



**NY 19-39**

**TO:** New York State Health Benefits Administrators  
**FROM:** Employee Benefits Division  
**SUBJECT:** 2020 New York State Health Insurance Program (NYSHIP) Rates for New York State Enrollees  
**DATE:** December 4, 2019

Attached are the 2020 NYSHIP health benefit, dental and vision rates that become effective January 1, 2020, 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, NYSCOPBA, PIA, UUP Lifeguards and Unrepresented Enrollees
  - Schedule II – Unratified Groups: PEF, Council 82, PBANYS (APSU)
- **NYSHIP HMO Rates**
  - Schedule I – Ratified Groups: CSEA, UUP, PBA Supervisors, PBA Troopers, DC-37, NYSCOPBA, PIA, UUP Lifeguards and Unrepresented Enrollees
  - Schedule II – Unratified Groups: PEF, Council 82, PBANYS (APSU)
- **Dental and Vision Rates**
- **Student Employee Health Plan Rates**

The Empire Plan rates, in aggregate, will increase 3.6%. 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 4.2%. The actual percentage change varies by HMO and coverage type (Individual versus Family). The change in the employee deduction for each HMO can vary due to the impact of the HMO capping formula. For plan year 2020, the capping formula affects 9 of the 16 HMO option codes for individual coverage and 8 of the 16 HMO option codes for family coverage. Note: The 2% administrative fee for NYSHIP COBRA rates has been eliminated.

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

Attachments