



PE 19-22

TO: Participating Employer Chief Executive Officers and Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: 2020 New York State Health Insurance Program (NYSHIP) Rates
DATE: December 4, 2019

Attached are the 2020 NYSHIP Participating Employer health benefit rates that become effective January 1, 2020. Agency billing for coverage beginning January 1, 2020 will reflect the new rates. The NYSHIP rates are presented in the following groupings:

- Schedules I & II – Employee/Employer share contribution rates of 90/75 percent, *without* HMO capping, for each option
- Schedules III, IV, V, VI and VII – Retiree rates inclusive of the State's employer share capping formula applicable to HMOs
- Schedules VIII & IX – Gross individual rates for each NYSHIP option to assist in your calculation of imputed income
- Schedule X – 2020 Dental and Vision rates

The Empire Plan rates for Participating Employers will increase, in aggregate, 3.5%. Although each Participating Employer, in accordance with its own policy, sets the employee/employer contribution rates for its active employees. Enrollee premiums administered by the Employee Benefits Division (EBD) on your behalf, for retirees and dependent survivors will be calculated using the capped rate schedules. Note: The 2% administrative fee for NYSHIP COBRA rates has been eliminated.

Health Maintenance Organizations

HMO rates have a composite rate increase of 4.2% with varying percentage changes for each HMO.

If you have any questions about this rate change, or if your agency has a unique rate structure and needs assistance in determining the employee/employer contribution, please call the PA/PE Unit in the Employee Benefits Division at (518) 474-2780.

Attachment(s)