



STATE OF NEW YORK DEPARTMENT OF HEALTH

Corning Tower

The Governor Nelson A. Rockefeller Empire State Plaza

Albany, New York 12237

Richard F. Daines, M.D.
Commissioner

Wendy E. Saunders
Executive Deputy Commissioner

August 5, 2009

Dear Colleagues and Interested Parties:

I am pleased to announce that starting in October 2009 applications will be accepted from employers and other designated sponsors for participation in the FHPlus Employer Buy-In with coverage starting in January 2010.

Enacted by the New York State Legislature, the FHPlus Employer Buy-In gives employers and designated sponsors a new option for purchasing health insurance coverage for their employees and members. The FHPlus Employer Buy-In makes available a comprehensive benefit package with low out-of-pocket costs at an affordable premium. In addition, under the FHPlus Employer Buy-In, New York State will pay the employees' share of the premium (up to 30%) for employees who meet the eligibility requirements for government sponsored health insurance programs.

Enclosed with this letter are the regional premium rates for the FHPlus Buy-In and a fact sheet that provides more information about participation requirements, covered services and cost sharing. The premium rates paid by an employer or designated sponsor will depend on the effective date of coverage under the FHPlus Buy-In and will be guaranteed for a 12 month period. For example, for coverage effective between January 1, 2010 and March 31, 2010, the monthly premium rates labeled January 1, 2010 - December 31, 2010 would apply. For coverage effective between April 1, 2010 and June 30, 2010, the monthly premium rates labeled April 1, 2010 - March 31, 2011 would apply.

A list of participating health plans will soon be available on the Department of Health website. Signing up is easy. Employers and designated sponsors simply select a health plan from the list of participating plans and complete an application form.

Thank you for your interest in the FHPlus Buy-In. If you have any questions, or if you would like additional information about this exciting new option, please contact Mr. Chris Parker at (518) 473-1134.

Sincerely,

A handwritten signature in black ink that reads 'Deborah Bachrach'. The signature is written in a cursive, flowing style.

Deborah Bachrach
Deputy Commissioner
Office of Health Insurance Programs

Enclosures



Family Health Plus Employer Buy-In Fact Sheet

WHAT IS THE FAMILY HEALTH PLUS EMPLOYER BUY-IN?

The FHP Employer Buy-In allows all New York State employers to purchase the Family Health Plus benefit package for their employees from health plans as they would any other health insurance at a rate developed by the New York State Department of Health. The FHP Employer Buy-In is open to all employers regardless of size, type, or income level of employees.

WHY PARTICIPATE IN THE FHP EMPLOYER BUY-IN?

By participating in the FHP Employer Buy-In, employers can provide comprehensive health coverage to their employees. In addition, employees who meet certain income and other requirements qualify to have the state pay the employee share of the FHP Employer Buy-In premium.

WHAT HEALTH PLANS PARTICIPATE IN THE FHP EMPLOYER BUY-IN?

Health plans must participate in existing public insurance programs. Participating health plans must have open enrollment for all employers regardless of employer size or type. Check the New York State Department of Health website for a list of participating health plans in your region: www.nyhealth.gov

WHAT ARE THE EMPLOYER REQUIREMENTS FOR PARTICIPATION IN THE BUY-IN?

- An employer must offer the FHP Employer Buy-In to all eligible employees who work or reside in the selected plan's service area
- The employer must contribute at least 70 % of the premium for all employees.
- The employer must select a single Family Health Plus health plan from the list of participating plans on the Department of Health website. The Buy-In must be the only insurance option offered by the employer to its employees.
- The employer must enter into an agreement with a health plan for coverage and must agree to reimburse the full premium (employer and employee share) directly to the health plan.
- The State will reimburse the employer for the employee contribution for those employees who meet specified eligibility criteria defined by the State. The employer must agree to look solely to the State for the employee contribution for any employee determined by the State to be eligible for government programs.

WHAT IS THE BENEFIT PACKAGE?

SERVICES COVERED

- Physician Services ■ Inpatient/Outpatient Hospital Care ■ Laboratory Tests & X-rays ■ Prescription Drugs
- Hospice ■ Smoking Cessation Products ■ Vision, Speech & Hearing ■ Rehabilitation (some limits exist)
- Family Planning & EPSDT ■ Durable Medical Equipment (DME) ■ Physical Therapy ■ Occupational Therapy
- Special Therapy ■ Emergency Room & Ambulance ■ Drug, Alcohol, & Mental Health (some limits exist)
- Radiation Therapy, Chemotherapy & Hemodialysis ■ Diabetic Supplies ■ Home health in lieu of hospitalization

SERVICES NOT COVERED

- Long-Term Care ■ Residential Care ■ Personal Care ■ Private Duty Nursing ■ Non-Emergency Transportation
- Non-Prescription Medication ■ Disposable Medical Supplies (except diabetic supplies)

EMPLOYEE COST SHARING FOR THE FHP EMPLOYER BUY-IN

Employees may be responsible for contributing up to 30 % of the total premium. The State will cover the employee contribution for employees who meet the income and other eligibility requirements for government sponsored programs. Employees will also be responsible for paying applicable co-payments to providers at the time of service.

SERVICES

CO-PAYMENT

Clinic Services	\$5.00 per visit
Physician Services	\$5.00 per visit
Prescription Drugs (BRAND NAME)	\$6.00 per prescription
Prescription Drugs (GENERIC)	\$3.00 per prescription
Dental Services (\$25 annual copayment cap).....	\$5.00 per visit
Diabetic Supplies and Smoking Cessation Products	\$.50 per product
Laboratory Services	\$.50 per service
Radiology Service (ordered in an ambulatory setting)	\$1.00 per service
Inpatient Hospital Services	\$25.00 per stay
Non-Emergency Services in an Emergency Room.....	\$3.00 per visit

FHPlus enrollees under 21 years of age or who are pregnant are exempt from these co-payments. Additionally, the following services are exempt from co-payment requirements in all settings noted:

- Emergency Services ■ Family Planning Service and Supplies ■ Mental Health Services
- Chemical Dependence Clinic Services ■ Psychotropic Drugs ■ Tuberculosis Drugs

HOW CAN EMPLOYERS ENROLL IN THE FHP EMPLOYER BUY-IN?

Employers should contact any of the health plans listed on the New York State Department of Health Website to discuss participation. Applications for the FHP Employer Buy-In must be submitted at least 3 months prior to expected date of coverage to:

New York State Department of Health
Office of Health Insurance Programs
Director, Division of Managed Care
Empire State Plaza, Corning Tower, Room 2001
Albany, New York 12237
(518) 474-5737, E-mail: omcmail@health.state.ny.us

Questions? Please contact the Division of Managed Care at (518) 474-5737, Monday-Friday 9:00 a.m. – 4:00 p.m.

Family Health Plus Buy-In Premium Rates

January 2010 - December 2010

Groups with up to 50 Employees								
Premium without Dental					Dental			
Individual	2 Adult	Parent + Child(ren)	Family	Individual	2 Adult	Parent + Child(ren)	Family	
Central	\$ 418.25	\$ 841.32	\$ 772.38	\$ 1,230.13	\$ 45.13	\$ 90.26	\$ 82.75	\$ 132.58
Finger Lakes	\$ 439.84	\$ 885.59	\$ 813.20	\$ 1,293.86	\$ 47.39	\$ 94.77	\$ 86.89	\$ 139.22
Long Island	\$ 517.25	\$ 1,040.59	\$ 955.34	\$ 1,521.33	\$ 55.80	\$ 111.60	\$ 102.32	\$ 163.93
Mid-Hudson	\$ 519.27	\$ 1,042.09	\$ 956.19	\$ 1,526.56	\$ 56.23	\$ 112.46	\$ 103.11	\$ 165.20
New York City	\$ 535.29	\$ 1,090.72	\$ 1,004.27	\$ 1,578.24	\$ 56.59	\$ 113.17	\$ 103.76	\$ 166.24
Northeast	\$ 424.16	\$ 852.27	\$ 782.24	\$ 1,247.25	\$ 45.84	\$ 91.69	\$ 84.07	\$ 134.69
Northern Metro	\$ 528.98	\$ 1,061.51	\$ 973.99	\$ 1,555.08	\$ 57.29	\$ 114.58	\$ 105.05	\$ 168.31
Utica-Adirondack	\$ 408.23	\$ 817.45	\$ 749.68	\$ 1,199.62	\$ 44.36	\$ 88.72	\$ 81.34	\$ 130.32
Western	\$ 356.27	\$ 719.79	\$ 661.46	\$ 1,048.71	\$ 38.18	\$ 76.36	\$ 70.01	\$ 112.16

Groups with more than 50 Employees								
Premium without Dental					Dental			
Individual	2 Adult	Parent + Child(ren)	Family	Individual	2 Adult	Parent + Child(ren)	Family	
Central	\$ 375.00	\$ 754.81	\$ 693.06	\$ 1,103.05	\$ 40.42	\$ 80.84	\$ 74.12	\$ 118.75
Finger Lakes	\$ 394.42	\$ 794.75	\$ 729.91	\$ 1,160.41	\$ 42.44	\$ 84.88	\$ 77.83	\$ 124.69
Long Island	\$ 463.77	\$ 933.62	\$ 857.27	\$ 1,364.20	\$ 49.98	\$ 99.95	\$ 91.64	\$ 146.83
Mid-Hudson	\$ 465.37	\$ 934.29	\$ 857.35	\$ 1,368.21	\$ 50.36	\$ 100.73	\$ 92.35	\$ 147.97
New York City	\$ 481.05	\$ 982.24	\$ 904.81	\$ 1,418.89	\$ 50.68	\$ 101.36	\$ 92.93	\$ 148.90
Northeast	\$ 380.22	\$ 764.39	\$ 701.66	\$ 1,118.15	\$ 41.06	\$ 82.12	\$ 75.29	\$ 120.63
Northern Metro	\$ 474.07	\$ 951.68	\$ 873.29	\$ 1,393.75	\$ 51.31	\$ 102.62	\$ 94.09	\$ 150.75
Utica-Adirondack	\$ 365.71	\$ 732.41	\$ 671.72	\$ 1,074.71	\$ 39.73	\$ 79.46	\$ 72.85	\$ 116.72
Western	\$ 319.68	\$ 646.60	\$ 594.36	\$ 941.20	\$ 34.19	\$ 68.39	\$ 62.70	\$ 100.46

Family Health Plus Buy-In Premium Rates

April 2010 - March 2011

Groups with up to 50 Employees								
Premium without Dental					Dental			
Individual	2 Adult	Parent + Child(ren)	Family	Individual	2 Adult	Parent + Child(ren)	Family	
Central	\$ 426.88	\$ 858.58	\$ 788.20	\$ 1,255.49	\$ 45.98	\$ 91.97	\$ 84.32	\$ 135.10
Finger Lakes	\$ 448.90	\$ 903.72	\$ 829.81	\$ 1,320.48	\$ 48.29	\$ 96.57	\$ 88.54	\$ 141.86
Long Island	\$ 527.92	\$ 1,061.93	\$ 974.91	\$ 1,552.68	\$ 56.86	\$ 113.72	\$ 104.26	\$ 167.04
Mid-Hudson	\$ 530.03	\$ 1,063.60	\$ 975.90	\$ 1,558.15	\$ 57.30	\$ 114.60	\$ 105.07	\$ 168.34
New York City	\$ 546.11	\$ 1,112.36	\$ 1,024.11	\$ 1,610.03	\$ 57.66	\$ 115.32	\$ 105.73	\$ 169.40
Northeast	\$ 432.93	\$ 869.81	\$ 798.31	\$ 1,273.01	\$ 46.71	\$ 93.43	\$ 85.66	\$ 137.24
Northern Metro	\$ 539.94	\$ 1,083.42	\$ 994.07	\$ 1,587.26	\$ 58.38	\$ 116.75	\$ 107.04	\$ 171.50
Utica-Adirondack	\$ 416.72	\$ 834.42	\$ 765.24	\$ 1,224.54	\$ 45.20	\$ 90.40	\$ 82.88	\$ 132.79
Western	\$ 363.57	\$ 734.39	\$ 674.85	\$ 1,070.16	\$ 38.90	\$ 77.80	\$ 71.33	\$ 114.29

Groups with more than 50 Employees								
Premium without Dental					Dental			
Individual	2 Adult	Parent + Child(ren)	Family	Individual	2 Adult	Parent + Child(ren)	Family	
Central	\$ 382.73	\$ 770.27	\$ 707.23	\$ 1,125.75	\$ 41.19	\$ 82.37	\$ 75.52	\$ 121.00
Finger Lakes	\$ 402.53	\$ 810.98	\$ 744.79	\$ 1,184.25	\$ 43.25	\$ 86.49	\$ 79.30	\$ 127.06
Long Island	\$ 473.32	\$ 952.73	\$ 874.79	\$ 1,392.28	\$ 50.92	\$ 101.85	\$ 93.38	\$ 149.61
Mid-Hudson	\$ 475.00	\$ 953.55	\$ 875.01	\$ 1,396.50	\$ 51.32	\$ 102.64	\$ 94.10	\$ 150.77
New York City	\$ 490.74	\$ 1,001.62	\$ 922.59	\$ 1,447.36	\$ 51.64	\$ 103.28	\$ 94.70	\$ 151.72
Northeast	\$ 388.07	\$ 780.09	\$ 716.05	\$ 1,141.22	\$ 41.84	\$ 83.68	\$ 76.72	\$ 122.92
Northern Metro	\$ 483.88	\$ 971.30	\$ 891.28	\$ 1,422.58	\$ 52.28	\$ 104.57	\$ 95.87	\$ 153.60
Utica-Adirondack	\$ 373.31	\$ 747.61	\$ 685.65	\$ 1,097.03	\$ 40.48	\$ 80.97	\$ 74.23	\$ 118.94
Western	\$ 326.22	\$ 659.67	\$ 606.35	\$ 960.41	\$ 34.84	\$ 69.69	\$ 63.89	\$ 102.36

Family Health Plus Buy-In Premium Rates

July 2010 - June 2011

Groups with up to 50 Employees								
Premium without Dental					Dental			
Individual	2 Adult	Parent + Child(ren)	Family	Individual	2 Adult	Parent + Child(ren)	Family	
Central	\$ 435.70	\$ 876.22	\$ 804.37	\$ 1,281.39	\$ 46.86	\$ 93.71	\$ 85.92	\$ 137.66
Finger Lakes	\$ 458.16	\$ 922.23	\$ 846.79	\$ 1,347.68	\$ 49.20	\$ 98.40	\$ 90.22	\$ 144.55
Long Island	\$ 538.83	\$ 1,083.73	\$ 994.90	\$ 1,584.71	\$ 57.94	\$ 115.87	\$ 106.24	\$ 170.21
Mid-Hudson	\$ 541.01	\$ 1,085.57	\$ 996.05	\$ 1,590.43	\$ 58.38	\$ 116.77	\$ 107.06	\$ 171.53
New York City	\$ 557.16	\$ 1,134.47	\$ 1,044.39	\$ 1,642.50	\$ 58.75	\$ 117.50	\$ 107.73	\$ 172.61
Northeast	\$ 441.89	\$ 887.72	\$ 814.74	\$ 1,299.32	\$ 47.60	\$ 95.20	\$ 87.28	\$ 139.84
Northern Metro	\$ 551.13	\$ 1,105.80	\$ 1,014.60	\$ 1,620.15	\$ 59.48	\$ 118.96	\$ 109.07	\$ 174.75
Utica-Adirondack	\$ 425.38	\$ 851.75	\$ 781.13	\$ 1,250.00	\$ 46.06	\$ 92.11	\$ 84.45	\$ 135.31
Western	\$ 371.03	\$ 749.31	\$ 688.52	\$ 1,092.07	\$ 39.64	\$ 79.28	\$ 72.69	\$ 116.46

Groups with more than 50 Employees								
Premium without Dental					Dental			
Individual	2 Adult	Parent + Child(ren)	Family	Individual	2 Adult	Parent + Child(ren)	Family	
Central	\$ 390.62	\$ 786.06	\$ 721.71	\$ 1,148.95	\$ 41.97	\$ 83.93	\$ 76.95	\$ 123.29
Finger Lakes	\$ 410.83	\$ 827.56	\$ 760.00	\$ 1,208.61	\$ 44.07	\$ 88.13	\$ 80.80	\$ 129.46
Long Island	\$ 483.09	\$ 972.26	\$ 892.69	\$ 1,420.96	\$ 51.89	\$ 103.78	\$ 95.15	\$ 152.45
Mid-Hudson	\$ 484.84	\$ 973.23	\$ 893.05	\$ 1,425.41	\$ 52.29	\$ 104.58	\$ 95.89	\$ 153.63
New York City	\$ 500.64	\$ 1,021.43	\$ 940.74	\$ 1,476.45	\$ 52.62	\$ 105.24	\$ 96.49	\$ 154.60
Northeast	\$ 396.09	\$ 796.13	\$ 730.76	\$ 1,164.79	\$ 42.63	\$ 85.27	\$ 78.18	\$ 125.25
Northern Metro	\$ 493.90	\$ 991.35	\$ 909.67	\$ 1,452.03	\$ 53.27	\$ 106.55	\$ 97.69	\$ 156.52
Utica-Adirondack	\$ 381.07	\$ 763.13	\$ 699.88	\$ 1,119.83	\$ 41.25	\$ 82.50	\$ 75.64	\$ 121.19
Western	\$ 332.90	\$ 673.03	\$ 618.60	\$ 980.04	\$ 35.50	\$ 71.01	\$ 65.10	\$ 104.31

Family Health Plus Buy-In Premium Rates

October 2010 - September 2011

Groups with up to 50 Employees								
Premium without Dental					Dental			
Individual	2 Adult	Parent + Child(ren)	Family	Individual	2 Adult	Parent + Child(ren)	Family	
Central	\$ 444.71	\$ 894.23	\$ 820.89	\$ 1,307.85	\$ 47.74	\$ 95.49	\$ 87.55	\$ 140.27
Finger Lakes	\$ 467.62	\$ 941.15	\$ 864.13	\$ 1,375.46	\$ 50.13	\$ 100.27	\$ 91.93	\$ 147.29
Long Island	\$ 549.96	\$ 1,106.01	\$ 1,015.32	\$ 1,617.43	\$ 59.03	\$ 118.07	\$ 108.25	\$ 173.44
Mid-Hudson	\$ 552.24	\$ 1,108.02	\$ 1,016.63	\$ 1,623.40	\$ 59.49	\$ 118.98	\$ 109.09	\$ 174.78
New York City	\$ 568.46	\$ 1,157.06	\$ 1,065.10	\$ 1,675.69	\$ 59.87	\$ 119.73	\$ 109.77	\$ 175.88
Northeast	\$ 451.04	\$ 906.02	\$ 831.52	\$ 1,326.21	\$ 48.50	\$ 97.00	\$ 88.94	\$ 142.49
Northern Metro	\$ 562.56	\$ 1,128.67	\$ 1,035.56	\$ 1,653.74	\$ 60.61	\$ 121.22	\$ 111.14	\$ 178.06
Utica-Adirondack	\$ 434.24	\$ 869.46	\$ 797.37	\$ 1,276.02	\$ 46.93	\$ 93.86	\$ 86.05	\$ 137.87
Western	\$ 378.65	\$ 764.55	\$ 702.50	\$ 1,114.46	\$ 40.39	\$ 80.78	\$ 74.06	\$ 118.66

Groups with more than 50 Employees								
Premium without Dental					Dental			
Individual	2 Adult	Parent + Child(ren)	Family	Individual	2 Adult	Parent + Child(ren)	Family	
Central	\$ 398.69	\$ 802.20	\$ 736.51	\$ 1,172.66	\$ 42.76	\$ 85.52	\$ 78.41	\$ 125.63
Finger Lakes	\$ 419.30	\$ 844.51	\$ 775.53	\$ 1,233.50	\$ 44.90	\$ 89.80	\$ 82.34	\$ 131.92
Long Island	\$ 493.06	\$ 992.21	\$ 910.99	\$ 1,450.27	\$ 52.87	\$ 105.75	\$ 96.95	\$ 155.34
Mid-Hudson	\$ 494.90	\$ 993.34	\$ 911.49	\$ 1,454.94	\$ 53.28	\$ 106.57	\$ 97.71	\$ 156.54
New York City	\$ 510.76	\$ 1,041.66	\$ 959.29	\$ 1,506.17	\$ 53.62	\$ 107.24	\$ 98.32	\$ 157.53
Northeast	\$ 404.29	\$ 812.53	\$ 745.79	\$ 1,188.86	\$ 43.44	\$ 86.88	\$ 79.66	\$ 127.62
Northern Metro	\$ 504.14	\$ 1,011.84	\$ 928.45	\$ 1,482.12	\$ 54.28	\$ 108.57	\$ 99.54	\$ 159.48
Utica-Adirondack	\$ 389.00	\$ 778.99	\$ 714.42	\$ 1,143.13	\$ 42.03	\$ 84.06	\$ 77.07	\$ 123.49
Western	\$ 339.72	\$ 686.68	\$ 631.11	\$ 1,000.09	\$ 36.18	\$ 72.35	\$ 66.34	\$ 106.28