



26-11

## OFFICE OF THE COUNTY EXECUTIVE ALL-EMPLOYEES MEMORANDUM

DATE: October 5, 2011

### HEALTH BENEFITS OPEN ENROLLMENT PERIOD

During this Open Enrollment Period, Suffolk County employees and retirees are offered the opportunity to switch their health benefits plan. In addition, County on County employees and retirees who wish to switch the "primary enrollee" to the other County employee/retiree may do so at this time, even if they do not want to change their health plan. This year the open enrollment period will be from November 1, 2011, through December 31, 2011. The effective date of change will be January 1, 2012.

**If you are satisfied with your current plan, you do not need to take any action.**

Enrollees may select one of the following plans. Please see the reverse side for a brief summary of the plans available to you.

- **EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY (EMHP)**
- **HIP-HMO**
- **EMPIRE BLUE CROSS DIRECT HMO**
- **HIP/VYTRA PREMIUM NETWORK HMO**

If you wish to change your option, a Suffolk County Health Benefits Transaction Form (SCER#001) must be completed (both sides) requesting that change. This form can be downloaded from the County's Intranet site or the EMHP website, [www.emhp.org](http://www.emhp.org). You may also request forms from the Employee Benefits Unit via e-mail, [ebu@suffolkcountyny.gov](mailto:ebu@suffolkcountyny.gov). If you select coverage under one of the HMOs, you must also complete an application for that HMO. If you are selecting HIP-HMO, you must indicate on the application the HIP center that you will be using or the primary care physician selected. If you are selecting one of the other HMOs, you must complete the application for that HMO, selecting a primary care physician for each person under the contract. These applications are included in the HMO packets.

Informational packets are available for all plans and will be furnished upon request by contacting the Employee Benefits Unit via e-mail, [ebu@suffolkcountyny.gov](mailto:ebu@suffolkcountyny.gov) or telephone, 631-853-4866.

If you are contemplating a change in your health benefits plan, you should carefully consider the benefits available under each option and should be especially aware of any limitations in the benefits under the coverage requested. You should take into consideration the deductible or co-payments and consider your medical needs and the out-of-pocket costs associated with each of the plans to meet those needs.

The 2012 premium rates for the HMOs have not been established at this time. If the 2012 premium rates necessitate a payroll deduction for coverage, those enrollees who are affected will be notified individually so that they can determine whether they wish to switch their plan. Anyone requesting to change into an HMO for which there will be a payroll deduction will also be notified before the change is made.

## **SUMMARY OF THE HEALTH BENEFITS OPTIONS**

### **EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY (EMHP)**

This plan provides coverage for in-patient and out-patient hospital charges, medical/surgical coverage, using a participating provider or through traditional medical for non-participating providers, as well as prescription drug coverage and mental health/substance abuse coverage.

The hospital and medical/surgical portion of the EMHP is administered and claims are paid by Empire Blue Cross/Blue Shield. Value Options administers the mental health and substance abuse benefits. Express Scripts, Inc., known as ESI, administers the prescription drug coverage.

You may find a copy of the EMHP Benefit Booklet on our website, [www.emhp.org](http://www.emhp.org). Effective January 1, 2012, EMHP members who are enrolled in the Direct POS plan from EBCBS will have a national network of medical providers available to them. This means, out-of-state college students, covered family members, snowbirds and vacationers alike will now be able to access an in-network provider wherever you are and take advantage of in-network benefits. More specific information will follow shortly. You may also access the hospital and medical providers through the [www.empireblue.com](http://www.empireblue.com) website. Please be sure to select your appropriate network "Direct POS" or "PPO". Mental health and substance abuse providers may be accessed through the [www.valueoptions.com/referralconnect](http://www.valueoptions.com/referralconnect) website. A list of pharmacies can be accessed through the [www.express-scripts.com](http://www.express-scripts.com) website.

### **HIPAA NOTICE OF PRIVACY PRACTICES**

As you know, the Employee Medical Health Plan of Suffolk County ("EMHP") issued a HIPAA Notice of Privacy Practices ("Privacy Notice") describing how health information about individuals covered by the EMHP may be used and disclosed. The EMHP distributed the Privacy Notice to all covered members in April 2003. However, the HIPAA Privacy Rule requires that, every three years, the EMHP notify currently covered members of the availability of the Privacy Notice and how to obtain a copy of it.

You may obtain a copy of the EMHP's Privacy Notice by writing to the EMHP Privacy Officer, at the Employee Medical Health Plan of Suffolk County, Department of Civil Service/Human Resources North County Complex, P. O. Box 6100, Bldg.158, 725 Veterans Memorial Highway Hauppauge, New York 11788. A copy of the Privacy Notice is also available on the web at [www.emhp.org](http://www.emhp.org).

### **NOTICE OF GRANDFATHERED STATUS UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT**

Suffolk County believes the Employee Medical Health Plan (the "EMHP") is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the EMHP may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan

status can be directed to the plan administrator at Employee Benefits, Department of Civil Service/Human Resources, North County Complex, Bldg 158, 725 Veterans Memorial Highway, Hauppauge, New York 11788. You may also contact the U.S. Department of Health and Human Services at [www.healthreform.gov](http://www.healthreform.gov).

## **HEALTH MAINTENANCE ORGANIZATIONS (HMO) OPTIONS\***

*\*If you enroll in an HMO, you may incur payroll deductions for your health benefits coverage.*

**HIP-HMO** – In the Long Island and Metropolitan area, the HIP-HMO now offers an Independent Practice Association (IPA) in addition to the HIP-HMO centers. Coverage may now be utilized in one of two ways. HIP enrollees may continue to use the HIP centers and the physicians within those centers or they may select a primary care physician from the HIP Provider Guide. HIP Medical Centers in Suffolk County are located in Riverhead, Lake Ronkonkoma and North Babylon. If you are enrolling under HIP-HMO, you must indicate on the HIP application which center you will be using or list the primary care physician selected for each family member. A list of the HIP Affiliated Hospital Facilities is listed in the Provider Guide.

If you would like more information about the HIP HMO or would like to access a list of providers, you may visit HIP online at [www.hipusa.com](http://www.hipusa.com).

**The other HMOs** are all Independent Practice Associations (IPA) whereby you must choose a primary care physician for each family member. If medical service is needed, an appointment is made with a primary care physician who may, if necessary, refer you to a specialist. The County offers the following HMO (IPA) plans:

### **EMPIRE BLUE CROSS DIRECT HMO HIP/VYTRA PREMIUM NETWORK HMO**

You can obtain the information packet for each HMO by contacting the Employee Benefits Unit. The hospitals covered would be the hospitals where your primary care physician has privileges.

If you would like more information on the Empire Blue Cross Direct HMO or would like to access a list of providers, you may visit [www.empireblue.com](http://www.empireblue.com). If you would like more information about the HIP/Vytra Premium Network or would like to access a list of providers, you may visit HIP online at [www.hipusa.com](http://www.hipusa.com).



**ED DUMAS**

**Chief Deputy County Executive**

Distribution

One copy per employee