03-2019



OFFICE OF THE COUNTY EXECUTIVE ALL-EMPLOYEES MEMORANDUM

DATE: April 1, 2019

All-Employees Memorandum

EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY (EMHP) IMPORTANT CHANGE TO YOUR CHIROPRACTIC BENEFITS Effective June 1, 2019

As part of our continuing effort to provide our members with important updates regarding the Employee Medical Health Plan of Suffolk County (EMHP), the Labor/Management Committee, which oversees the EMHP, would like to provide you with important information concerning your chiropractic benefits.

Effective **June 1, 2019**, the Chiropractic benefits administered under the EMHP will change as follows (changes to the plan are shown <u>underlined</u>):

- TOTAL NUMBER OF VISITS LIMITED Total of 60 visits per calendar year per each covered enrollee, whether you are utilizing an in-network or an out-of-network Chiropractor.
- **IN-NETWORK CHIROPRACTOR** If you utilize an in-network Chiropractor, you will be responsible for your \$30.00 co-pay per visit. This benefit has not changed.
- OUT-OF-NETWORK CHIROPRACTOR If you utilize an out-of-network Chiropractor, the total inclusive reimbursement to the provider will be up to \$60.00; you will be responsible for up to a \$30.00 co-pay per visit and the provider will receive payment of up to \$30.00 per visit from EMHP, depending upon provider billed charges. In no event will the EMHP pay more than the billed charges. Please note the out-of-network chiropractic benefits are not subject to plan deductible or 20% copayment requirements as applied to other out of network benefits. Be advised that, pursuant to the terms of your health benefits plan, the Employee Medical Health Plan of Suffolk County (EMHP), assignment of benefits to out of network providers is prohibited. The payment will be reimbursed directly to the member. The amount paid by the plan, after the out-of-network copayment is applied will be made directly to the member.

As with any out-of-network provider, that provider can choose to balance bill you for the difference between the plan payment and the billed amount. **That difference is the patient's responsibility.** This could mean significant out of pocket expenses for you if you are receiving services from an out-of-network provider.

<u>Important Note</u>: Chiropractic benefits are only covered during the active phase of treatment and not during the maintenance phase, and must be considered medically necessary and appropriate.

To find an in-network Chiropractor in your area please refer to the EMHP's medical administrator's, Empire BlueCross BlueShield (EBCBS), website at www.empireblue.com/emhp or call EBCBS at 1(800)939-7515.

Dennis M. Cohen Chief Deputy County Executive

Distribution:

One copy per employee/retiree