

NOVEMBER 2023

The Empire Plan

REPORTING ON

HEALTHY BABIES



Every baby deserves a healthy beginning and you can take steps before your baby is even born to help ensure a great start for your infant. The Empire Plan provides families with the coverage and special services you need.



**The Empire
Plan**

For Empire Plan Enrollees and for their enrolled Dependents, COBRA Enrollees with their Empire Plan benefits and Young Adult Option Enrollees

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FOUR IMPORTANT STEPS TO HAVING A HEALTHY BABY

1. Call your health care professional

When you are ready to expand your family, call your health care professional (obstetrician, certified nurse-midwife). You can do the most for your baby during the first three months of pregnancy, so try to start visits with your health care professional as soon as possible.

2. Enroll in the Building Healthy Families Program

To learn more about the Building Healthy Families (BHF) Program or to enroll, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program. Or visit empireblue.com/nys and find Programs at the bottom of the homepage, select View All Programs and then choose the BHF tile.

If you choose to participate in the BHF Program, you will receive the following:

The BHF Program recognizes every individual's and/or family's unique path to parenthood and offers digital, personalized support and educational content for all stages of the family building journey, available through the microsite.

You also will have access to:

- 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 Family Care Coach via chat, email or phone and access to virtual lactation support
- Tracking tools for ovulation, weight, blood pressure, due date and prenatal milestones
- Meditation/mindfulness tools and resources

3. Be informed

Ask your doctor or nurse-midwife, the doctor's nurse and the maternity specialist questions. Community resources and websites listed on the back cover of this publication provide even more information. Make sure you know how you can have a healthy pregnancy and baby.

4. Enroll your baby for coverage

As soon as your baby is born, remember to change from Individual coverage to Family coverage or add your baby to your Family coverage.

If you are an active employee, contact your Health Benefits Administrator within 30 days of your baby's birth.

If you are a retiree, write to the Department of Civil Service Employee Benefits Division, Albany, New York 12239, within 30 days of your baby's birth.*

** Retirees of Participating Agencies: Call the Health Benefits Administrator at your former agency.*

Participating Provider

If you choose a participating provider (obstetrician, family practice physician or certified nurse-midwife), there are no copayments for prenatal visits, delivery or your six- to eight-week checkup after delivery. You pay only your copayment for routine obstetrical ultrasounds and covered services at participating laboratories. Maternity services, including prenatal care, are also covered for you when acting as a surrogate.

To locate an Empire Plan participating provider or laboratory, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program. Or, visit the NYSHIP Online website at www.cs.ny.gov/employee-benefits and click on Find a Provider. Always check with the

provider before you receive services to make sure they participate in The Empire Plan for New York State government employees.

Nonparticipating Provider

If you choose a nonparticipating provider (obstetrician, family practice physician or certified nurse-midwife), after the annual deductible is met, The Empire Plan pays 80 percent of the allowed amount (or reasonable and customary charges for unsettled NY active groups) for maternity care up to your coinsurance maximum. You pay the balance until the coinsurance is met. There are separate charges for services at nonparticipating laboratories. Your costs may be significantly higher if you choose a nonparticipating provider.

TAKE ACTION TO BE HEALTHY

If you become pregnant, or are planning on becoming pregnant, you may want to discuss the following topics with your health care professional:

- Getting early, regular care from your health care professional. Talking with your health care professional about prenatal care, lifestyle and personal and family history can help identify possible risk factors specific to your situation. If you choose a provider who doesn't participate in The Empire Plan, you will be subject to deductible and/or coinsurance and your out-of-pocket costs will be higher.
- Taking prenatal vitamins, including folic acid, which help protect against congenital disabilities, premature birth, low birth weight, miscarriage and pregnancy complications. Prescription drugs related to prenatal care are generally covered by the Plan at the applicable copayment up to a 90-day supply when filled at network, mail service, specialty and non-network pharmacies. There generally is no copayment for prenatal vitamins with a prescription from your health care provider. For questions about your prescription coverage, call The Empire Plan toll-free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 4 for the Prescription Drug Program.
- Quit smoking. Smoking during pregnancy can lead to low birth weight, preterm birth and stillbirth. The Empire Plan Prescription Drug Program covers smoking cessation treatments with a prescription from your health care provider, subject to applicable copayments, such as nicotine nasal sprays, nicotine inhalers, nicotine patches and prescription medications. For more information about smoking cessation treatments, call The Empire Plan and press or say 4 for the Prescription Drug Program.
- Stop drinking alcohol, using illicit drugs and taking prescription and over-the-counter drugs (including herbal supplements) that are not prescribed by a doctor who knows you are pregnant. For information about receiving network treatment for alcohol or drug misuse, call The Empire Plan and press or say 3 for the Mental Health and Substance Use (MHSU) Program. The Clinical Referral line is available 24 hours a day, every day of the year. If you need treatment, a network provider will help you receive the appropriate care with lower out-of-pocket costs than if you went to a non-network provider.

PRENATAL TESTING

Prenatal tests are medical tests you receive while you are pregnant. They help your doctor monitor your health during pregnancy and the health of your developing baby. Some prenatal tests are given to all pregnant women. These include blood pressure checks and blood and urine tests.

The Empire Plan covers in full all routine pre- and postnatal visits and urinalyses received from Empire Plan participating obstetricians/gynecologists, family practice physicians or certified nurse-midwives. The Empire Plan also covers genetic testing for screening of inherited conditions when determined to be medically necessary. Additional testing, based on medical necessity, is also covered, but may be subject to copayment.

Prenatal care usually includes tests for the following:

- Hepatitis B, syphilis, HIV and other sexually transmitted diseases
- Presence of antibodies in your blood to show immunity to rubella (German measles) and varicella (chickenpox), which can cause congenital disabilities if you are infected during pregnancy
- Anemia (low red blood cell count) to make sure you are getting enough iron
- Your blood type, including whether or not you carry a protein called the Rh factor

- Cancer of the cervix, which is tested with a pap smear
- Bacteria in your urine, which could indicate an infection
- Sugar in your urine, which can be a sign of diabetes
- Protein in your urine, which can indicate a urinary tract infection or, later in pregnancy, a pregnancy-related condition that includes high blood pressure
- Gestational diabetes
- Presence of Group B streptococcus (GBS)
- Cystic fibrosis (CF)

Your health care professional may perform other prenatal tests over the course of your pregnancy, depending on your and your partner's medical and family history. These tests can include a blood screening for alpha-fetoprotein (AFP) to determine a baby's risk for certain congenital disabilities, including Down syndrome.

One or more ultrasounds may also be offered. An ultrasound uses sound waves to create a picture of the baby and helps the doctor date the pregnancy and follow the baby's growth and development. This test also helps determine the presence of more than one baby, the level of fluid around the baby, the health and location of the placenta and the sex of the baby.

Your health care professional may suggest more tests, including amniocentesis, a test of the fluid surrounding the baby that detects certain genetic abnormalities; chorionic villus sampling (CVS), a sampling of the baby's tissue from the fingerlike projections in the placenta; and/or a fetal nonstress test that measures the frequency of a baby's movement in the womb and how the baby's heart rate relates to the movement.

If you have any questions about prenatal tests or the terms used here, discuss them with your health care professional. If you are unsure whether a test will be covered, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) before you receive the test. The Empire Plan Basic Medical Program covers services received from nonparticipating providers. (See your *Empire Plan Certificate* for more information about the Empire Plan Basic Medical Program.)



BUILDING HEALTHY FAMILIES PROGRAM

Because every family grows in its own way, The Empire Plan Future Mom’s Program has been expanded, enhanced and renamed the Building Healthy Families (BHF) Program. BHF is designed to help your family grow strong whether you are trying to conceive, expecting a child or raising young children.

The BHF Program provides personalized support at every stage, from family planning and pregnancy through the toddler years. If your family journey involves adoption, surrogacy or single parenthood, the resources, tools and information on your profile will be tailored to what you need. Through BHF on the microsite, you can tailor your experience by selecting topics that are important to you such as maternal health or conditions such as gestational diabetes. There is also personalized content that addresses the diverse needs of LGBTQIA+ individuals and underserved populations.

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

- Personalized digital notifications, live chat options and phone support
- Family Care Coaches who provide maternity support
- Nurse Case Managers if you are experiencing a high-risk pregnancy

- Access to registered dietitians
- Interactive tracking tools for prenatal care and postpartum activities
- Artificial intelligence (AI)-driven “next-best actions” technology
- Informative articles and videos

Nurse Case Managers are available Monday through Friday from 8:30 a.m. to 9:00 p.m., Eastern time.

Virtual Resources

The BHF Program includes different tracking and educational tools to help enrollees have healthy pregnancies, deliveries and babies. These resources may help you learn what to expect. BHF virtual resources include:

- A personalized path, with app notifications, behavioral health screenings before and after delivery, health-risk monitoring and case escalation
- Ovulation, blood pressure and prenatal milestone trackers
- Child profiles and parenting trackers for feeding, diapering, development and vaccinations
- Customized meditation, mindfulness and educational resources

Using these resources, expectant parents can monitor and identify issues early, like gestational diabetes.





Building Healthy Families Library

Whether you are in the earliest phase of family planning or looking for babyproofing strategies for a toddler, the BHF library has the information you need to build parental confidence and knowledge. This comprehensive virtual library delivers content for every stage of family planning, pregnancy and parenting a young child. And it's all housed in one convenient online location.

Topics in the BHF library include:

- Family planning, preconception and fertility resources
- Pregnancy and postpartum support
- Adoption content and education
- New parent and newborn support
- Pediatrics and family health

Family Care Coaches

Family Care Coaches provide coordinated whole-health support. During pregnancy, you will be at the center of your care team, which will provide expertise, empathy and resources. Your care plan is highly personalized and coordinated to provide the best possible physical, emotional and healthy outcome.

Your Family Care Coach will help identify which clinical programs may be helpful to manage certain preexisting conditions. Clinical program features include:

- Coordination with disease and behavioral health management resources
- Ability to identify at-risk employees and link them to specialty benefits

As part of the care team, Family Care Coaches can:

- Address most of a pregnant individual's needs by chat, phone or email
- Support personalized care plans and goals
- Monitor and assess pregnancy risk for case escalation

Family Care Coaches are available Monday through Friday from 7:00 a.m. to 10:00 p.m., Eastern time. You may also reach a Family Care Coach by sending a message through the BHF section of the microsite and a Family Care Coach will respond within one business day.

Breastfeeding Support

If you have any questions or need support with breastfeeding, help is just a click away. Using BHF with Breastfeeding Support on LiveHealth Online, you can have video visits with a certified lactation consultant, a counselor or a registered dietitian, at no extra cost to you. Using your smartphone, tablet or computer you can make appointments with professionals who will provide personalized support to help you learn about breastfeeding techniques, milk production, baby hunger cues, foods to avoid, nutrition and more.

You can access LiveHealth Online by visiting empireblue.com/nys and selecting the link to LiveHealth Online. Once you create an account or log in, select the BHF with Breastfeeding Support tile to view the available appointments, which are offered seven days a week and evenings, too.

Enrollment

Once you have enrolled in the BHF Program, you will be asked to complete six timed questionnaires during your pregnancy. You can complete them through empireblue.com/nys or by phone. The BHF team will establish an initial risk profile for you and track changes over time. When appropriate, a nurse will reach out to you to provide additional services or support.

CHILDBIRTH EDUCATION CLASSES

In the sixth or seventh month of your pregnancy, you and a partner may want to take a childbirth education class. These classes usually run up to eight weeks and may include:

- Information about what to expect during pregnancy, labor and delivery
- Suggestions of proper diet and exercise
- Relaxation and breathing techniques to use during labor and delivery
- The best support your partner can give you during delivery
- A chance to meet and spend time with other expecting parents

Taking a childbirth education class can reduce your stress by preparing you for pregnancy, labor and delivery. Contact your health care professional's office, local hospital or birthing center for more information and to make a reservation.

Note: Any charges for these services will not be reimbursed by The Empire Plan.

BREASTFEEDING AND YOUR EMPIRE PLAN BENEFITS

If you make the decision to breastfeed your baby, you are covered for the purchase of one double electric breast pump following birth. Breast pumps are available for purchase at no cost to you when you use a Home Care Advocacy Program (HCAP) participating supplier.

You can find a breast pump supplier that participates in The Empire Plan by visiting NYSHIP Online and using the Empire Plan Medical/Surgical Provider Directory. Go to www.cs.ny.gov/employee-benefits, choose your group and plan, if prompted, and then select Find a Provider. Or call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program.

Check to see if a lactation consultant is available at the hospital where you plan to deliver. You are covered for comprehensive breastfeeding support and counseling at no cost during pregnancy and/or the postpartum period.

If you enroll in the BHF Program, breastfeeding support is available by using BHF with Breastfeeding Support on LiveHealth Online at no extra cost to you. See page 6 for more information about the BHF Program.



CHOOSING YOUR BABY'S DOCTOR

Choosing a pediatrician is an important part of planning for a new baby. This is the doctor who will care for your child as they grow and develop. Talk to your health care professional (obstetrician, certified nurse-midwife) about recommending a pediatrician for your new baby.

You also may want to choose a doctor who:

- Is an Empire Plan participating provider
- Admits patients to hospitals that are in The Empire Plan network

Once your baby is born, you will need to enroll your newborn in The Empire Plan since your newborn is not automatically covered. You must enroll your newborn in The Empire Plan within 30 days of the child's birth. Refer to your *General Information Book* for more information on covering newborns.

EXTENDED CARE: MEDICAL CASE MANAGEMENT

Medical case management is a voluntary program to help identify and coordinate covered services you or your baby may need once your baby is born. Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program to voluntarily enroll for this service.

Some serious conditions, such as neonatal (newborn) complications, may require extended care. If your baby needs this type of care, you may be faced with many decisions about treatment plans and facilities. The Benefits Management Program can provide information that may help you make the best possible choice based on the patient's situation.

Once enrolled, a nurse coordinator who is familiar with Plan benefits and local and regional health care resources will contact you. The nurse will meet with you and your family to discuss the patient's medical situation.

Your acceptance of this service is voluntary. With your written consent, the nurse and your attending physician will identify treatment options covered under The Empire Plan so that you and your family have the information available to make the best medical decisions possible. The nurse will also identify any community resources that may be available.

When you accept medical case management, inpatient services will be coordinated by the Empire Plan Hospital Program and outpatient services will be coordinated by the Medical/Surgical Program.





POSTPARTUM DEPRESSION

Some new mothers experience symptoms of postpartum depression, or the “baby blues” during the first week after delivery. These feelings of moodiness, depression, anxiety, irritability and fatigue, sometimes attributed to after-delivery hormonal changes, typically last only a few days and are gone within two weeks of the birth.

However, for other mothers, these feelings are more intense and do not subside. This is a more serious form of depression that may develop at any time within a year of childbirth. Women with postpartum depression can experience any number of symptoms, the most common of which are extreme sadness, crying, guilt, feelings of hopelessness and/or worthlessness, difficulty concentrating, fatigue, changes in eating habits and insomnia. In more extreme cases, fear of harming the baby (though this rarely happens) and suicidal thoughts can occur.

If you think you might have postpartum depression, call your health care professional. They can help you determine the best form of treatment for you. This may include counseling from the physician or a mental health professional, involvement in a postpartum depression support group, medication or a combination of these approaches.

To learn more about postpartum depression, go to the Empire Plan Mental Health and Substance Use Program website at www.achievesolutions.net/empireplan. Enter “postpartum depression” in the search tool to access self-help questionnaires, articles and other resources regarding postpartum depression.

If you think you or a loved one is suffering from postpartum depression, or if you have questions, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 3 for the Mental Health and Substance Use Program. You also can call The Empire Plan NurseLineSM at 1-877-7-NYSHIP (1-877-769-7447) and press or say 5 to reach an experienced registered nurse, 24 hours a day, seven days a week.

QUESTIONS & ANSWERS

Q. My doctor informed me that I have a high-risk pregnancy. Can I still join the Building Healthy Families Program?

A. Yes, the Building Healthy Families (BHF) Program provides personalized case management for high-risk members. When you join the BHF Program, you will receive digital notifications, interactive tracking tools, live chat options and phone support. A care team can help you coordinate with condition and health management resources and link you with specialty benefits. There are also informative articles and videos in the BHF virtual library that can help you learn more about your condition.

Q. I am considering breastfeeding my baby, but I have a lot of questions. What resources are available to me?

A. If you have any questions or need support with breastfeeding, the BHF Program can help. Using BHF with Breastfeeding Support on LiveHealth Online, you can have video visits with a certified lactation consultant, a counselor or a registered dietitian at no extra cost to you. Using your smartphone, tablet or computer you can make appointments with professionals who will provide personalized support to help you learn about breastfeeding techniques, milk production, baby hunger cues, foods to avoid, nutrition and more. You can access LiveHealth Online by visiting empireblue.com/nys and selecting the link to LiveHealth Online. Once you create an account or log in, select the BHF with Breastfeeding Support tile to view the available appointments, which are offered seven days a week and evenings, too.

Q. How do I enroll in the Building Healthy Families Program?

A. To learn more about the BHF Program or to enroll, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program. Or visit empireblue.com/nys and find Programs at the bottom of the homepage, select View All Programs and then choose the BHF tile.

Q. I am a victim of domestic violence. Where can I go for help?

A. Call the New York State Domestic Violence Hotline toll free at 1-800-942-6906 or text 844-997-2121. And, talk with your doctor. Your and your baby's health is at stake.

Q. If I am HIV positive, will my baby be born HIV positive too?

A. HIV treatment reduces the amount of HIV in the body (viral load) to a very low level. Achieving and keeping an undetectable viral load is the best way to stay healthy and prevent transmission to your baby. You can reduce the risk of transmitting HIV to your baby to one percent or less if you take HIV treatment as prescribed throughout pregnancy and delivery and give HIV medicines to your baby after birth. The New York State HIV/STI/HCV Hotline provides information about free anonymous testing. Call toll free 1-800-541-2437; for a Spanish-speaking representative, call toll free 1-800-233-7432.

Q. I have been feeling down since having my baby. How do I know if I have postpartum depression?

A. If you think you might have postpartum depression, call your doctor. They can help you determine the best form of treatment for you. This may include counseling from the physician or a mental health professional, involvement in a postpartum depression support group, medication or a combination of these approaches. If you think you or a loved one is suffering from postpartum depression, or if you have questions, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 3 for the Mental Health and Substance Use Program. You also can call The Empire Plan NurseLineSM at 1-877-7-NYSHIP (1-877-769-7447) and press or say 5 to reach an experienced registered nurse, 24 hours a day, seven days a week. And you can access LiveHealth Online by visiting empireblue.com/nys and selecting the link to LiveHealth Online.

Q. I am a smoker and want to start a family. I know I should quit, but need help. Does the Plan cover smoking cessation programs?

A. The Empire Plan Prescription Drug Program covers smoking cessation treatments with a prescription from your health care provider, such as nicotine nasal sprays, nicotine inhalers, nicotine patches and prescription medications. You may be subject to applicable copayments. For more information about smoking cessation treatments, refer to the publication *Reporting On Smoking Cessation* or call The Empire Plan and press or say 4 for the Prescription Drug Program.

Q. My doctor gave me a prescription for prenatal vitamins. Will they be covered by the Plan?

A. Yes, prescription drugs related to prenatal care are generally covered by The Empire Plan at the applicable copayment up to a 90-day supply when filled at network, mail service, specialty and non-network pharmacies. There generally is no copayment for prenatal vitamins with a prescription from your health care provider. For questions about your prescription coverage, call The Empire Plan toll-free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 4 for the Prescription Drug Program.



RESOURCES

American Dental Association

312-440-2500
www.ada.org

American Diabetes Association

1-800-DIABETES
(1-800-342-2383)
www.diabetes.org

American Heart Association

1-800-AHA-USA-1
(1-800-242-8721)
www.heart.org

Growing Up Healthy Hotline, NYS Department of Health

1-800-522-5006

March of Dimes

1-888-MODIMES
(1-888-663-4637)
www.marchofdimes.org

National Cancer Institute

1-800-4-CANCER
(1-800-422-6237)
www.cancer.gov

National Lead Information Center Hotline, U.S. Environmental Protection Agency

1-800-424-LEAD
(1-800-424-5323)
www.epa.gov

New York State Smokers' Quitline

1-866-NY-QUITS
(1-866-697-8487)
www.nysmokefree.org

NYS Department of Health

1-800-458-1158
www.health.ny.gov

NYS HIV/STI/HCV Information Hotline, NYS Department of Health

1-800-541-2437
In Spanish:
1-800-233-7432

NYS Office for the Prevention of Domestic Violence

1-800-942-6906
Text: 844-997-2121
www.opdv.ny.gov

NYS Office of Addiction Services and Supports

NYS Addiction HOPEline
1-877-8-HOPENY
(1-877-846-7369)
www.oasas.ny.gov

This *Reporting On* is based in part on information from:

- American Academy of Pediatrics
www.aap.org
- American Congress of Obstetricians and Gynecologists
www.acog.org
- American Medical Association
www.ama-assn.org
- Centers for Disease Control and Prevention
www.cdc.gov
- National Institutes of Health
www.nih.gov
- U.S. Food and Drug Administration
www.fda.gov
- WebMD
www.webmd.com

This issue of *Reporting On* is for information purposes only. Please see your health care professional for diagnosis and treatment. Read your plan materials for complete information about coverage.

New York State Department of Civil Service, Employee Benefits Division, Albany, New York 12239 • www.cs.ny.gov

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