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NY20-23

**TO:** New York State Agency Health Benefit Administrators

**FROM:** Employee Benefits Division

**SUBJECT:** Accessing Direct Pay Rates Online

**DATE:** September 18, 2020

The current NYSHIP Rates & Information for Direct Pay Enrollees publication is available on both HBA Online and NYSHIP Online. This publication provides premium rates under the New York State Health Insurance Program (NYSHIP) for those enrolled, or enrolling, in the following:

## **Health Insurance**

- COBRA
- Young Adult Option (YAO)
- Leave Without Pay (Leaves without an employer contribution)

## **Dental and Vision\***

- Leave Without Pay (Leaves without an employer contribution)
- Retirees (COBRA)

\*Enrollees who receive Dental and/or Vision coverage through an Employee Benefit Fund (CSEA, UUP, UCS and DC-37) would need to contact their Benefit Fund for current year COBRA rates.

Health Benefits Administrators (HBAs) may access this publication on HBA Online by selecting **Easy Reference** on the left-hand menu.



Select NYSHIP Rates & Information for Direct Pay Enrollees under the subheader [current year] Rates.

## **2020 Rates**

- Rates for NY Active Enrolles of Ratified Groups
- Rates for NY Active Enrolles of Unratified Groups
- NY Retiree Enrollee Rates Effective January 1, 2020
- PE Retiree Enrollee Rates Effective January 1, 2020

Participating Agency with The Empire Plan Monthly Rates

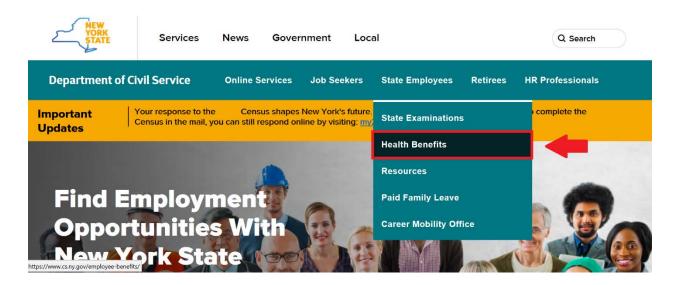
Participating Agency with The Excelsior Plan Monthly Rates

Nature 1 Student Employee Health Plan (SEHP) Rates

NYSHIP Rates & Information for Direct Pay Enrollees



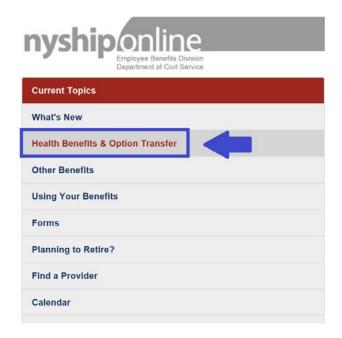
HBAs can also direct enrollees to access the Department of Civil Service website at www.cs.ny.gov. The enrollee would select **State Employees** and choose **Health Benefits**.



The enrollee would then be asked to provide their current employment information, including group, and current health insurance option. Note that if this has been visited previously on your computer, it will default to the last group you entered. The banner at the top of the page will indicate the group you are currently viewing. You can also Change Your Group through this banner (See below).



Once you've selected the group, select Health Benefits & Option Transfer.



Select Rates and Health Plan Choices.

## **Health Benefits**

Rates and Health Plan Choices Information on your health insurance options under NYSHIP.



- 🔑 2020 At A Glance Easy to access benefits summary that can answer most of your general questions.
- NYSHIP General Information Book General eligibility and enrollment rules and information.
- 🔑 Empire Plan Health Insurance Certificate Detailed description of the benefits and plan requirements.

**Empire Plan Health Insurance Certificate Amendments** 

Page 2020 Empire Plan Advanced Flexible Formulary - July 2020

Empire Plan Providers, Pharmacies and Services

Forms - Empire Plan Claim Forms, Non-Participating Provider Claim Forms and Administrative Forms.

Scroll down the page to access the current year's **Rates & Information for Direct Pay Enrollees** on the right-hand panel.



HBAs should be referring to these readily available resources and can assist enrollees by helping them navigate NYSHIP Online. HBAs should refrain from directing enrollees to EBD for direct pay premium information. This publication is mailed annually to direct pay enrollees in December and posted online along with the other rate flyers. It cannot be ordered through HBA Online.

If you have any questions after reviewing this memo and the HBA Manual, please contact the Employee Benefits Division HBA Help Line at (518) 474-2780. Representatives are available Monday through Friday between 9 a.m. and 4 p.m. Eastern time.