



## What's Covered If You Don't Use HCAP

If you don't call HCAP, and/or you use a non-network provider, you will receive non-network benefits and pay a higher share of the cost.

- The first 48 hours of nursing services per calendar year is not a covered expense and does not apply toward your Basic Medical Program annual deductible.
- You must satisfy your Basic Medical Program annual deductible.

- After you meet your Basic Medical Program deductible, The Empire Plan pays up to 50 percent of the HCAP network allowance.

Note: Basic Medical benefits apply to durable medical equipment and supplies under \$100 in total and dispensed by your doctor during an office visit.

See your *Empire Plan Certificate* for details.



## More About HCAP

- **Medical necessity**

When HCAP makes, or helps you make, the arrangements for home care, you're assured that the services, equipment and supplies you receive have been certified as medically necessary. If you obtain home care services, durable medical equipment or supplies without having them pre-certified by HCAP, and United HealthCare then determines they were not medically necessary, you must pay the full cost.

- **Prescription drugs**

In most cases, prescription medications used in therapies such as chemotherapy and pain management are covered by The Empire Plan Prescription Drug Program. (Does not apply if your prescription drug coverage is through a union Employee Benefit Fund.)

The HCAP network provider will submit prescription drug claims to the Prescription Drug Program for reimbursement and will bill you for copayments due.

- **Hospital admission**

If you are admitted to the hospital or a skilled nursing facility while receiving home care, you must call Empire BlueCross BlueShield at 1-877-7-NYSHIP (1-877-769-7447) to certify your stay. This requirement applies when The Empire Plan is your primary health insurance coverage. Call before your scheduled admission or within 48 hours after an emergency or an urgent hospital admission.

- **Hospital discharge**

If your doctor prescribes home care when you are discharged from the hospital or a skilled nursing facility, be sure to call HCAP. It is your responsibility to call or have someone else, like the hospital discharge planner, call. Have your Empire Plan identification number available. Also, tell the discharge planner that your Empire Plan home care benefits are provided through United HealthCare.



- **External Mastectomy Prosthesis**  
Any single external mastectomy prosthesis costing \$1,000 or more requires approval through HCAP before purchase. Refer to your *Empire Plan Certificate* and *Empire Plan Reports* for more information.
- **Hospice care**  
HCAP requirements do not apply to hospice care. Refer to your *Empire Plan (Empire BlueCross BlueShield) Certificate* for hospice care information.
- **Appeals**  
All HCAP appeals are handled directly through HCAP. You may submit your appeal within 60 days of denial of benefits by writing to:  
  
United HealthCare  
Home Care Advocacy Program  
P.O. Box 5400  
Kingston, NY 12402-5400  
  
or  
  
Call The Empire Plan toll-free number at 1-877-7-NYSHIP (1-877-769-7447) and choose United HealthCare.

If you appeal and receive a denial of coverage on the basis that a service is not medically necessary or is an experimental or investigational treatment, or if you and United HealthCare agree in writing to waive any internal appeal, you have 45 days from the receipt of such denial or waiver to file a written request for an external appeal. Contact the New York State Department of Insurance at 1-800-400-8882 for an external appeal application.

For more information on HCAP, see your *Empire Plan Certificate*.

### The Bottom Line

HCAP saves you time, money and effort by contacting home care agencies and suppliers for you. You have no out-of-pocket expense for approved covered services if you follow HCAP requirements. You know from the beginning what The Empire Plan will cover. There are no claim forms to fill out or other paperwork. So if your doctor prescribes home care services or durable medical equipment or supplies, call 1-877-7-NYSHIP (1-877-769-7447) to learn about the benefits available to you under HCAP.

State of New York Department of Civil Service, Employee Benefits Division, The State Campus, Albany, New York 12239 • [www.cs.state.ny.us](http://www.cs.state.ny.us)

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What do you do when your child needs a nebulizer for his asthma medication? What if you need a wheelchair or a walker to help you get around? How do you find home care services when you are discharged from the hospital? The Empire Plan Home Care Advocacy Program, or HCAP, has the answers for you.

## The Empire Plan Home Care Advocacy Program

The Empire Plan Home Care Advocacy Program (HCAP) is The Empire Plan program for home care services, durable medical equipment and certain supplies. This includes that nebulizer, wheelchair, walker and skilled nursing services in your home. Covered services are paid in full if you call HCAP before receiving services and choose an HCAP-approved provider. HCAP is administered by United HealthCare, under The Empire Plan Medical/Surgical Benefits Program.

### When to Call HCAP

**As soon as your doctor prescribes home care services, durable medical equipment or supplies, call HCAP toll free at 1-877-7-NYSHIP (1-877-769-7447). Choose United HealthCare from the main menu. Call even if Medicare or another plan is your primary coverage.**

(A plan is primary when it pays for health benefits first, before any other plan.) Have your Empire Plan identification number, which is the number on your Empire Plan benefit card, handy when you make the call to HCAP.

You can call HCAP from anywhere in the U.S. HCAP representatives are available Monday through Friday, 8:00 a.m. to 4:30 p.m. HCAP voice mail is available 24 hours a day, seven days a week. So you can leave a message at any time.

If you aren't able to call HCAP yourself, others, such as a family member, doctor, or hospital discharge planner, can make the call for you.

### When You Call HCAP

An HCAP representative will help you get covered services quickly with paid-in-full benefits. The representative will work with you and your doctor to determine to what extent home care services or durable medical equipment will be covered.

The HCAP team will then arrange for your care with providers approved by HCAP for covered services and equipment in your area. HCAP will call you to explain what services and equipment are certified and for how long. HCAP will also send you a letter of confirmation.

You are guaranteed network benefits nationwide if you follow HCAP requirements.

## THE EMPIRE PLAN HCAP

NEW YORK STATE  
HEALTH INSURANCE PROGRAM  
(NYSHIP) For Empire Plan enrollees  
and for their enrolled dependents  
and for COBRA enrollees with  
their Empire Plan benefits

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*This issue of Reporting On is for information purposes only. Please see your doctor for diagnosis and treatment. Read your Empire Plan Certificate and Empire Plan Reports for complete information about coverage.*



## What's Covered If You Use HCAP

### HCAP covers six main types of equipment and services:

- **Durable medical equipment and related supplies**

For example, nebulizers, oxygen equipment, walkers, wheelchairs, crutches, hospital beds; supplies used with covered durable medical equipment such as oxygen tubing and oxygen masks. Covered durable medical equipment is equipment for repeated use and not consumable or disposable; it is prescribed by a physician for a medical reason and is necessary because of an illness or injury. HCAP covers rental or purchase, as appropriate, as well as repairs and necessary maintenance not provided for under a manufacturer's warranty or purchase agreement. Call HCAP for an approved provider and/or authorization.

Not covered under HCAP (but considered under The Empire Plan Participating Provider or Basic Medical Program) are such items as orthopedic braces and splints.

- **Diabetic and ostomy supplies**

For example, glucometers, test strips, lancets, catheters and pouches. Supplies must be prescribed by a physician and determined to be medically necessary.

- **Skilled nursing services in the home**

For example, private duty nurses and visiting nurses when they provide skilled care. Care must be ordered by and supervised by a physician.

HCAP does not cover assistance with daily living, companionship or other services which can be given by a less skilled person, such as a home health aide. Assistance with daily living is called custodial care and includes help with walking, bathing and dressing.

- **Home infusion therapy**

For example, chemotherapy and pain management when prescribed by a physician.

- **Certain medically necessary health care services are provided in the home when the home care takes the place of hospitalization or care in a skilled nursing facility.**

For example, physical, occupational and speech therapy. HCAP also covers laboratory services provided by or on behalf of the home care agency.

- **Enteral formulas**

Nutritional replacements taken by mouth or through a feeding tube. These formulas provide basic nutrition when food in its usual form is not appropriate or adequate to meet the individual's nutritional needs. HCAP covers enteral formulas for home use when your doctor gives you a written order that identifies medical necessity. The prescribed enteral formula must be proven safe and effective for the diagnosis.



## Fast, Convenient, Dependable Home Care

### Three Easy Steps

It's easy to receive paid-in-full benefits for covered services under HCAP:

1. You call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447). Press or say 1 on the main menu for United HealthCare. Then press or say 3 for HCAP.
2. United HealthCare certifies covered home care, equipment or supplies.
3. United HealthCare makes or helps you make arrangements with an HCAP-approved provider.

When you follow these steps, you will have no claim forms, no out-of-pocket costs or copayments, no deductible, and no unexpected bills.

### In an Emergency

In an emergency, get the care or equipment/supplies you need. Then call HCAP within 48 hours or as soon as possible. If HCAP determines that the urgent or emergency services were medically necessary, covered services and items will be certified.



## Diabetic and Ostomy Supplies

**Call the HCAP network provider directly before receiving diabetic supplies (except insulin pumps and Medijectors) or ostomy supplies.** You can reach these providers directly at their toll-free numbers. For most diabetic supplies, call National Diabetic Pharmacies (NDP) at 1-888-306-7337. For insulin pumps and Medijectors, you must call HCAP at 1-877-7-NYSHIP (1-877-769-7447) for authorization. For ostomy supplies, call Byram Healthcare Centers at 1-800-354-4054.

Tell the network supplier that you are an Empire Plan enrollee and provide the prescribing doctor's name and phone number. The supplier will confirm your need for the diabetic or ostomy supplies with the doctor. Your diabetic or ostomy supplies received from an HCAP network provider are covered in full.



### Cathy and HCAP

Cathy has just learned she has sleep apnea – she stops breathing for short periods while she sleeps. Cathy also has heart problems, which concern her doctor. Her doctor prescribes special equipment to help Cathy continue to breathe while she sleeps.

Cathy calls HCAP and talks with an HCAP representative. An HCAP registered nurse calls Cathy's doctor and reviews the care prescribed. Then HCAP calls Cathy to let her know her equipment and supplies are approved and covered by HCAP. HCAP also puts this information in a letter to Cathy. HCAP then contacts a network provider and makes the arrangements for Cathy to get the equipment and supplies she needs for her sleep apnea.

Cathy's out-of-pocket cost for these services is \$0.00.

**HCAP: 1-877-7-NYSHIP (1-877-769-7447). Press or say 1 on the main menu for United HealthCare. Then press or say 3 for HCAP, The Empire Plan Home Care Advocacy Program.**



### Fred and HCAP

Fred has a sore on his leg that becomes badly infected. The infection requires special cleansing and sterile dressing changes. Fred's doctor calls HCAP and asks for skilled nursing visits twice a day for four weeks.

An HCAP representative phones Fred and arranges the medically necessary nursing services through an HCAP participating nurse agency. HCAP provides a paid-in-full benefit for the visiting nurse.

Fred's infection clears up by the end of the month. He no longer needs the care of the HCAP visiting nurse.

Fred's out-of-pocket cost for services received is \$0.00.

**HCAP: 1-877-7-NYSHIP (1-877-769-7447). Press or say 1 on the main menu for United HealthCare. Then press or say 3 for HCAP, The Empire Plan Home Care Advocacy Program.**