



**Department of  
Civil Service**

# **2023 Special Option Transfer Period Webinar**

**Employee Benefits Division**

**May 3, 2023**

# Welcome to the 2023 Special Option Transfer Period Webinar



**PLANNING FOR OPTION TRANSFER FOR 2023**

For employees of the State of New York, their enrolled dependents, COBRA enrollees with their NYSHIP benefits and Young Adult Option enrollees

Option Transfer • Opt-out Program • Pre-Tax Contribution Program • Productivity Enhancement Program

# Housekeeping

- If you have questions, send a message to “Everyone” in the WebEx chat box
- A live Question and Answer session will follow the presentation
- A recording of today’s presentation and a copy of the PowerPoint will be added to HBA Online

# Agenda

1. Special Option Transfer Period Overview
2. Empire Plan Benefit Changes
3. NYSHIP Rate Changes



**NYSHIP**  
New York State  
Health Insurance Program

## **Special Option Transfer Period Overview**

**Presenter- Jesse Horton, Policy Unit**

**New York State Department of Civil Service  
Employee Benefits Division**

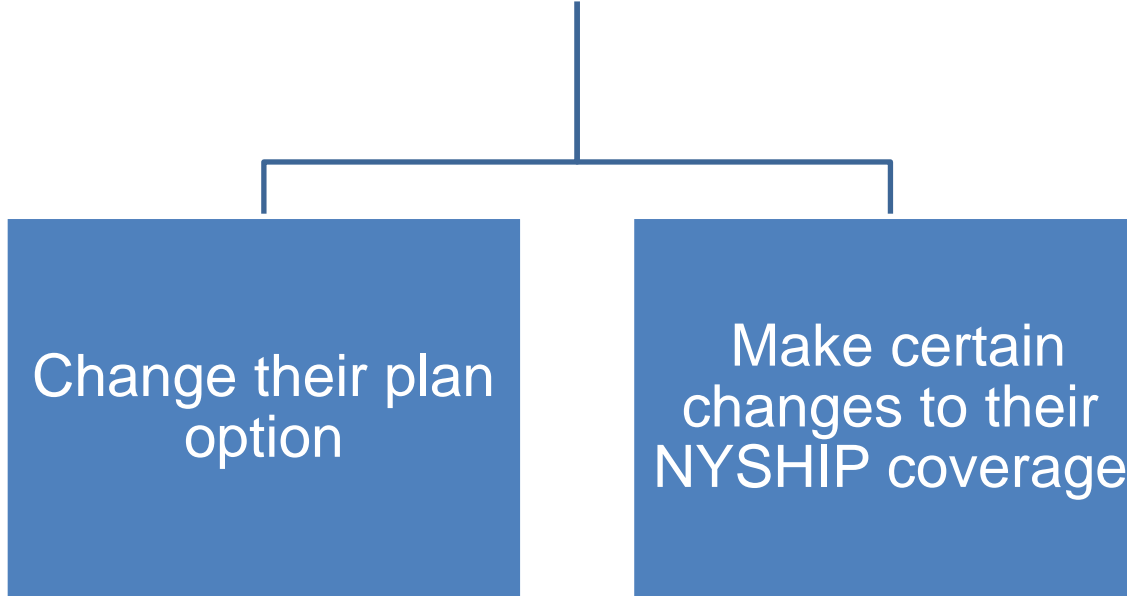
# Special Option Transfer Period

- The 2023 Special Option Transfer Period will run from **June 1, 2023 through June 30, 2023**

# Special Option Transfer Period

- Employees who wish to request a change during the 2023 Special Option Transfer Period must complete and submit a Health Insurance Transaction Form (PS-404) by June 30, 2023
- More information on processing deadlines will be provided in an HBA memo, which will be posted to HBA Online

# The annual Option Transfer Period allows NYSHIP enrollees to:





## Change their plan option

- Enrollees can change their NYSHIP plan option for the remainder of the 2023 plan year during the Special Option Transfer Period
- Enrollees cannot change their plan option outside of an Option Transfer Period unless they experience a qualifying life event that allows for the change

## Change of NYSHIP Plan Option

- The Empire Plan to a NYSHIP HMO
- NYSHIP HMO to The Empire Plan
- NYSHIP HMO to NYSHIP HMO

## Make certain changes to their NYSHIP coverage

- Change from Family to Individual coverage
- Remove dependents from Family coverage
- Cancel Individual or Family coverage

## Certain changes to NYSHIP coverage may require a late enrollment waiting period

- New enrollment in NYSHIP coverage
- Change from Individual to Family coverage
- Add dependent(s) to existing Family coverage

# The Special Option Transfer Period Is Not An Open Enrollment Period

# Not Open Enrollment

- The Special Option Transfer Period is not a time for employees to freely enroll in coverage or for enrollees to freely add dependents to their coverage without a waiting period
- Previously-eligible employees who request enrollment during the annual Option Transfer Period will be subject to late enrollment waiting periods
- Enrollees who request to add previously-eligible dependents to their NYSHIP coverage will be subject to late enrollment waiting periods before coverage for a dependent may begin
- Coverage changes subject to a late enrollment waiting period will take effect on the first day of the fifth payroll period following the payroll period in which the request was made

# What Is My Role As A Health Benefits Administrator (HBA)?

# Annual Option Transfer Period – HBA Role

- Stay up-to-date with announcements on HBA Online
  - Refer to HBA Memo NY21-03 to sign up for the Email Distribution List for NYSHIP Health Benefits Administrators
- Notify employees about the Special Option Transfer Period



# Annual Option Transfer Period – HBA Role

- Assist employees with completing option transfer requests
  - Make sure they meet deadlines
  - Required forms are complete and proofs are submitted, if necessary

# Annual Option Transfer Period – HBA Role

- Review Option Transfer requests and documents submitted by employees at the time of collection
  - Review before you attempt to process in NYBEAS to prevent delays
- Update NYBEAS within the keying window timeframes as provided by EBD
  - [NYBEAS Annual Option Transfer Period Keying Window and Retroactivity Dates](#)
- Video tutorials and additional guidance on how to process transactions during the annual Option Transfer Period can be found in the HBA Manual and E-Learning section of HBA Online

**Certain NYBEAS Transactions Only Available During the Special Option Transfer Period  
Keying Window from June 1, 2023 through July 14, 2023**

<b>Action / Reason</b>	<b>Description</b>	<b>Reason to Use Transaction</b>
PLN / CHG	Benefit Plan Change during the Option Transfer Period	Used to process an employee's request who is already enrolled in NYSHIP and wishes to change their NYSHIP plan option
CCO / OPN	Change to Individual Coverage during the Option Transfer Period	Used to process an employee's request to change from Family coverage to Individual coverage
CAN / OPN	Cancel Coverage during the Option Transfer Period	Used to process an employee's request to voluntarily cancel their coverage

# Summary

# Summary

- The 2023 Special Option Transfer Period will run from June 1, 2023 to June 30, 2023
- The Special Option Transfer Period is **not** an open enrollment period
- Late enrollment waiting periods apply when:
  - Employees **not** newly eligible for NYSHIP benefits request enrollment
  - Employees request to add dependents without a Qualifying Event

# Summary

HBAs should:

- Monitor HBA Online for the most up to date 2023 Special Option Transfer Period Information
- Assist employees with Option Transfer requests and guide them to information on NYSHIP Online
- Update NYBEAS within the keying window of June 1, 2023 to July 14, 2023



**NYSHIP**  
New York State  
Health Insurance Program



**Questions?**



**NYSHIP**  
New York State  
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## **Empire Plan Benefit Changes**

**Presenter- Mindy Beyer, Contract Manager, Vendor Management Unit**

**New York State Department of Civil Service  
Employee Benefits Division**

Prepared for use by the Department of Civil Service, Employee Benefits Division representatives only.



# Empire Plan Benefit Changes

## Topics

- July 1, 2023 Benefit Changes
- COVID-19 Update: End of the Public Health Emergency Period
- Challenges to the Affordable Care Act

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

- New benefits will be extended on July 1, 2023 to the majority of Empire Plan enrollees, including the following: CSEA, UCS, M/C, and NYS Retirees.
- A Special Empire Plan Report will be sent to all Plan enrollees soon. This report will also be posted to NYSHIP Online.
- There will be a QR code included in the Report that can be scanned to view a video about the upcoming changes. The video will also be at: [July 1 Empire Plan Benefit Changes Presentation](#)

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### Single Visit Copayment:

- Elimination of copayment stacking; only **one** \$25 copay for services in a single visit on the same day to a network provider will be charged.
- This includes visits to network Managed Physical Medicine Provider (physical therapist, chiropractor, occupational therapist).

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### No Copayment for Virtual Visits Using LiveHealth Online:

- The Telemedicine Program, currently LiveHealth Online offered by Empire BlueCross, will be a permanent benefit at no-cost share/\$0 copayment.
- LiveHealth Online offers 24/7 access to board-certified doctors and behavioral health providers such as psychiatrists and licensed therapists.
- To use LiveHealth Online, go to [www.empireblue.com/nys](http://www.empireblue.com/nys)
- As a reminder, telehealth visits with a network provider are subject to the same copayment as in-person visits.

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### Covered-in-Full Benefit for Mastectomy Bras:

- Mastectomy bras obtained from a nonparticipating provider will no longer be subject to deductible or coinsurance.
- This means there will be a paid-in-full benefit regardless of whether the provider participates with The Empire Plan.

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### New Reduced In-Network Maximum Out of Pocket Limits:

Empire Plan Program	Individual Coverage – Annual Limit	Family Coverage – Annual Limit
Hospital/Medical/MHSU	\$2,600	\$5,200
Prescription Drug*	\$1,400	\$2,800
<b>Total Limit</b>	<b>\$4,000</b>	<b>\$8,000</b>

\*Does not apply to Medicare primary enrollees.

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### **New Center of Excellence (COE) for Substance Use Disorder:**

- COE is in partnership with the Hazelden Betty Ford Foundation.
- Paid-in-full, high quality treatment services throughout the United States.
- Services include detox facilities (CA, MN, OR), outpatient services (CA, FL, IL, MN, NY, OR, and WA) and numerous individual and family supports.
- A travel, lodging and meal allowance is included.
- Use of the COE is voluntary.
- Note: Empire Plan must be the primary coverage

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### New Site of Care Program for Infusions:

- A Site of Care Program for Infusions of infliximab (brand name Remicade®) will be administered by Empire BlueCross for Empire Plan primary enrollees.
- Outpatient hospital infusions of Remicade will be transitioned to an alternate setting if clinically appropriate. These alternate settings include: a freestanding infusion suite, the doctor's office, or the enrollee's home.
- Enrollees impacted by this change will receive a letter from Empire BlueCross, and will receive assistance in coordinating the transition.
- There will be no copayments for the infusion when an alternate setting is used.



# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### Visit Limit for Out-of-Network Acupuncture Services:

- Acupuncture received by an out-of-network provider will be subject to a maximum of 20 visits per calendar year.
- There is no annual visit limit for acupuncture received from a participating provider – this benefit is not changing.
- Visits prior to July 1, 2023 do not count toward the 2023 maximum.

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### Visit Limit for Massage Therapy Services:

- Coverage will be available for up to 20 massage therapy visits per calendar year.
- Visits to a network Managed Physical Medicine Provider generally will not count toward the 20-visit limit.
- A script is still required from your medical provider (no change).
- Visits prior to July 1, 2023 do not count toward the 2023 maximum.

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### **New Reimbursement Method for Non-Network Claims:**

- Effective July 1, 2023 the allowed amount for reimbursement of non-network Medical/Surgical and Mental Health and Substance Use claims will be based on 275% of the Medicare rates in effect on the date of service.
- This means out-of-network providers will be paid at rates equivalent to those Medicare pays.
- This could result in larger out-of-pocket costs for the enrollee.
- As a reminder, out-of-network providers can balance bill enrollees for their costs.

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### New Reimbursement Method for Non-Network Claims:

- This change does **not** impact rules related to surprise bills. Enrollees will continue to be protected under state and federal law for emergency care.
- The upcoming Special Empire Plan Report contains an informative Q&A about this change.
- Resources are available for enrollees seeking a network provider. The MHSU Clinical Referral Line, along with the Empire Plan NurseLine<sup>SM</sup> are available 24/7 to assist enrollees. Enrollees should call the Empire Plan toll-free number found on the back of their benefit card (1-877-7-NYSHIP).

# Empire Plan Benefit Changes

## July 1, 2023 Benefit Changes

### Empire Plan ID Card Re-Issue:

- With the upcoming July 1 changes, benefit cards are scheduled to be re-issued.
- The re-issue is to ensure compliance with federal regulations.
- There will be **no change** to the plan enrollee's ID number.
- Enrollees can use their new card immediately, there is **no requirement** to call The Empire Plan or to register the card.

# Empire Plan Benefit Changes

## COVID-19 Update: End of the Public Health Emergency Period

- The last day of the federal emergency period will be May 11, 2023.
- The Empire Plan will no longer be required to provide cost share waivers for testing and diagnosing COVID-19 upon expiration of the public health emergency.
- Updated information will be posted to NYSHIP Online soon.

# Empire Plan Benefit Changes

## Challenges to the Affordable Care Act

- Legal challenges to the Affordable Care Act (ACA) have been in the news.
- Should provisions related to preventive care ultimately be struck down, The Empire Plan will continue to provide preventive care services with no enrollee cost share required.
- It is part of New York State law to provide preventive care from a network provider with no enrollee cost share.



**NYSHIP**  
New York State  
Health Insurance Program



**Questions?**





**NYSHIP**  
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## Financial Update

**Presenter – Paul McKinney,  
Office of Financial Administration**

**New York State Department of Civil Service  
Employee Benefits Division**

**Prepared for use by the Department of Civil Service, Employee Benefits Division representatives only.**

## 7/1/2023 New York State Ratified Group Rate Change

- Net Premium decrease: 2.7% (decrease from the 1/1/2023 net rates)
- Empire Plan Program Trends:
  - Hospital Program – 8.6%
  - Medical Program – 5.2%
  - Prescription Drug Program – 9.8%
  - Mental Health & Substance Use Program – 10.0%
- Rate Includes 0% margin
- No Dividend Application

## NYS Biweekly Empire Plan Premium Rate Comparison 1/1/2023 Rates vs. 7/1/2023 Ratified Rates

Ratified	1/1/2023 Biweekly		7/1/2023 Biweekly		% Change Biweekly		\$ Change Biweekly	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family
Hospital Program	\$ 156.64	\$ 420.96	\$ 156.64	\$ 420.96	0.00%	0.00%	\$ -	\$ -
Medical Program	\$ 166.14	\$ 418.71	\$ 153.59	\$ 387.08	-7.55%	-7.55%	\$ (12.55)	\$ (31.63)
MHSA Program	\$ 10.15	\$ 47.43	\$ 10.15	\$ 47.43	0.00%	0.00%	\$ -	\$ -
Rx Program	\$ 100.21	\$ 211.32	\$ 100.21	\$ 211.32	0.00%	0.00%	\$ -	\$ -
Medicare Part B	\$ 33.54	\$ 56.14	\$ 33.54	\$ 56.14	0.00%	0.00%	\$ -	\$ -
Admin	\$ 0.09	\$ 0.27	\$ 0.09	\$ 0.27	0.00%	0.00%	\$ -	\$ -
<b>Gross Rate</b>	<b>\$ 466.77</b>	<b>\$ 1,154.83</b>	<b>\$ 454.22</b>	<b>\$ 1,123.20</b>	<b>-2.69%</b>	<b>-2.74%</b>	<b>\$ (12.55)</b>	<b>\$ (31.63)</b>
Dividend Credits	\$ -	\$ -	\$ -	\$ -			\$ -	\$ -
<b>Net Rate</b>	<b>\$ 466.77</b>	<b>\$ 1,154.83</b>	<b>\$ 454.22</b>	<b>\$ 1,123.20</b>	<b>-2.69%</b>	<b>-2.74%</b>	<b>\$ (12.55)</b>	<b>\$ (31.63)</b>
EE Share: SG < 10	\$ 56.01	\$ 241.79	\$ 54.51	\$ 235.13	-2.68%	-2.75%	\$ (1.50)	\$ (6.66)
EE Share: SG 10+	\$ 74.68	\$ 287.98	\$ 72.68	\$ 280.06	-2.68%	-2.75%	\$ (2.00)	\$ (7.92)

# HMOs with Changing Enrollee & Employer Shares

## Biweekly Premium Rates

HMO Option	1/1/2023 Rates					7/1/2023 Ratified Rates					Changes				
	Net Rate	CONTRIBUTIONS		CONTRIBUTIONS		Net Rate	CONTRIBUTIONS		CONTRIBUTIONS		Net Rate	CONTRIBUTIONS		CONTRIBUTIONS	
		12/27 Employee	88/73 Employer	16/31 Employee	84/69 Employer		12/27 Employee	88/73 Employer	16/31 Employee	84/69 Employer		12/27 Employee	88/73 Employer	16/31 Employee	84/69 Employer
<b>HIP - Downstate (050)</b>															
Individual	540.16	107.49	432.67	127.17	412.99	540.16	118.54	421.62	137.71	402.45	0.00	11.05	-11.05	10.54	-10.54
Family	1,300.82	314.58	986.24	364.59	936.23	1,300.82	339.55	961.27	388.29	912.53	0.00	24.97	-24.97	23.70	-23.70
<b>HIP - Capital (220)</b>															
Individual	599.34	152.46	446.88	172.78	426.56	599.34	163.51	435.83	183.32	416.02	0.00	11.05	-11.05	10.54	-10.54
Family	1,445.81	483.24	962.57	531.81	914.00	1,445.81	508.21	937.60	555.51	890.30	0.00	24.97	-24.97	23.70	-23.70
<b>CDPHP - Hud. Valley (310)</b>															
Individual	424.50	56.52	367.98	73.25	351.25	424.50	67.57	356.93	83.79	340.71	0.00	11.05	-11.05	10.54	-10.54
Family	1,037.24	216.38	820.86	257.87	779.37	1,037.24	216.58	820.66	258.21	779.03	0.00	0.20	-0.20	0.34	-0.34
<b>MVP - Central (330)</b>															
Individual	437.85	52.54	385.31	70.05	367.80	437.85	56.36	381.49	73.70	364.15	0.00	3.82	-3.82	3.65	-3.65
Family	1,008.56	206.63	801.93	246.97	761.59	1,008.56	206.63	801.93	246.97	761.59	0.00	0.00	0.00	0.00	0.00
<b>MVP - Mid-Hudson (340)</b>															
Individual	439.54	52.74	386.80	70.32	369.22	439.54	62.18	377.36	79.34	360.20	0.00	9.44	-9.44	9.02	-9.02
Family	1,016.78	208.59	808.19	249.27	767.51	1,016.78	208.59	808.19	249.27	767.51	0.00	0.00	0.00	0.00	0.00
<b>HIP - Hud. Valley (350)</b>															
Individual	538.92	173.08	365.84	189.71	349.21	538.92	184.12	354.80	200.25	338.67	0.00	11.04	-11.04	10.54	-10.54
Family	1,297.77	458.73	839.04	501.29	796.48	1,297.77	483.70	814.07	524.99	772.78	0.00	24.97	-24.97	23.70	-23.70

## FINAL 2022 EMPIRE PLAN EXPERIENCE

In (000s)

	EMPIRE BLUE CROSS	UNITED HEALTHCARE MEDICAL	BEACON MHSU	CVS CAREMARK DRUG		TOTAL
A Premium (1)	3,783,929	4,123,909	395,680	1,933,642	▶	10,237,160
B Incurred Claims (2)	3,725,058	3,790,119	369,188	2,020,180	▶	9,904,545
C Administrative Expense (3)	56,950	235,438	14,389	12,542	▶	319,319
D Gain/(Loss) (A-B-C)	▶ 1,921	▶ 98,352	▶ 12,103	▶ (99,080)	▶	▶ 13,296

(1) Earned Premium - Premium which pays for coverage for the period reported (accrual basis).

(2) Incurred Claims - Represents the cost of covered services provided during the period reported by the vendor (accrual basis).

(3) Administrative Expenses - All charges by the vendor other than for the payment of claims.  
Includes vendor's cost to administer the program, interest charges, and other retention.

Source: Vendor 2022 Annual Statements

### Dividend Account Summary

31-Dec-2021	Balance	\$ 743,454,897
	Interest: January - March 31, 2022	\$ 234,393
	Plan Year 2022 Dividend Application	\$ (500,000,000)
	Additional Plan Year 2022 Dividend Application	\$ (223,622,675)
	Interest: April - December 31, 2022	\$ 7,655,904
31-Dec-2022	Balance	\$ 27,722,519
	Plan Year 2022 UHC Experience	\$ 98,352,376
	UHC Rx Program (2008-2013) Settlement Recoveries	\$ 658,210
	Interest: January - March 31, 2023	\$ 2,367,089
	Projected Plan Year 2023 Dividend Application	\$ -
	Projected Interest: April - December 31, 2023	\$ 7,101,268
31-Dec-2023	Projected Balance	\$ 136,201,462

Note: DCS has not yet received 2023 Experience Projections (gains or losses to be declared in March 2024) from the Empire Plan vendors.



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# Questions?

# Final Questions and Answers





# End of Meeting

