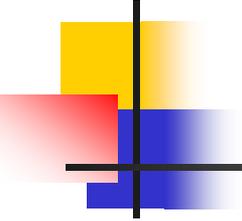


NYSHIP CHANGES

2008 PA Regional Meetings

Christine Williams

EBD Assistant Director



Agenda

- Empire Plan Updates
- New benefit programs coming
- MHSA Programs
- Administrative Changes
- Questions

NYSHIP Changes for Participating Agency Enrollees, Effective January 1, 2009

- Participating Provider Copayment increase to \$20
- Outpatient Surgery Locations Copayment Increase to \$30
- Non-network Coinsurance Reimbursement changes from \$1,000 to \$500
- Out of Pocket Maximum (OOPMAX) Calculation Method change:

\$1,000 per enrollee; \$1,000 per spouse or domestic partner;
\$1,000 for all dependent children.

NYSHIP Changes for Participating Agency Enrollees

Effective January 1, 2009 (Continued)

- Managed Radiology Prospective Procedure Review Program - The program will expand to include pre-notification for MRA, CT, PET and Nuclear Medicine diagnostic procedures, along with MRIs that already require pre-notification when performed on a non-emergency basis
- Herpes Zoster (Shingles) Vaccine - Will be covered as a network benefit, subject to an office visit copayment

NYSHIP Changes for Participating Agency Enrollees

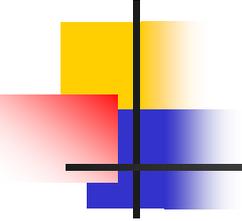
Effective January 1, 2009 (Continued)

- Shoes for Individuals with Diabetes (“Diabetic Shoes”) - Annual benefits will be available through the Home Care Advisory Program (HCAP) for medically necessary diabetic shoes
- Prosthetic Wig Benefit - Coverage for prosthetic wigs will change from one per lifetime to a maximum lifetime allowance of \$1,500 per individual
- Complementary and Alternative Medicine Program - will be discontinued effective January 1, 2009

NYSHIP Changes for Participating Agency Enrollees

Effective January 1, 2009 (continued)

- **Non-Preferred Drug Co-payment Changes:**
 - 30 day supply – retail and mail: \$40
 - 90 day supply – retail: \$70
 - 90 day supply – mail: \$65



NYSHIP Changes for Participating Agency Enrollees

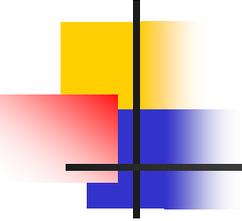
Effective January 1, 2009 (continued)

- New Prescription Drug Plan Programs
 - Flexible Formulary
 - Half-tablet program (to be effective 10/1/08)
 - Specialty Drug Program (anticipated Spring '09 implementation)

NYSHIP New Benefits for Participating Agency Enrollees, Effective January 1, 2009

- Travel and Lodging Reimbursement for Centers of Excellence (COE)
- Chronic Kidney Disease Management Program - The Empire Plan will offer a Kidney Resource Services Program to Empire Plan primary individuals
- Diabetes Education Centers – The Empire Plan network will include Diabetes Education Centers that are accredited by the American Diabetes Association Education Recognition
- Centers of Excellence (COE) for Bariatric Surgery Program (anticipated implementation during ‘09)

Mental Health and Substances Abuse Program Changes, Effective January 1, 2009



- In accordance with Timothy's Law, all changes to medical and hospital benefits will result in corresponding changes to the MHSA benefits
- New program insurer/administrator - UHC/Optum

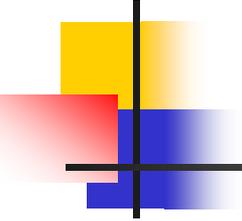
NYSHIP Administrative Changes for Participating Agency Enrollees, Effective January 1, 2009

- **Dependent Student Eligibility: current**
 - All eligible students enrolled for the next semester eligible for coverage during vacation periods (complex rules for determining eligibility for summer coverage for those who are not and those who change status during vacation)
 - All eligible students who graduate eligible for 3 months of extended coverage beginning the first month following graduation
 - Once student reaches the age of 25 or marries, eligibility is terminated regardless of student status, even if in 3 month extension period.
 - Otherwise eligible dependent students have a 3 month extension of eligibility upon **successful completion of a semester**

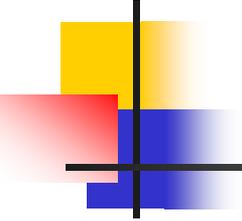
NYSHIP Administrative Changes for Participating Agency Enrollees, Effective January 1, 2009

- **Dependent Student Eligibility: new**
 - Students who **successfully complete** semester eligible for 3 month extended coverage period following completed semester.
 - Students who begin semester but fail to complete: coverage ends at end of month attendance discontinued, or end of 3rd month following previous completed semester, whichever is later. (proof of attendance required)
 - Students who do not attend semester (or do not provide proof of attendance): coverage ends on first day of month semester begins or end of 3rd month following previous completed semester, whichever is later.

NYSHIP Empire Plan (UHC) Changes for Participating Agency Enrollees Effective January 1, 2010

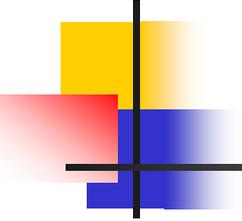


- Basic Medical deductible : CPI escalator. Deductible will increase by a percentage amount equal to the percentage increase in the medical care component of the CPI for Urban Wage Earners and Clerical Workers
- Out of Pocket Maximum: CPI escalator will apply



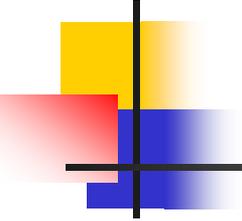
NYSHIP Empire Plan (HOSPITAL) Changes for Participating Agency Enrollees Effective January 1, 2010

- Emergency Room Services copayment will increase to \$70
- Diagnostic Outpatient Surgery copayment will increase to \$40
- Outpatient Surgery copayment will increase to \$60



NYSHIP (Hospital) Changes for Participating Agency Enrollees Effective January 1, 2011

- **Non-Network Hospital Reimbursement:**
Reimbursement of up to \$500 of Non-Network hospital copayments and Non-Network hospital coinsurance through UHC **will be eliminated.**



??? Questions ???