



The Excelsior Plan

Special Report

Information about your new NYSHIP benefits effective July 1, 2023.



Empire Plan Special Report

May 2023 • PA Excelsior Plan

New York State Health Insurance Program (NYSHIP) for Active Employees, Retirees, Vestees and Dependent Survivors enrolled in the Excelsior Plan through Participating Agencies (PAs), their enrolled Dependents and for COBRA Enrollees and Young Adult Option Enrollees with their Excelsior Plan benefits

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Changes Effective July 1, 2023

This *Special Report* describes the changes to your Excelsior Plan coverage that will take effect on July 1, 2023. These changes were administratively extended to NYSHIP Participating Agencies (PAs). The Excelsior Plan option uses The Empire Plan's network of providers for hospital, medical/surgical, mental health and substance use and pharmacy services.

This *Report* includes information about:

- Center of Excellence (COE) for Substance Use Disorder (page 3)
- Infusion therapy site of care program (page 4)
- Talkspace, a new online therapy option (page 8)
- Eating disorder treatment now available through Equip (page 8)

Excelsior Plan Changes

July 1, 2023 Benefit Changes and Resources

This *Special Report* provides an overview of the changes that will take effect beginning in July. It is important that you understand them in order to manage your care and its cost.

Revised *At A Glance* Publication

The 2023 *At A Glance* publication will be updated to reflect these changes and it will be mailed to your home address in July. The supplemental publications that are usually inserted with this mailing are not changing and are available online, so they will not be mailed again. Please remove the January 1, 2023 *Excelsior Plan Preferred Drug List*, the *Out of Network Reimbursement Disclosure* and the 2023 version of the *Preventive Care Coverage Guide* from the January 1, 2023 *At A Glance* mailing and keep them for your reference. Remember that you can find the most updated version of the formulary on NYSHIP Online under the Using Your Benefits tab.

Visit Limit for Massage Therapy

Massage therapy will continue to be covered under the Basic Medical Program, subject to the annual deductible and 20 percent coinsurance. **Effective July 1, 2023**, there will be a maximum of 20 visits per calendar year allowed under the Plan.

Massage therapy provided by a network physician or provider will also count toward the new maximum. Visits to a network Managed Physical Medicine Provider do not generally count toward the 20-visit limit. In addition, any massage therapy services rendered prior to July 1, 2023, do not count toward the new maximum.

Visit Limit for Acupuncture Services

Acupuncture services with a participating provider are subject to a single copayment with no annual visit limit and this benefit is not changing. If you choose to receive acupuncture services from a nonparticipating provider, however, you will be subject to a maximum of 20 visits per calendar year beginning July 1, 2023 and the deductible and 20 percent coinsurance will apply. Visits prior to July 1, 2023, do not count toward the new maximum.

Covered-in-Full Benefit for Mastectomy Bras

Effective July 1, 2023, mastectomy bras obtained from a nonparticipating provider will no longer be subject to deductible or coinsurance. This means that you or your covered dependent will have a paid-in-full benefit regardless of whether the provider participates with the Plan.

New Center of Excellence for Substance Use Disorder

Since the start of the COVID-19 pandemic, researchers have observed a dramatic increase in substance use in the United States as a way of coping with social isolation, stress and decreased access to treatment. In an effort to increase access to care and provide enrollees and their families with the support they need, the Plan has developed a new Center of Excellence (COE) for Substance Use Disorder in partnership with the nationally recognized Hazelden Betty Ford (HBF) Foundation, trusted experts in treating addiction. **Note:** The program is only available for plan-primary enrollees; Medicare-primary members are not eligible.

The COE will offer paid-in-full, high-quality treatment services to you and your covered dependents at HBF Foundation locations throughout the United States, including detox facilities located in California, Minnesota and Oregon and outpatient services in California, Florida, Illinois, Minnesota, New York, Oregon and Washington. Participation in a COE program is voluntary and if the Mental Health and Substance Use (MHSU) Program authorizes benefits, the following services are available:

- Assessment prior to treatment
- Full evaluation at the provider site
- Detox and residential rehabilitation
- Care coordination for transition back to home community
- Program for children ages seven to 12 who are impacted by addiction
- Family treatment and support, including individual virtual support services

Benefits include substance use care for the first 90 days of treatment, including any potential relapse or readmission needs. When applicable, a travel, lodging and meal allowance is available. The travel allowance will include coverage for up to two companions, regardless of the patient's age.

If you have questions regarding the new COE Program, call the Plan and choose the MHSU Program (see *Contact Information*, page 6).

Beacon Health Options Is Now Carelon Behavioral Health

Effective March 1, 2023, Beacon Health Options, the administrator for the Mental Health and Substance Use (MHSU) Program, has changed its name to Carelon Behavioral Health, Inc. There will be no impact or changes to coverage or the level of support because of the name change. You and your dependents will still have access to the same network of credentialed providers offering the highest level of care under the MHSU Program. You will also see the new logo below on the back of your reissued Plan benefit card. For information about the new online MHSU Program services, Talkspace and Equip, see page 8.



COVID-19 Immunizations

As established by the Patient Protection and Affordable Care Act and in accordance with guidance provided by the Centers for Disease Control and Prevention, COVID-19 vaccines are now included on the list of covered immunizations. As a result, you continue to have coverage with no copayment required at a participating provider for all preventive care immunizations, including COVID-19 immunizations. Covered preventive immunizations obtained at a CVS Caremark National Vaccine Network Pharmacy will be paid in full and do not require a copayment, subject to age limitations and CDC guidelines.

Future Moms Becomes Building Healthy Families Program

Because every family grows in its own way, The Future Moms Program has been expanded, enhanced and renamed the Building Healthy Families (BHF) Program, **effective January 1, 2023**. BHF is designed to help your family grow strong whether you're trying to conceive, expecting a child or raising young children.

The BHF Program provides all-inclusive assistance for pre-conception, pregnancy and family care at no cost to you. The enhanced BHF Program recognizes every individual's and/or family's unique path to parenthood and offers comprehensive support 24 hours a day, seven days a week, to answer your family-planning questions at every stage.

Providing personalized digital support and case management for high-risk members, BHF helps participants stay connected, engaged and informed. Enhanced features include:

- Pre-pregnancy planning, new baby education and family care
- Support in prenatal, maternity and postpartum care for members who identify as lesbian, gay, bisexual, transgender, queer, intersex or asexual (LGBTQIA+)
- Nurse case management for high-risk members
- Access to a health coach via chat, email or phone
- Tracking tools for ovulation, weight, blood pressure, due date and prenatal milestones
- Meditation/mindfulness tools

To learn more about the BHF Program or to enroll, call the Plan and choose the Hospital Program (see *Contact Information*, page 6) or visit www.empireblue.com/nys.

Infusion Therapy Site of Care Program

Alternate site-of-care infusion therapy options have been proven to provide many patients with a safe and convenient alternative to infusion therapy in an outpatient hospital setting. Treatment at home, in your doctor's office or in a freestanding infusion suite is often preferable to infusions in an outpatient hospital setting because it is more convenient and allows many patients to return to their normal activities sooner.

Effective July 1, 2023, the Plan will implement a Site of Care Program for Infusions for Plan-primary enrollees and dependents. The program applies to infusions of Remicade (and its biosimilars), a prescription drug used to treat conditions such as rheumatoid arthritis, ulcerative colitis and Crohn's disease. Under the new program, infusions that can be safely administered outside of a hospital setting will be transitioned to a freestanding infusion suite, your doctor's office or your home. When infusion therapy is reviewed by the program for medical necessity, the setting will also be reviewed to ensure it's being done in the most appropriate location. Patients who are currently using infusion therapy of Remicade or its biosimilars will receive a letter from the program to help transition them to an alternate setting and in the future, the program will be expanded to include additional specialty drug infusion therapies.

Talk to your doctor to determine whether an alternate site of care is clinically appropriate for you or your dependent's infusion. The Plan will help you find alternate settings and offer options to both you and your doctor. The medical or prescription drug copayments associated with infusions will be waived when you choose a non-hospital infusion site of care, just as they are now in an outpatient hospital setting.

If you have questions about the Site of Care Program for Infusions, talk to your doctor or call The Empire Plan and choose the Hospital Program (see *Contact Information*, page 6).

No Copayment for Virtual Visits Using LiveHealth Online

Remote health care visits using LiveHealth Online (LHO) are a cost-effective and convenient alternative to urgent care centers, emergency rooms and in-person office visits. Through LHO, you can access a board-certified doctor, psychiatrist, psychologist or licensed therapist for a telephone or video visit on your smartphone, tablet or personal computer at no cost to you. **Effective July 1, 2023**, this will be a permanent Plan benefit. To register, go to www.empireblue.com/nys and select the link to LiveHealth Online. If you need assistance, call LHO at 1-888-LiveHealth (1-888-548-3432), 24 hours a day, seven days a week. A reminder that telehealth visits with a participating provider are subject to the same copayment as in-person visits.

Reminders

Keep Your Enrollment Record Up to Date

It is important for you to keep us up to date with changes in your life to ensure you receive timely and appropriate information about your health insurance coverage. Your coverage through NYSHIP is a valuable benefit, but it is also costly to provide. By keeping your information up to date and only covering dependents who are eligible, you help to keep costs down for both yourself and the Program.

Inform your Health Benefits Administrator (HBA) in writing of any changes to your enrollment record (address, adding or removing dependents, marital status changes) in a timely manner. **Note:** If you are divorced or your marriage has been annulled, your former spouse is not eligible for coverage as a dependent as of the date of the divorce, even if a court orders you to maintain coverage.

Your HBA is usually located in your personnel office (former agency's personnel office for retirees). See your NYSHIP *General Information Book* for more information on enrollment changes and applicable deadlines.

Ineligible Dependents

If you fail to inform your HBA of dependent eligibility changes, you may be responsible for repaying all health insurance claims for ineligible dependents as early as the date they became ineligible. Intentionally withholding information regarding the ineligibility of dependents may constitute fraud and may be turned over to the appropriate enforcement agencies for investigation.



Annual Notice of Mastectomy and Reconstructive Surgery Benefits

The Excelsior Plan covers inpatient hospital care for lymph node dissection, lumpectomy and mastectomy for treatment of breast cancer for as long as the physician and patient determine hospitalization is medically necessary. The Plan covers all stages of reconstructive breast surgery following mastectomy, including surgery on the other breast to produce a symmetrical appearance. The Plan also covers treatment for complications of mastectomy, including lymphedema. Prostheses and mastectomy bras are covered.

Call the Plan and choose the Medical/Surgical Program (see *Contact Information*, page 6) if you have questions about your coverage for implants, breast forms or other prostheses related to breast cancer treatment.

Benefits Management Program requirements apply. See your *Excelsior Plan Reports* or *At A Glance* for more information.

Contact Information

Call the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the appropriate program.

PRESS OR SAY 1	<p>Medical/Surgical Program: Administered by UnitedHealthcare</p> <p>Representatives are available Monday through Friday, 8 a.m. to 4:30 p.m., Eastern time. TTY: 1-888-697-9054 P.O. Box 1600, Kingston, NY 12402-1600 Claims submission fax: 845-336-7716 Online: https://nyrmo.optummessenger.com/public/opensubmit</p>
PRESS OR SAY 2	<p>Hospital Program: Administered by Empire BlueCross</p> <p>Administrative services are provided by Empire HealthChoice Assurance, Inc., a licensee of the BlueCross and BlueShield Association, an association of independent BlueCross and BlueShield plans. Representatives are available Monday through Friday, 8 a.m. to 5 p.m., Eastern time. TTY: 711 New York State Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407 Claims submission fax: 866-829-2395 Online: www.empireblue.com/nys/resources-forms</p>
PRESS OR SAY 3	<p>Mental Health and Substance Use Program: Administered by Carelon Behavioral Health, Inc.</p> <p>Representatives are available 24 hours a day, seven days a week. TTY: 1-855-643-1476 P.O. Box 1850, Hicksville, NY 11802 Claims submission fax: 855-378-8309 Online: www.achievesolutions.net/empireplan</p>
PRESS OR SAY 4	<p>Prescription Drug Program: Administered by CVS Caremark</p> <p>Representatives are available 24 hours a day, seven days a week. TTY: 711 Customer Care Correspondence, P.O. Box 6590, Lee's Summit, MO 64064-6590 Claims submission: P.O. Box 52136, Phoenix, AZ 85072-2136</p>
PRESS OR SAY 5	<p>Empire Plan NurseLineSM: Administered by UnitedHealthcare</p> <p>Registered nurses are available 24 hours a day, seven days a week to answer health-related questions.</p>

Benefits on the Web

To learn more about your benefits, including finding Empire Plan providers and updated NYSHIP publications, go to NYSHIP Online at www.cs.ny.gov/employee-benefits. (Retirees select Click here for NYSHIP Online for RETIREES.) Choose PA and PA Excelsior Plan, if prompted, to access the NYSHIP Online homepage.

The *Excelsior Plan Special Report* is published by the Employee Benefits Division of the New York State Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through The Empire Plan.



NYSHIP
New York State
Health Insurance Program

New York State Department of Civil Service
 Employee Benefits Division, Albany, New York 12239
 518-457-5754 or 1-800-833-4344
 (U.S., Canada, Puerto Rico, Virgin Islands)
www.cs.ny.gov

When You Must Call the Plan 1-877-7-NYSHIP (1-877-769-7447)

Hospital Benefits Program *Empire BlueCross*, <https://www.empireblue.com/nys>

Call for information regarding hospital and related services.

YOU MUST CALL AND PRESS OR SAY 2

Benefits Management Program for Preadmission Certification – You must call before a scheduled hospital admission, within 48 hours (or as soon as reasonably possible) after an emergency or urgent hospital admission and before admission or transfer to a skilled nursing facility (includes rehabilitation facilities). Preadmission certification is not required for maternity admissions, however, you must call when admitted due to complications related to your pregnancy or for any reason other than the delivery of your baby.

YOU MUST CALL AND PRESS OR SAY 2

Center of Excellence for Transplants Program – You must call before a hospital admission for the following transplant surgeries: bone marrow, cord blood stem cell, heart, heart-lung, kidney, liver, lung, pancreas, pancreas after kidney, peripheral stem cell and simultaneous kidney/pancreas. This requirement applies whether or not you choose to participate in the Center of Excellence for Transplants Program.

Medical/Surgical Benefits Program *UnitedHealthcare*, www.myuhc.com

Call for information on benefits under Participating Providers and Basic Medical Programs, predetermination of benefits, claims and participating providers.

Managed Physical Medicine Program – Call for information on benefits and to find network providers for chiropractic treatment, physical therapy and occupational therapy. If you do not use network providers, you will receive a significantly lower level of benefits.

YOU MUST CALL AND PRESS OR SAY 1

Benefits Management Program for Prospective Procedure Review of MRIs, MRAs, CT Scans, PET Scans and Nuclear Medicine Tests – You must call before having an elective (scheduled) procedure or nuclear medicine test.

YOU MUST CALL AND PRESS OR SAY 1

Home Care Advocacy Program (HCAP) – You must call to arrange for paid-in-full home care services, enteral formulas, diabetic shoes, insulin pumps and/or durable medical equipment/supplies. If you do not follow HCAP requirements, you will receive a significantly lower level of benefits. You must also call for HCAP approval of an external mastectomy prosthesis costing \$1,000 or more.

YOU MUST CALL AND PRESS OR SAY 1

Center of Excellence for Cancer Program – You must call to participate in The Empire Plan Center of Excellence for Cancer Program.

Mental Health and Substance Use Program *Carelon Behavioral Health, Inc.*,

www.achievesolutions.net/empireplan

To ensure the highest level of benefits, call before seeking services from a covered mental health or substance use provider, including treatment for alcoholism. Some services require precertification to confirm medical necessity before starting treatment. For a list of those services, call The Empire Plan and press or say 3. From there you can reach the Clinical Referral Line to find out more information about precertification.

YOU MUST CALL AND PRESS OR SAY 3

Center of Excellence for Substance Use Disorder Program – You must call to participate in The Empire Plan Center of Excellence for Substance Use Disorder.

Prescription Drug Program *CVS Caremark*, www.caremark.com

For the most current list of prior authorization drugs, call the Program or go to NYSHIP Online (see *Benefits on the Web*, page 6). From the homepage, select Using Your Benefits, Empire Plan Formulary Drug Lists and then Prior Authorization Drug List.

New York State
Department of Civil Service
Employee Benefits Division
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Schenectady, New York 12301-1068
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NYSHIP
New York State
Health Insurance Program

Information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents

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Change Service Requested

**Please do not send mail
or correspondence to the
return address. See address
information on page 6.**

It is the policy of the New York State Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on NYSHIP Online at www.cs.ny.gov/employee-benefits. Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact your Health Benefits Administrator.

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Introducing Talkspace, A New Online Therapy Option

Because behavioral health conditions can significantly impact day-to-day life, the Plan has entered into a partnership with Talkspace and its network of providers to bring convenient online therapy, counseling and medication services to you and your dependents.

Talkspace provides secure and confidential online therapy with a provider via private messaging or live video sessions through a mobile app. Using the QuickMatch process available through registration, you can find therapists specializing in stress, anxiety, depression, eating disorders, substance use, identity struggles, trauma, grief and more. You and your covered dependents can now access Talkspace's network of providers through your mental health benefits, administered by Carelon Behavioral Health.

Engaging with a Talkspace therapist is subject to the same copayment that applies to an in-person visit. For more information and to get started, visit <https://www.talkspace.com/empireplan> to register.

Eating Disorder Treatment Now Available Through Equip

Eating disorders can develop in anyone at any age and cause emotional and physical health concerns. Because treatment can be complex, you and your covered dependents now have access to Equip, a new evidence-based treatment program for eating disorders. Equip provides fully virtual, whole-patient medical care, including therapy, family-based treatment, nutrition counseling and mentorship that can be accessed by anyone from anywhere. You can locate an Equip practitioner by using the online directory available on NYSHIP Online (see *Benefits on the Web*, page 6). Select the Find A Provider tab and click on the MHSU link for Achieve Solutions. Choose the Find Services tab, then the Find a Provider link and enter "Equip" in the search field.

If you have questions regarding your mental health benefits or coverage, please call the Plan and choose the Mental Health and Substance Use Program (see *Contact Information*, page 6).