

TIMOTHY R. HOGUES

Commissioner

PE 23-04

MEMORANDUM

TO: Health Benefits Administrators of Participating Employers (PEs) with The

Empire Plan

FROM: Employee Benefits Division

SUBJECT: Publications for July 1, 2023 Empire Plan Benefit Changes

DATE: April 27, 2023

Effective July 1, 2023, there will be Empire Plan benefit changes due to changes negotiated by State employee unions that were administratively extended to active employees and retirees of NYSHIP Participating Employers (PEs).

Special Empire Plan Report

A May 2023 *Empire Plan Special Report* for PE Active employees (PE0195) as well as a version for PE Retirees (AL1940) are now available online and will soon be mailed to enrollee homes and agencies. The May *Reports* include information about reduced innetwork maximum out-of-pocket limits, single visit copayment, a change to the reimbursement methodology for non-network claims, a new Center of Excellence for Substance Use Disorder and the Site of Care Program for Infusions. **Note:** Since copayments are not changing, copayment cards are still accurate and active enrollees may contact HBAs for replacement copies.

Distribution: The May 2023 publications will begin to mail to enrollee homes in early May. The mail files were pulled from NYBEAS on April 22, 2023, so any enrollee who was not on the file on that date should be provided with a copy. We will also ship two copies of each publication to agencies.

July 1 Benefit Changes Online Presentation

An informational presentation about the benefit changes has been created and is available online. A <u>QR code</u> is included in the *Reports* to access it using a mobile device or tablet. The approximately 12-minute resource can also be accessed on NYSHIP Online under What's New.

July 1, 2023 Rate Changes and Special Option Transfer Period

There will be July 1, 2023 rate changes as a result of the benefit changes and active enrollees and retirees will be permitted to change their option during a Special Option

Transfer Period from June 1 through June 30, 2023.

Agencies are responsible for notifying active enrollees of the July 1, 2023 rate changes. The May 2023 *July 1, 2023 Rate Changes* flyer for PE Retirees (PE0196) is now available online and will soon be mailed to retiree homes and agencies. Empire Plan rates will be reduced as a result of the benefit changes and due to capping on the non-prescription components of the premium, some HMO rates will be increased.

Distribution: The May 2023 Rate Change flyer will be mailed to retiree homes in May. Note that it will only be mailed to those enrollees who live in New York State. The mail files were pulled from NYBEAS on April 22, 2023, so any retiree not on the file as of that date should be provided with a copy. We will also ship two copies of the flyer to agencies.

July 1, 2023 revised At A Glance and other publications

As a result of the benefit changes, the *At A Glance* publication will be updated. The revised publication will be mailed to enrollee homes in July with an updated *Out of Network Reimbursement Disclosure*. Some of the supplemental publications that are usually inserted with this publication are not changing for July 1, so they will not be included again. They include the January 1, 2023 *Empire Plan Advanced Flexible Formulary* and the 2023 *Preventive Care Coverage Guide*. We will provide details of their mailing in a follow-up HBA memo.

The Summary of Benefits and Coverage (SBC) publication required by the Patient Protection and Affordable Care Act has also been updated to reflect the July 1, 2023 benefit changes. Enrollees can access it online at www.cs.ny.gov/sbc or call The Empire Plan toll-free number and select the option for the Medical/Surgical Program to obtain a printed copy.

Publications Available on NYSHIP Online: www.cs.ny.gov/employee-benefits You can access the publications online under Using Your Benefits from the NYSHIP Online homepage.

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