You qualify for NYSHIP if you meet all of the following requirements:

1) a current matriculated doctoral student,
2) working under one of the qualifying titles:
   Graduate Assistant A, B, C, or D;
   Adjunct Instructor;
   Adjunct Lecturer;
   Adjunct College Laboratory Technician (CLT);
   or Non-Teaching Adjunct I or II,
3) you earn at least $2,061 a semester (adjuncting one course per semester makes you eligible).
Enrolling in NYSHIP

- NYSHIP Enrollment should be part of your hiring package
- If not, contact the NYSHIP Coordinator for the Graduate Center, Scott Voorhees (svoorhees@gc.cuny.edu).

Maintaining Coverage

- If your employment title changes or if you transfer between colleges as an adjunct, you need to fill out a change of title form. This includes science students going between the 1st and 2nd year of their fellowships.
- If you are adjuncting at a two-year college, your payroll needs to be transferred to the Graduate Center. This transfer should occur every semester.
- If your address changes, you need to fill out a change of address form.
- Scott Voorhees (svoorhees@gc.cuny.edu) usually sends an email notice about these forms each fall.
Maintaining Coverage

• If adding a spouse within 30 days of the marriage date, the coverage is retroactive to the wedding date. If adding a newborn within 30 days of DOB, coverage is retroactive to date of birth. If adding a dependent as a result of them being involuntarily terminated from their health plan, if done within 30 days coverage can be retroactive date of loss of coverage.

• You can enroll a spouse and/or dependents in NYSHIP at any time, but there will be a 30 day waiting period unless enrollment is done during the open enrollment period (happening this month!).

Summer Coverage

• If you are employed only as an adjunct in CUNY, are expecting a fall appointment, and have NYSHIP coverage, you will be pre-paying for your summer coverage.

• This will be covered through additional deductions taken from your final four spring semester paychecks so that you are not charged retroactively in the fall.

• You can opt out if you have summer adjunct employment or are graduating. Coverage applies even if fall appointment is cancelled.
NYSHIP Basics

- NYSHIP = The New York State Health Insurance Program
- SEHP = Student Employee Health Plan
- "The Empire Plan"
- Administered by the New York State Department of Civil Service to CUNY and SUNY graduate students (www.cs.ny.gov)
- When you call NYSHIP, (1-877-769-7447) always specify that you have NYSHIP under the Student Employee Health Plan (SEHP)

"NYSHIP" is NOT your insurance carrier!

- UnitedHealthCare (Medical/Surgical/Chiropractic/Physical Therapy/Lab)
- ValueOptions (Mental Health)
- Empire BlueCross BlueShield (Hospital and emergency room)
"NYSHIP" is NOT your insurance carrier!

- Davis Vision (Eyecare)
- EmblemHealth aka GHI (Dental)
- CVS Caremark (Prescriptions)

NYSHIP card
Summary of Benefits and List of Providers

- Can be found online:
  - Empireplanproviders.com (has provider list but redirects to site below for summary of benefits)
  - www.cs.ny.gov/ebd/
  - Valueoptions.com/mc (need to create login)
  - Student Employee Health Plan (PDF)

***NOTE: Many students have noted that, while an online provider list may include a particular provider as covered, these lists are not kept up-to-the-minute. DOUBLE and TRIPLE check that your provider is covered by calling the doctor's office and giving your insurance information***

UnitedHealthCare: The Empire Plan

- Medical, surgical, chiropractic/physical therapy (administered by Managed Physical Network), labwork

- Group #030500
- UHC Options PPO
- In-network copay = $10, lab copay = $10

- In-network visits are limited to 15 per year (after that, out-of-network benefits apply: you pay the $100 deductible and 20% of the cost of the visit)

- Ambulance service is covered if emergency care is required!
Empire BlueCross BlueShield

- Hospital (in-patient, out-patient, hospice care, birthing center, diagnostic radiology including MRI/CT/PET, and emergency room or acute care visits)

- Prefix YLS
- Plan 303
- Radiology or out-patient visit copay = $15, ER copay = $25, approved in-patient hospital stay copay = $200

- Any time you enter a hospital, get preauthorization. (including for radiology and ER/urgent/acute care visits--if admitted you must call or make sure someone at the hospital does within 48 hours!!!)

BeaconHealth Option (aka ValueOptions)

Provides coverage for inpatient and outpatient mental health and substance abuse services.

- Group Code for NYSHIP: NYS02
- In-network office visit=$10
  Emergency room care= $25
  Per admission for covered inpatient mental health or substance abuse detoxification stay= $200
  Per admission for network inpatient care in residential treatment center, group home or halfway house (up to 30 days per person per year)=$200 copayment + 20% coinsurance

- $100 deductible; 15 visit annual limit (afterwards, treated as out-of-network: plan pays 80%)

- No authorization for the first 10 sessions; after 10, will need your provider to fill out the Outpatient Review form to keep getting reimbursed.
BeaconHealth Option (aka ValueOptions)

- Claim forms are located here: https://www.valueoptions.com/mc/eMember/formsHome.do
- Mailing address: Value Option, PO Box 1800, Latham, NY 12110. This is the only way for you to get the info to them.
- If you have found a provider you like under ValueOptions: please recommend via the H&W page contact form!
- Please also get in contact with the DSC and with Scott if you have issues getting the coverage you need through BeaconHealth Options. We are trying to keep track, because good mental health care is so important!

Davis Vision

- Eyecare (including glasses/contact lens fittings and routine eye exams)
- One routine exam and limited selection of glasses/contacts covered every two years (exam & selection need to occur on the same day)
- Call to find out what glasses/contacts are covered
- Copay = $10 (you may have to pay more for glasses/contacts that you actually like...)
EmblemHealth

• Dental

• This dental insurance covers very little! (e.g. only four bitewing x-rays, only metal fillings, and only two very basic cleaning visits per year are covered)

• Copay = $20; Filling=$10 copay each

CVS Caremark

• Drugs/Prescriptions (still part of UHC Empire Plan)
  • Prescription coverage is good! (check the website rather than the benefits summary for a complete list of covered drugs)

• You can use the mail-in service to get 3-month prescriptions at the same price as 1-month prescriptions
  • EXCEPTION: "New to You" policy requires you to have 2 30-day supplies of a newly prescribed medication filled at a retail pharmacy, with the 30-day supply copay, prior to obtaining a 90-day fill at the 90-day supply copay.

• Covered generic drugs are $5 (including psychopharmaceuticals, etc)
CVS Caremark

- The first time you fill a prescription at your drugstore, give these numbers to the pharmacist:
  - RxBIN: 004336
  - RxPCN: ADV
  - RxGRP: RX6027
  - Issuer (80840): 9151014609
- Sign up for an account at www.caremark.com
- Order and refill prescriptions
- Check drug prices/coverage: Understand my plan and benefits > Check drug coverage and cost. Enter drug name, dosage, and pharmacy.

Exclusions (when you are not covered)

- Routine physicals (these are technically covered but the coverage is not comprehensive)
  - Routine physicals- coded as diagnostic not preventative only available to enrollee, not to dependants
- Quest Laboratory (for any diagnostic labwork)
- Allergy shots
- Orthotics
- Anything you were supposed to get pre-authorization for but didn’t
- An in-network doctor who you are seeing at an out-of-network location
2015 Changes to NYSHIP

Plan is “no longer grandfathered!” Must be ACA-compliant

Free birth control: Generic oral contraceptive drug and devices or brand names without generic equivalents will be covered under the prescription drug program with no out-of-pocket costs.

Breast pump and breastfeeding support: The plan will provide one double-electric breast pump after the birth of a child, as well as lactation support and counseling from a trained participating provider. To receive the maximum, paid-in-full benefit:
- Byram Healthcare: 1-877-902-9726 or www.byramhealthcare.com
- Edgepark: 1-800-321-0591 or www.edgepark.com
- Genadyne: 1-800-208-2025 or www.lucinacare.com

2015 Changes to NYSHIP

Other enhanced women’s healthcare: Annual preventive care visit to obtain recommended preventive services, covered with no co-pay.
- Screenings: mammography for breast cancer every 1-2 years starting at 40, depression, gonorrhea/chlamydia/syphilis/HIV, HPV DNA testing every 3 yrs for women over 30, gestation diabetes for women 24-28 wks pregnant or first visit for high risk of becoming diabetic
- Counseling: women at high risk of breast cancer for chemoprevention, counseling and evaluation for genetic testing of women for BRCA breast cancer gene, counseling for sexually transmitted diseases
- Screening and counseling for alcohol misuse, tobacco use, obesity, diet and nutrition in primary care setting
- Annual HIV screening and counseling
- Interpersonal and domestic violence screening/counseling
2015 Changes to NYSHIP

**Immunizations at network pharmacies:** Get the following preventive vaccines without copayment from a licensed pharmacist at pharmacies under CVS Caremark’s national vaccine network.
- Flu shot
- Pneumonia shot
- Meningitis shot
- Herpes Zoster—shingles (free if 60 or older; also 55-59 subject to $5 Level 1 copay. Prescription required).

2015 Changes to NYSHIP

**Convenience care clinics:** Convenience care clinics (health care clinics located in retail stores, supermarkets and pharmacies) will now be covered under the plan. Note that any visit to one of these clinics counts towards the 15 visits a year per person annual limit, excepting preventive care visits covered under the ACA.

**Licensed nurse practitioners:** LPNs have been added to the list of covered providers. Ditto on the 15 visits a year note above.

**Brand for Generic feature:** This feature allows the plan to place a brand-name drug on Level 1 (the lowest copayment level) and exclude the generic or put it on Level 3. These placements are for a limited time—6 months—and may be revised during the year.
2015 Changes to NYSHIP

Maximum out-of-pocket limit:

<table>
<thead>
<tr>
<th>Individual coverage: $6,600</th>
<th>Family coverage: $13,200</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,300 for the Prescription Drug Program</td>
<td>$4,600 for the Prescription Drug Program</td>
</tr>
<tr>
<td>$4,300 for the Hospital, Medical and Mental Health/Substance Abuse Programs</td>
<td>$8,600 for the Hospital, Medical and Mental Health/Substance Abuse Program</td>
</tr>
</tbody>
</table>

- $10 copayment for a doctor’s office visit will count toward the limit.
- Costs for dental and vision services do not count towards the limit.

2016 Changes to NYSHIP

- Look out for an SEHP NYSHIP report in the mail on any potential changes to NYSHIP for next year.
- (Are there any changes that we know about yet, or should expect?)
Finding a Provider

Common Problem: an in-network provider may decline to take you on as a client.

Solution: Try a student-recommended provider (see list), or keep calling providers...

BUT, when the medical office asks what your insurance is, remember...NYSHIP is not your insurance provider!
Student-Recommended Providers

- [http://opencuny.org/healthdsc/student-recommended-nyship-providers/](http://opencuny.org/healthdsc/student-recommended-nyship-providers/)

- Sample Listing:
  - Illust tradent DDS Dental Dentistry Practice
  - 358 Fifth Ave., Suite 407 (enter on 34th Street) New York, NY 1001(212) 244-4700
  - Comments:
    - Make sure you let them know you’re from the GC—they’re very good at working within our insurance coverage.
    - "Had a great dental cleaning experience with Illust tradent. Dr. Pilavsky was gentle, thorough, and answered all my question/concerns."

Billing Issues

**Problem**: Being billed by an in-network provider beyond the copay.
Billing Issues

Problem: Being billed by an in-network provider beyond the copay.

Solution: Look closely at the provider's bill to you and call them with any questions. The solution depends on whether the in-network provider purposely overbilled NYSHIP, if they are asking you to pick up the slack, or if they provided services that aren't covered. If the services that they provided are covered, then you should not pay beyond the copay.

Billing Issues

- If you call NYSHIP to find out if something is covered, record the name of the person you are speaking to as well as the date and time of the call. You may always ask to speak to a supervisor if it seems like the person with whom you are speaking doesn’t seem to understand the question or your coverage.

- If you are ever billed for a service that you did not receive or that you thought was covered, you must file an appeal within 60 days.
  - Appeal will examine the way the claim was filed.
  - Appeal in writing or over the phone.
  - Also, contact Scott Voorhees to get in touch with CUNY benefits office
Billing Issues

- ALWAYS check to see if referrals and lab work are being sent to in-network providers (through office manager).
  - Common Issues: Quest Diagnostics
  - Resolved issue: RAP (Radiology-Anesthesiology-Pathology) benefit. HOWEVER: check and double check on this with your provider before surgery.

- If you get a bill for an out-of-network provider that you didn’t know what out of network, see Scott Voorhees. Quest, for example, has been reasonably accommodating at reducing the cost of lab work.

Billing Issues

- Lab co-pays: In 2015 the charge for using an in-network lab works depends on where it is administered.
  - $10 co-payment if administered as part of a doctor’s office visit
  - $15 co-payment if performed in a hospital or outpatient setting
- You should only be charged ONE co-pay per doctor’s visit for most lab work
  - Some lab tests may not be included if considered not necessary or applicable to your condition or not part of the NYSHIP plan. Contact dr.’s office manager/billing manager in these cases.
- Check your bills to ensure that you are not being overcharged
Billing issues

I got a check in the mail from insurance after going to an out-of-network provider. Is the money all for me?

No, likely not. The insurance company has sent this check to you as money that you then pay your provider; you will likely get a bill from that provider soon after you receive the check. Make sure not to spend it!
More on How to Avoid NYSHIP Pitfalls

- More on NYSHIP problems on the DSC's Heath & Wellness website:
- Bring NYSHIP issues and questions to Scott Voorhees, NYSHIP coordinator:
  - svoorhees@gc.cuny.edu, Student Affairs Office
  - 212-817-7400, ext. 7406

Non-NYSHIP Options for CUNY Students

- After teaching just one NYSHIP-eligible semester, you are eligible to enroll in COBRA for the next 36 months (Student-only coverage is $225/month with vision and dental. This is much less than the UHC and ACA exchange’s plans)
- Affordable Care Act exchanges (next open enrollment: Nov 15-Feb 15)
ACA Marketplace Plans

- All Plans Include Coverage for:
  - Ambulatory Patient Services
  - Emergency Services
  - Hospitalization
  - Maternity and Newborn Care
  - Mental Health and Substance Abuse Disorder Services
  - Prescription Drugs
  - Rehabilitative and Habilitative Services and Devices
  - Laboratory Services
  - Preventive and Wellness Services and Chronic Disease Management
  - Pediatric Services (Including Dental/Vision)

ACA Marketplace Plans

- Now including... “The Essential Plan”!
- The Essential Plan covers people who make too much for Medicaid, but are still considered lower-income (under or up to the amounts below)
  - Household size | Most you can make
  - 1 | $23,540
  - 2 | $31,860
  - 3 | $40,180
  - 4 | $48,500
- Costs only either $20 a month per person — less than a dollar a day—or NOTHING.
- NO deductible, and FREE PREVENTIVE CARE like routine doctor exams and screenings
- Covers the same services covered by other plans: doctor visits, including specialists, tests ordered by your doctor, prescription drugs, inpatient and outpatient care at a hospital
- Enroll 11/2015, for coverage beginning in 1/2016, or anytime(!) after because enrollment for this plan is open ALL YEAR LONG.
Other Information

- Tax credits may be available to help offset the cost of the plans
- Sometimes splitting up families (getting children covered on one plan and adults on another, for example) is the most cost effective.
- Elise Perram, Associate Director of Student Affairs, is available to discuss best options for you and assist you in the process. Set up an appointment (eperram@gc.cuny.edu)
- Help Lines:
  - Federal: 800-318-2596, TTY: 855-889-4325

If You Don’t Have Insurance…

- Please check the Health & Wellness website for a list of free and low-cost clinics in NYC.
- Beth Israel Medical Group (urgent care)
  - 55 E 34th St., 212-252-6000
- Callen-Lorde Community Health Center (LGBTQ-friendly)
  - 356 W. 18th Street (btw 8th and 9th Ave.), 212-271-7200
- Mt. Sinai Hospital (sliding scale payment)
  - 17 East 102nd St (7th Floor, Walk-in Clinic Area D) 212-659-8551
- NYU NYC Free Clinic (only open Saturday mornings)
  - 16 East 16th Street (btw 5th Ave and Bdwy), 212-206-5200
NEW: Student-Recommended **sliding scale** providers

- List of providers who can work on a sliding scale, keeping student salaries in mind.
  - Psychotherapists/counselors
  - Acupuncturists/chiropractors/nutritionists

- Example: Gestalt Associates for Psychotherapy, a group that offers $25/session for full-time students

- Coming soon to opencuny.org/healthDSC!

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GC’s Wellness Center, Rm. 6422

- Center is staffed by a nurse practitioner
  - Website: [http://cuny.is/wellnesscenter](http://cuny.is/wellnesscenter)
  - Email: wellness@gc.cuny.edu
  - Phone: (212) 817.7020
  - Twitter: @cunygcwellness (& like on Facebook!)

- Treatment of acute conditions and ongoing issues
  - Can write prescriptions!
  - Can send out labs (Mt Sinai); student must cover lab costs (those covered by NYSHIP get labs at lab co-pay rate; check with your insurance provider for coverage. Students w.o insurance get lab costs subsidized by DSC)

- By appointment in advance for non-urgent attention
Wellness Center Services

- Free safe-sex materials
- Routine health examinations (Pap smears, genitourinary exams, etc.)
- Testing for STIs
- Immunizations: MMR, Flu, Hep B & A, TDAP (Recently the city has stopped providing free vaccines, but the Wellness Center is still purchasing some)
- Referrals to health practitioners
- Health and Wellness programs and workshops
- Student Counseling Services (appointment and completed Request for Services form are necessary)
  - Up to 10 individual counseling sessions per year

Keep in touch!

- openCUNY.org/healthdsc
  - Updates on events, insurance changes, other information
- cunyadjunctproject.org
- Charlotte Thurston (Officer for Health and Wellness)
  - wellness@cunydiscc.org
  - @healthDSCcuny
- Jenn Chancellor (Coordinator for Organization and Planning)
  - theadjunctproject@gmail.com
  - @cunyadjuncts