



New York State Correctional Officers & Police Benevolent Association

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PLEASE POST

MISCELLANEOUS CHANGES TO EMPIRE PLAN COVERAGE EFFECTIVE 1/1/2020

Below is a list of miscellaneous changes to the Empire Plan which take effect January 1, 2020:

1. Hyperbaric Oxygen Therapy – Hyperbaric Oxygen Therapy (HBOT) for burn/wound care is often performed in a hospital/facility setting; however, claims are processed through the Medical/Surgical Program (United HealthCare) when no other payable service is provided enrollees, resulting in those enrollees receiving an out-of-network benefit because United HealthCare has so few contracts with hospital/facility settings. Therefore, payment is made once enrollees meet their deductible and coinsurance. The State is moving the liability for HBOT to the Hospital Program (Blue Cross/BlueShield), who will then process the claims. This results in enrollees receiving an in-network benefit for such services.
2. COE Transplants and Medicare Primary Enrollees – until recently, the Centers of Excellence for Transplants Program (administered by Blue Cross/BlueShield) was available to Empire Plan primary enrollees only, unlike the Centers of Excellence Programs for cancer services and infertility, which are administered by United HealthCare. In order to align these programs, the State will now offer enhanced transplant benefits to Medicare primary enrollees through the program. Blue Cross/Blue Shield will continue to pay Medicare balances, will waive copays associated with outpatient services, and will allow reimbursement of travel and lodging when reimbursement criteria is met. Liability for related physician claims during the one-year post-transplant period will be transitioned from United HealthCare to Blue Cross/Blue Shield (which is how these claims are already processed for Empire Plan primary enrollees).
3. Immunizations/Vaccines – outpatient immunizations and vaccines are currently the liability of the Medical/Surgical Program (United HealthCare). Because United HealthCare has so few contracts with hospitals/facilities, such vaccines rendered in a hospital-based setting are covered under the Basic Medical Program for children to age 19 and denied altogether for adults. The State will transfer liability to the Hospital Program (Blue Cross/BlueShield), allowing the services to be paid as in-network services. **(NOTE: The State is still trying to iron out coding issues and advised us that this benefit will most likely take effective at the end of the first quarter of 2020 (not 1/1/20).)**

4. New York State will require all large group insurance providers to cover up to three cycles of in-vitro fertilization (IVF) for enrollees with a medical diagnosis of infertility. The mandate also requires insurance plans to cover egg and sperm freezing for medically necessary purposes when a medical treatment may leave an enrollee sterile. The Empire Plan already covers IVF and fertility preservation procedures subject to a \$50,000 maximum benefit allowance, but will implement the mandate as follows:

If an enrollee reaches the Empire Plan's \$50,000 maximum benefit allowance for infertility services without yet having received the mandated three cycles of IVF, the plan will still cover services for up to three cycles. Enrollees using Centers of Excellence for Infertility will be allowed to continue participation in that program and be allowed coverage for travel, meals and lodging. An enrollee who reached the \$50,000 benefit max in both 2017 and 2018 combined and who may now be entitled to continue IVF treatment is encouraged to continue utilizing the Centers of Excellence network, which will ultimately be more cost effective than if using non-COE infertility services providers.

5. The Empire Plan's NurseLine (1-877-769-7447 – Option 5) will have some updates. In an effort for members to make better use of the NurseLine and increase awareness of benefits available to them, communication will be more strategic in order to receive information when needed. The strategy will maintain a friendly and generic appeal to members and will include no personal or protected health information:

Members who have provided an e-mail address through myuhc.com will receive information via email. Members can unsubscribe from emails at any time by contacting NurseLine or by clicking "unsubscribe" at the bottom of an email.

Members who don't have an email address on file will receive an annual NurseLine postcard ensuring awareness of the program but reducing unwanted paper mailings.

Monthly health and wellness articles will be sent to those who have an email address on file. Articles will be linked to a personalized NurseLine website customized for the Empire Plan population. Articles are for general health and informational purposes only, vetted by United HealthCare for clinical accuracy. Members are encouraged to contact the NurseLine with any health-related questions.

Members who are new to the health plan will receive a postcard with the NurseLine phone number, encouraging them to call with questions about services and benefits available under the Empire Plan. The NurseLine will help answer health-related questions and direct calls to the appropriate component(s) of the Empire Plan regarding claims or benefit questions.

Members with an email on file will receive a "Happy Birthday" email annually which includes a link to a list of preventative screenings that may be appropriate for their selected age, reminding them to talk to their doctor about immunizations that may be due. Members will be further encouraged to contact the NurseLine with any health-related questions.

United HealthCare plans to reach members through email and postcards up to three times per year for those who may need additional support or have questions following a recent serious illness. Members will not be contacted if they are already engaged in a case or disease management program or are in the midst of treatment. The goal is to increase awareness of Empire Plan benefits, thus improving health outcomes.

The State encourages members to sign up for myuhc.com (using Empire Plan Group #30500) to access benefit and coverage information, track annual out-of-pocket spending, connect with customer service and/or switch to paperless Explanation of Benefits (EOBs). The site contains great information and can help track medical expenses (useful if signing up for the Health Care Spending Account).

Should anyone have any questions to the above, contact the Empire Plan at 1-877-769-7447 or Sharon Smith, Health Benefits Specialist, extension 236.