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TO: New York State Health Benefits Administrators

FROM: Employee Benefits Division

SUBJECT: 2014 New York State Health Insurance Program (NYSHIP) Rates for New York

State Enrollees

DATE: November 29, 2013

Attached are the 2014 NYSHIP health benefit rates and Medicare Part B reimbursement rates that become effective January 1, 2014. The NYSHIP rates are presented in five groupings:

- Schedule I Ratified Groups since 10/1/11 (CSEA, PEF, Council 82, APSU enrollees represented by PBANYS, NYSCOPBA and Unrepresented enrollees)
- Schedule II Non-Ratified Groups
- Schedule III UUP and UUP Lifeguard enrollees
- Schedule IV Full Share Dental and Vision Rates
- Schedule V Student Employee Health Plan

These schedules reflect the rates applicable to employees in the various bargaining units based on the status and terms of each group's agreement with the State.

The Empire Plan rates, in aggregate, will increase 1.8%. The percentage changes for individuals and family rates vary due to the separate rating of enrollee and dependent experience as well as the collective bargaining agreements in effect for the respective groups.

Overall, the HMO rates have increased an average of 2.8%. The actual percentage change varies by HMO and coverage type (Individual v. Family). The change in the employee deduction for each HMO can vary due to the impact of the HMO capping formulas. The capping formula affects 16 of the 20 HMO option codes for individual coverage and 15 of the 20 HMO option codes for family coverage.

If you have any questions about this rate change, please contact the HBA Line at (518) 474-2780 and a processor will assist you.

Attachments