73
Medicare	067	1 1	(19.09)	221.87
Family	067	4 0	150.11	700.41
1 Medicare	067	4 1	104.25	654.55
2 Medicares	067	4 2	58.39	608.69
HMO Blue - CNY (072)				
Individual	072	1 0	77.67	305.03
Medicare	072	1 1	31.81	259.17
Family	072	4 0	242.74	743.93
1 Medicare	072	4 1	196.88	698.07
2 Medicares	072	4 2	151.02	652.21
HMO Blue - Utica/Watertown (160)				
Individual	160	1 0	89.45	314.17
Medicare	160	1 1	43.59	268.31
Family	160	4 0	300.64	800.17
1 Medicare	160	4 1	254.78	754.31
2 Medicares	160	4 2	208.92	708.45

* Medicare is income sensitive - this is the basic bi-weekly premium rate

4/9/12

July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates

Administrative Paycheck June 20, 2012 - Employees exempt from Lag Payroll
Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
Administrative Paycheck July 12, 2012 - Employees subject to Extra Lag Payroll
Institution Paycheck June 14, 2012 - Employees exempt from Lag Payroll
Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

*Medicare: 45.86

				Schedule II Non Ratified Group Benefit Programs: A03, A04, A09, A10, A11, A12, A25, A40, A50, A63	
O C M P O E T V D				Employee	Full Share LWOP
<u>Aetna (210)</u>					
Individual	210	1	0	118.12	360.65
Medicare	210	1	1	72.26	314.79
Family	210	4	0	491.60	1,017.49
1 Medicare	210	4	1	445.74	971.63
2 Medicares	210	4	2	399.88	925.77
<u>GHI HMO Albany Region (220)</u>					
Individual	220	1	0	108.47	355.40
Medicare	220	1	1	62.61	309.54
Family	220	4	0	370.34	922.92
1 Medicare	220	4	1	324.48	877.06
2 Medicares	220	4	2	278.62	831.20
<u>Empire BlueCross BlueShield HMO - Upstate (280)</u>					
Individual	280	1	0	34.73	292.74
Medicare	280	1	1	(11.13)	246.88
Family	280	4	0	171.17	752.43
1 Medicare	280	4	1	125.31	706.57
2 Medicares	280	4	2	79.45	660.71
<u>Empire BlueCross BlueShield HMO - Downstate (290)</u>					
Individual	290	1	0	115.49	379.90
Medicare	290	1	1	69.63	334.04
Family	290	4	0	383.90	980.07
1 Medicare	290	4	1	338.04	934.21
2 Medicares	290	4	2	292.18	888.35
<u>Capital District PHP - Central (300)</u>					
Individual	300	1	0	50.33	275.87
Medicare	300	1	1	4.47	230.01
Family	300	4	0	177.80	679.52
1 Medicare	300	4	1	131.94	633.66
2 Medicares	300	4	2	86.08	587.80
<u>Capital District PHP - W. Hudson Valley (310)</u>					
Individual	310	1	0	55.14	279.40
Medicare	310	1	1	9.28	233.54
Family	310	4	0	189.50	688.36
1 Medicare	310	4	1	143.64	642.50
2 Medicares	310	4	2	97.78	596.64

--	--

* Medicare is income sensitive - this is the basic bi-weekly premium rate

4/9/12

July 1, 2012 Premium Rate Change
NYS Health Insurance Program Biweekly Rates

Administrative Paycheck June 20, 2012 - Employees exempt from Lag Payroll
 Administrative Paycheck July 3, 2012 - Employees subject to Lag Payroll
 Administrative Paycheck July 12, 2012 - Employees subject to Extra Lag Payroll
 Institution Paycheck June 14, 2012 - Employees exempt from Lag Payroll
 Institution Paycheck June 28, 2012 - Employees subject to Lag Payroll

*Medicare: 45.86

				Schedule II Non Ratified Group Benefit Programs: A03, A04, A09, A10, A11, A12, A25, A40, A50, A63	
O P T	C O V	M E D		Employee	Full Share LWOP
<u>Empire BlueCross BlueShield HMO - Mid-Hudson (320)</u>					
Individual	320	1	0	105.08	367.67
Medicare	320	1	1	59.22	321.81
Family	320	4	0	353.93	945.83
1 Medicare	320	4	1	308.07	899.97
2 Medicares	320	4	2	262.21	854.11
<u>MVP Health Care, Inc. - Central Region (330)</u>					
Individual	330	1	0	43.45	263.56
Medicare	330	1	1	(2.41)	217.70
Family	330	4	0	159.20	648.73
1 Medicare	330	4	1	113.34	602.87
2 Medicares	330	4	2	67.48	557.01
<u>MVP Health Care, Inc. - Mid-Hudson (340)</u>					
Individual	340	1	0	48.17	268.46
Medicare	340	1	1	2.31	222.60
Family	340	4	0	170.68	660.59
1 Medicare	340	4	1	124.82	614.73
2 Medicares	340	4	2	78.96	568.87
<u>GHI HMO - HV & Ulster Regions (350)</u>					
Individual	350	1	0	134.71	381.64
Medicare	350	1	1	88.85	335.78
Family	350	4	0	448.51	1,001.10
1 Medicare	350	4	1	402.65	955.24
2 Medicares	350	4	2	356.79	909.38
<u>MVP HMO - North Region (360)</u>					
Individual	350	1	0	84.07	308.36
Medicare	350	1	1	38.21	262.50
Family	350	4	0	261.85	760.76
1 Medicare	350	4	1	215.99	714.90
2 Medicares	350	4	2	170.13	669.04

* Medicare is income sensitive - this is the basic bi-weekly premium rate

4/9/12