STATE OF NEW YORK

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NY 14-36

TO: New York State Health Benefits Administrators

FROM: Employee Benefits Division

SUBJECT: 2015 New York State Health Insurance Program (NYSHIP) Rates for New York State Enrollees

DATE: November 28, 2014

Attached are the 2015 NYSHIP health benefit rates and Medicare Part B reimbursement rates that become effective January 1, 2015. The NYSHIP rates are presented in the following groupings:

- **Empire Plan Rates**
  - Schedule I - Ratified Groups: CSEA, PEF, UUP, APSU, NYSCOPBA, Council 82, UUP Lifeguards and Unrepresented enrollees
  - Schedule II - Non-Ratified Groups: PBA Troopers, PBA Supervisors and PIA
  - Schedule III – DC-37
- **NYSHIP HMO Rates**
  - Schedule I – Ratified Groups: CSEA, PEF, UUP, APSU, NYSCOPBA, Council 82, UUP Lifeguards and Unrepresented enrollees
  - Schedule II - Non-Ratified Groups: PBA Troopers, PBA Supervisors and PIA
  - Schedule III – DC-37
- **Dental and Vision Rates**
- **Student Employee Health Plan Rates for Graduate Student Employees**

The attached 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 4.0%. The percentage change for the individual 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 6.8%. The actual percentage change varies by HMO and coverage type (Individual vs. Family). The change in the employee deduction for each HMO can vary due to the impact of the HMO capping formula. The capping formula affects 18 of the 20 HMO option codes for individual coverage and 17 of the 20 HMO option codes for family coverage.

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

Attachments