

# State NYSHIP Update

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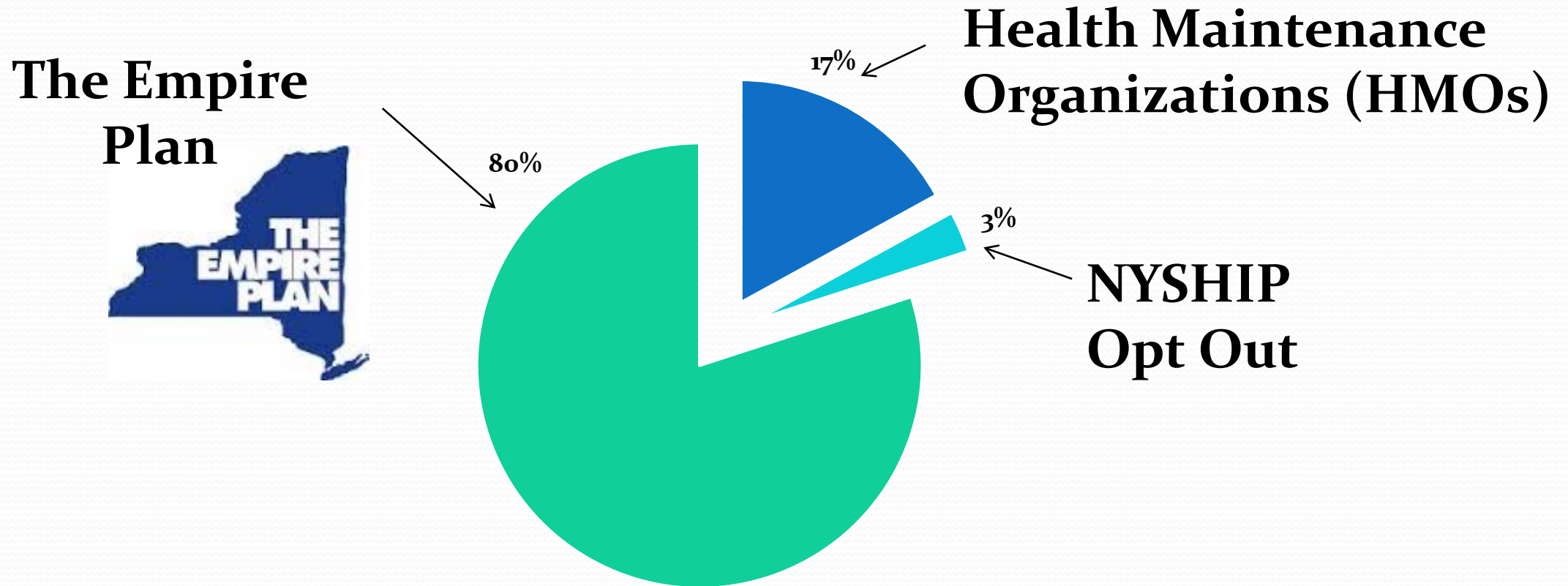


# Joint Committee on Health Benefits

## Article 9 of Contract

- Responsible for the Oversight and Administration of the New York State Health Insurance Program (NYSHIP)
  - The Empire Plan
  - All NYSHIP HMOs
- Assist membership with questions or problems to ensure benefits administered appropriately
- **Request assistance sooner than later**

# NYSHIP STATE POPULATION



# Trends Impacting Healthcare

- Changes Resulting from COVID-19
  - Telehealth/Telemedicine
  - Mental Health
  - Prescription Drugs
- NYSHIP Eligibility Audit
- Cost Saving Programs
- Surprise Billing

# Healthcare Utilization During Pandemic

- COVID-19 resulted in changes to how medical services are received
  - Providers stopped in-office visits
  - Patients wanted to stay in their safe environment
    - Growth of telehealth with PCP or Specialist
    - Growth of telemedicine through health plan
  - Pharmacies enhanced home delivery and insurers expanded coverage
  - Elective surgeries cancelled or postponed
  - Annual checkups and preventive screenings were not performed

# Telehealth / Telemedicine

Terms are often used interchangeably

**Telehealth** – a broad term that includes health services provided by provider of service using telecommunications technology. Medical education, e-health patient monitoring, patient consultation via video conferencing, transmission of image medical reports, etc.

- **Telemedicine** – specific form of telehealth that involves a clinician providing medical services from a different location.

# Telehealth/Telemedicine

Various Federal and State requirements put in place during COVID-19 to make consumer friendly



## Expand Providers

Federal - Authorized out-of-state healthcare providers to deliver COVID-19 related services by telehealth



## Expand Technology

Expand the communication technologies to ensure coverage for telephonic and video treatment.



## Consumer Savings

Waiver of patient cost sharing for in-network providers delivering telehealth for ALL diagnoses



## Mental Health

Ensure telehealth coverage for mental health and/or substance use treatment at a network provider.



# Benefits of Virtual Care

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## Cost

Reduce costs to patient by **AVOIDING** Urgent Care Centers and Emergency Rooms



## Safety

Allows Patient to Avoid Contact with Others – decreasing the spread of illnesses



## Access

Increases Access to Medical Services  
Same day appointments – prompt diagnosis and treatment



## Travel

Reduce the need to travel to appointment.  
Less time off work, childcare needs  
reduce transportation barriers.



# Telemedicine through Health Plan

- When you are on vacation
- If your doctor's office is closed
- If you are not sure if you should go to urgent care.
- If it is late at night and you don't want to travel for treatment.

# Empire Plan

Live Health Online



- Negotiated Pilot Program effective March 2020
  - \$0 out-of-pocket cost to patient through December 31, 2021
- Empire BlueCross's partnership with LiveHealth Online
- Allows patient to stay home and have a telephone or video visit
  - Medical with a board-certified doctor
  - Mental Health with a licensed therapist

# LiveHealth

## ONLINE

Register using your Empire Plan ID#

<https://livehealthonline.com> 1-888-548-3432

# NYSHIP HMOs

BlueChoice  
BlueCross BlueShield of WNY  
BlueShield of NE NY  
CDPHP  
Emblem Health  
HMO Blue  
Independent Health  
MVP

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## Telemedicine

- Availability determined by HMO
- Out of Pocket Costs Vary

Contact your HMO for additional information

**MDLIVE**<sup>®</sup>

Virtual Care, Anywhere.

**Gia**<sup>SM</sup>  
by MVP



on demand

**Teladoc**<sup>TM</sup>  
HEALTH

 **Livongo**<sup>®</sup>

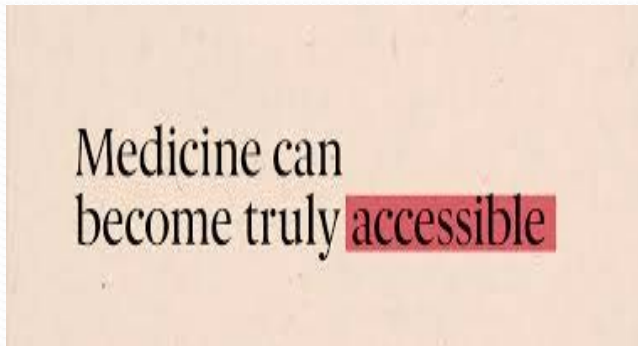
# COVID-19 and Mental Health

- Mental health/substance abuse
  - Shortage of Mental Health Providers
  - During pandemic experienced increased need
    - Depression, anxiety, alcohol and substance abuse
    - April 2020 survey of adults – almost 50% respondents worry about mental health of themselves or family member.
    - June 2020, employers cited mental health as a top concern for future
    - Federal and State legislation expanded virtual mental health

# Mental Health Benefits

Mental Health telemedicine – “Telepsychiatry”

Can include psychiatric evaluations, therapy (individual therapy, group therapy, family therapy), patient education and medication management.



## Access

Improve access to mental health specialists.  
Help integrate primary care and mental health.



## Feelings of Safety

Reduce the barrier of “Stigma”.  
Virtual visits can provide enhanced feelings of safety, security and privacy for many patients.

## Continuity of Care

The convenience of virtual visits help reduce the cancellation of appointments “No Shows”



## Travel

Reduce the need to travel to appointment.  
Less time off work, childcare needs and reduce transportation barriers.

# Prescription Drugs

- The cost and utilization of prescription drugs has been on an incline for several years.
- Increase in compliance
  - Insurer changes
    - Removal prior-authorization
    - 90-day supply allowed at pharmacies
    - Pharmacies expanded home delivery
  - Active employees 3-tier prescription drug formulary
  - Retiree employees 4 or 5-tier prescription drug formulary



# NYSHIP Eligibility Audit

## State Employee Eligibility

- New York State has been performing eligibility audit since 2011 on a 5-year rotation
  - Spouse/Same Sex Spouse
    - Divorced spouse not eligible (even if court ordered)
  - Domestic Partner
    - Co-habitation and Financial Requirements
  - Children and Other Eligible Dependents
    - Up to Age 26
    - “Other” Children
    - Disabled Dependents

# Cost Saving Programs

## State Employee

- Flexible Spending Account/DCAA (Dependent Care)
  - Concern events of 2020 limited spending of IRS-Qualified Accounts
  - Federal changes to help reduce forfeiture of “use it – or lose it”
  - Employers allowed to let participants roll-over or use remaining funds in next fiscal year
  - Expanded grace period to submit claims
  - Expanded list of medical expenses eligible for reimbursement
  - Open enrollment for 2022 begins in November
- Productivity Enhancement Program
  - Use accrued annual and personal leave to help offset 2022 premiums
  - \$600 / \$1,200 (biweekly credit)
  - Enrollment begins in November
- Health Insurance Opt Out
  - Choose to leave NYSHIP for opt out payment - \$1,000 or \$3,000

# Surprise Billing

- Happens when people unknowingly get care from providers that are outside of their plan's network.
  - Can be emergency or non-emergency
  - Can Include
    - Facility based providers (radiology, anesthesiology, pathology)
- Expand transparency requirements for plans and providers, requiring that patients be provided certain information, including updated directories.

# THANK YOU

## State Joint Committee on Health Benefits

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