

NEWS&NOTES

The Newsletter for EmblemHealth, GHI and HIP Providers

WINTER 2013

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UPDATE DIRECTORY INFORMATION ▶

New Benefit Plans

In the fall, EmblemHealth introduced two new benefit plans to meet the needs of individuals who just need basic coverage and those who were affected by the events of September 11, 2001. Providers should follow the prior approval rules, vendor programs, and claims submission protocols in effect for GHI EPO/PPO plans found in the [EmblemHealth Provider Manual](#). A revised copy of the [EPO/PPO Provider Office Contact Tool](#) that was sent out with the Annual Compliance Mailing has been posted to the Resources page of our provider Web site.



Introducing HealthEssentials

EmblemHealth now offers [HealthEssentials, an EPO health plan option](#) as of October 1, 2012. This plan, underwritten by GHI is served by the National Network and supplemented by QualCare's network when the member is out of area. It is for people looking for insurance coverage to protect themselves from the expense of catastrophic injury or illness. HealthEssentials will be available in New York City and Nassau, Suffolk, Westchester and Rockland counties.

HealthEssentials covers in-network inpatient, outpatient and emergency room hospital services and procedures performed in an ambulatory surgical center, (subject to plan copayments). HealthEssentials also provides 100 percent coverage for preventive services. Office visits for non-preventive care, i.e., "sick visits" are not covered under this plan. This plan also includes pharmacy coverage for generic drugs only, with a retail copay of \$15 for a 30-day supply and a home delivery copay of \$30 for a 90-day supply.

This is what the member ID card looks like:



9/11 Health Benefits Program

This health insurance plan is designed for widows, widowers and dependent children who lost coverage when their loved one died due to the events of September 11, 2001.

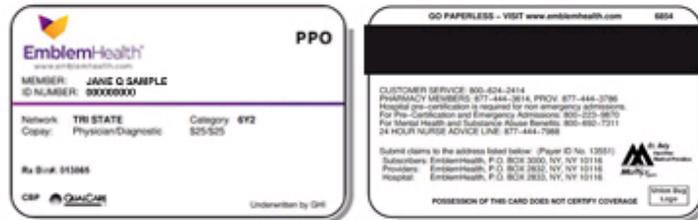
Underwritten by GHI, this plan is served by the National Network and supplemented by QualCare's network when the member is out of area. This plan offers eligible members a broad range of medical and hospital benefits provided by network practitioners. It also offers prescription drug benefits.

The 9/11 benefit plan features:

- Low copay (\$25 in most cases)

- Cost sharing
- No referrals required for network services
- Medical services
- Preventive care services
- Outpatient mental health services
- Urgent care services
- Hospital services
- Prescription drug benefits

This is what the member ID card looks like:



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