



NY18-35

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: 2019 New York State Health Insurance Program (NYSHIP) Rates for New York State Enrollees
DATE: December 10, 2018

Attached are the 2019 NYSHIP health benefit, dental and vision rates that become effective January 1, 2019, for New York State employees. The NYSHIP rates are presented in the following groupings:

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

The Empire Plan rates, in aggregate, will increase 0.6%. The percentage change for the individual and family rates varies due to the separate rating of enrollee and dependent experience as well as the impact of the collective bargaining agreements in effect for the respective groups.

Overall, the HMO rates will increase an average of 2.6%. 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. For plan year 2019, the capping formula affects 13 of the 19 HMO option codes for individual coverage and 11 of the 19 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.

Attachment(s)