

NYSHIP HMO REPORT



May 2013

New York State Health Insurance Program (NYSHIP) for New York State and Participating Employer Retirees, Vestees and Dependent Survivors, their enrolled Dependents, COBRA Enrollees with their NYSHIP Benefits and Young Adult Option Enrollees

In This Report

- 1 What's New
- 3 NYSHIP Online Resources
- 4 Reminders



What's New

Enhanced Women's Health Care Benefits

Your NYSHIP HMO covers an expanded list of women's preventive services with no out-of-pocket costs as required by the Patient Protection and Affordable Care Act (PPACA). This includes copayments, coinsurance, and deductibles.

These health care benefits include:

- Well-woman visits to obtain recommended preventive services.
- Breastfeeding comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women.
- FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling as defined by PPACA.
- Domestic and interpersonal violence screening and counseling for all women.
- Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes.
- Human Papillomavirus (HPV) DNA testing every three years for women who are 30 or older.

- Human Immunodeficiency Virus (HIV) screening and counseling for sexually active women.
- Sexually Transmitted Infections (STI) counseling for sexually active women.

For more specific information, please contact your HMO directly.

Autism Spectrum Disorder Coverage

Due to the recent New York State Autism mandate (Chapters 595 and 596 of the Laws of 2011), there is now enhanced coverage for the screening, diagnosis and treatment of Autism Spectrum Disorder (ASD). This coverage includes assessments, evaluations or tests to diagnose ASD, medications, assistive communication devices, psychiatric and psychological care, and therapeutic care, including services provided by licensed speech therapists, occupational therapists, social workers, certified behavioral analysts and physical therapists.

For more detailed information, please contact your HMO directly.

Summary of Benefits and Coverage

The *Summary of Benefits and Coverage (SBC)* is a simple and standardized comparison tool required by Federal Health Care Reform, the Patient Protection and Affordable Care Act (PPACA). The *SBC* is not a complete description of your plan's benefits. Refer to plan material for benefit information before making a decision about your family's health insurance coverage.

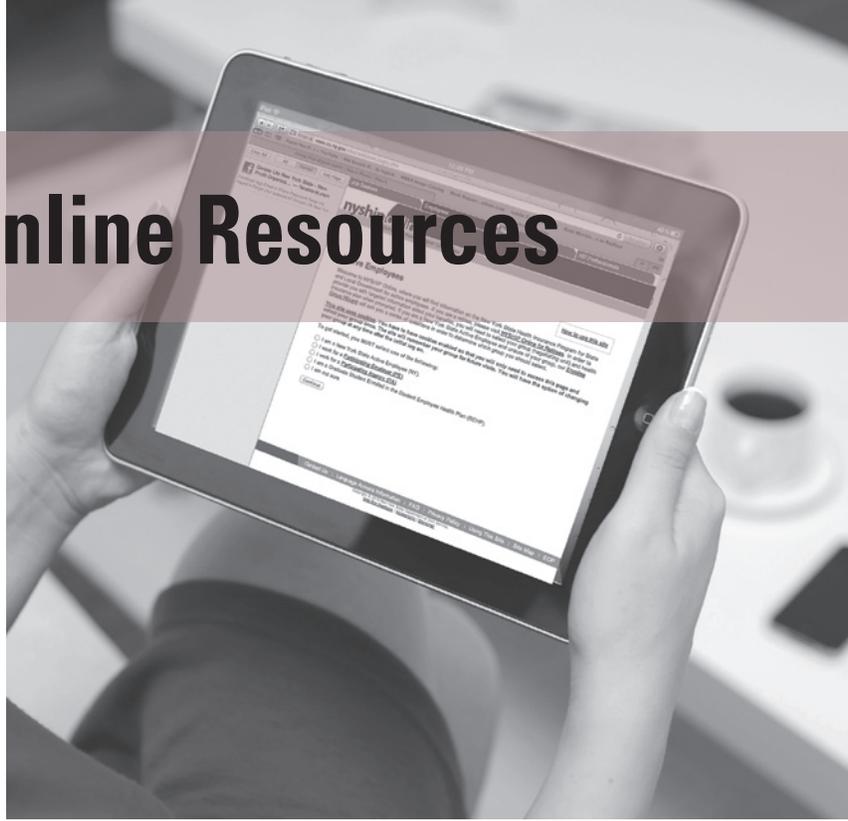
There are four major sections in the *SBC* – Important Questions, Common Medical Events, Excluded Services & Other Covered Services and Coverage Examples. The *SBC* includes Coverage Examples for Having a Baby and Managing Type II Diabetes. These Coverage Examples are based on presumptions of what services a person may receive over a year's duration of each example. The Coverage Examples do not reflect the actual cost to the enrollee.

Some terms in the *SBC* appear in bold face and are underlined. These terms are defined in the *Uniform Glossary*, a companion document to the *SBC*. These definitions are intended to help improve consumer understanding and may be different from how NYSHIP or your HMO defines them. Your HMO plan documents are the resources for this information.

You may view copies of the *SBC* for all NYSHIP HMOs at <https://www.cs.ny.gov/sbc/index.cfm>. If you do not have internet access, call your HMO to request a printed copy.



NYSHIP Online Resources



To find the most up-to-date information about your health coverage, visit the Retiree portion of the Department of Civil Service web site at <https://www.cs.ny.gov/retirees/>. Be sure to also bookmark your HMO's web site, and check it often as your first source of health insurance information.

Accessing NYSHIP Online

After going to <https://www.cs.ny.gov/retirees/>, click on Health Benefits, then on NYSHIP Online and follow the prompts to your NYSHIP Online homepage. If you have cookies enabled, you will be able to bypass the initial navigation. Below are some tips for navigating the major tabs on the left side of the page.

What's New? –The What's New? button is located close to the top of list. It is regularly updated and has the most current information. After clicking on the What's New? tab, scroll to view a date order listing of information or use the dropdown box to navigate section topics.

Find a Provider – This tab provides a list of HMO telephone numbers for Member Services, along with the link to each HMO's web site. Use your browser's back button to return to NYSHIP Online.

Using Your Benefits – This tab includes a variety of resources including a list of general contact information, a library of current and archived publications, an online directory of Health Benefits Administrators and more.

Current Topics – This page contains updates and news about items of interest. There are direct links to the *Summary of Benefits and Coverage (SBC)* page and the Young Adult Option Coverage page.

Health Benefits and Option Transfer – For everything you need to know about Option Transfer and more, click on this tab and choose Rates and Health Plan Choices, where you will find health insurance rates, the online Plan Comparison and your current *Choices* publication. Other links on the secondary page provide helpful additional information including your *NYSHIP General Information Book* and HMO Claim Forms.

Medicare – The Medicare page is designed to provide you with Medicare information and how it interacts with NYSHIP. Here you can read more about your Medicare Part B Income-Related Monthly Adjustment Amount (IRMAA), the Notice of Creditable Coverage Letter and Medicare for retirees with a disability. You also have the opportunity to order a video and companion booklet further explaining Medicare and NYSHIP.

MyNYSHIP – The MyNYSHIP portal provides secure online access to your personal enrollment record. It requires a Civil Service ID and password to safeguard your personal information so you will need to create an account to start the MyNYSHIP registration process. As a registered user you can update your address online, change your health insurance option and check your enrollment information.



Reminders



Need Health Benefits Information in Another Language?

The New York State Health Insurance Program offers Language Line Services (LLS), an over-the-phone language translation service for NYSHIP enrollees.

If you understand another language better than English and need answers to your health benefits questions, you can contact the Employee Benefits Division (EBD). EBD will arrange for you to use LLS. You may call on your own or, with the required authorization, a relative or friend can call on your behalf.

A three-way conference call allows the interpreter to translate for you and the EBD representative. LLS interpreters are highly trained in over-the-phone interpretation and they give accurate, objective translations. All calls are strictly confidential.

Medicare Part B Premium Reimbursement

When Medicare is primary to NYSHIP, you pay premiums for Medicare Part B coverage and NYSHIP reimburses you for the standard cost of original Medicare Part B (excluding any penalty for late enrollment), unless you receive reimbursement from another source. If you have family coverage under NYSHIP, you will also be reimbursed for the Part B premium for any Medicare-primary covered dependent, provided the dependent is not reimbursed by another source. You are not eligible for reimbursement when NYSHIP is primary, such as when you live permanently outside the United States.

The monthly Medicare Part B premium, which usually changes annually and for 2013 is \$104.90 per month, is deducted from your monthly Social Security check. If you are not receiving a check, you pay the premium directly to Social Security. New York State reimburses the standard cost to your monthly State pension check. If you are paying for NYSHIP coverage by making direct payments to EBD, Medicare reimbursement reduces your monthly premium. If the Medicare credit is greater than your monthly premium, you receive a quarterly refund check for the difference.

Medicare enrollees with a Modified Adjusted Gross Income (MAGI) above specified amounts must pay an Income-Related Monthly Adjustment Amount (IRMAA) in addition to the standard cost of Medicare Part B. In February 2013, the Department of Civil Service mailed additional information about Part B IRMAA reimbursement for 2012.

Requests for reimbursement must be submitted to EBD by December 31, 2013. Note: New York State does not reimburse Part D IRMAA.

We've Moved!

As of October 2012, the Employee Benefits Division has relocated from the Alfred E. Smith State Building in downtown Albany to Core 1 of the South Swan Street Building at the Empire State Plaza. It is approximately one-half mile south of the former location at the Alfred E. Smith State Building. The Department of Civil Service (DCS) Reception Desk is located on the first floor. If you have materials to send to DCS, please mail to: New York State Department of Civil Service, Albany, New York, 12239.

Parking Information

The easiest access to the South Swan Street Building is from either the Madison or Cathedral Parking Lots, which are located on either side of the New York State Museum. You may also park underneath the Empire State Plaza in Visitor Parking (V Lot P3 North); however, there is no access to our building through the Plaza Concourse – you will need to exit the Concourse at the south end (Madison Avenue), turn right, walk to Swan Street and turn right again to reach the entrance. For more information, go to <http://www.ogs.ny.gov/BU/BA/Parking/Visitor/>.

Building Access Information

The Core 1 entrance in the South Swan Street Building faces South Swan Street. The entrance is located between a break in the buildings; you will go down the stairs and the main door is on your right. Look for a sign that says New York State Department of Civil Service Entrance. Once inside, proceed through the lobby to a door straight ahead for the Department of Civil Service Reception Desk.

If you have questions, including handicapped access, please call (518) 457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

Keep Your Enrollment Record Up to Date

Remember to inform your agency Health Benefits Administrator (HBA) of any changes to your enrollment record (address, adding or deleting dependents, marital status changes) in a timely manner. In some cases, deadlines apply. (See your *NYSHIP General Information Book* for more information.) Notifying the Plan's insurance carriers or your retirement system does not automatically update your NYSHIP records.



New York State
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, New York 12301-1068
<https://www.cs.ny.gov>

SAVE THIS DOCUMENT



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

NY/PE Retiree HMO Report – May 2013

**Please do not send mail
or correspondence to
the return address. See
address information below.**

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 the Department of Civil Service web site (<https://www.cs.ny.gov>). Click on Benefit Programs, then NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. New York State and Participating Employer Retirees and COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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AL1196 HMO NY/PE RET-13-1

Annual Notice of Mastectomy and Reconstructive Surgery Benefits

By law, insurers must:

- Cover 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
- Cover breast reconstruction following mastectomy, including surgery of the other breast to produce a symmetrical appearance
- Cover treatment for complications of mastectomy, including lymphedema
- Cover prostheses and mastectomy bras related to breast reconstruction
- Notify enrollees of this coverage through plan documents

Contact your HMO if you have questions about these benefits.

The *NYSHIP Health Maintenance Organizations 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.



New York State
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