



EmblemHealth®

55 Water Street, New York, New York 10041-8190

<Date>

«Group\_Name1»  
«Group\_Name2»  
«Contact\_First\_Name» «Contact\_Last\_Name»  
«Street\_Add1»  
«Street\_Add2»  
«City», «State» «Zip\_Code»

Group #: <<Base\_Group\_No>>

**IMPORTANT NOTICE REGARDING CHANGES TO  
YOUR <<GHI/HIP>> HEALTHY NY COVERAGE AND PREMIUMS**

Dear <<Contact\_First\_Name>> <<Contact\_Last\_Name>>:

We are writing to let you know about important changes to your Healthy NY coverage that will take effect on January 1, 2014. These changes are required by federal health care reform, called the Affordable Care Act (ACA). As outlined below, the changes will include more comprehensive benefits and new premiums.

To make sure your policy includes these new requirements, your existing Healthy NY policy will end and can be replaced with a new policy and new premium rates effective as of January 1, 2014. New York is establishing a Health Benefit Exchange where you also can shop for other health insurance.

**What do I need to do?**

**NO ACTION IS REQUIRED AT THIS TIME. We will send you a second letter with information on a replacement Healthy NY policy. Although EmblemHealth will offer a replacement Healthy NY plan, you have the option to purchase any other ACA-compliant policy that we or other health insurers offer to small groups.**

**What's changing?**

- **Benefits:** In 2014, all health insurance policies, including Healthy NY, will include a core set of benefits called the "Essential Health Benefits." Your current policy already includes some of the Essential Health Benefits. For more information on the Essential Health Benefits, you can visit the New York Benefit Exchange Web site at [www.healthbenefitexchange.ny.gov/resource/what-are-essential-health-benefits](http://www.healthbenefitexchange.ny.gov/resource/what-are-essential-health-benefits). Healthy NY will offer only one benefit package.
- **Cost Sharing Changes:** Healthy NY's cost sharing (copayments and deductibles) will also change in January. The new cost sharing requirements will result in 80% of medical costs being paid by the plan, and 20% being paid by the member.

Details of the new Healthy NY benefit plan will be available soon. You can also visit [www.HealthyNY.com](http://www.HealthyNY.com) for program updates.

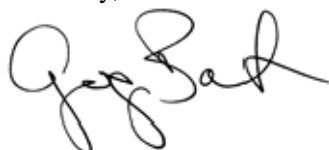
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- **New Premium Rates:** EmblemHealth has filed our new policies and premium rates with the New York Department of Financial Services. Information about our proposed premium rates for policies sold outside the Exchange can be found on the Department of Financial Services Web site at <https://myportal.dfs.ny.gov/web/prior-approval/welcome>. If you have any comments about the proposed premiums, you can send them to the Department of Financial Services at <https://myportal.dfs.ny.gov/web/prior-approval/submit-a-comment>.
- **New York Health Benefit Exchange – Small Business Health Options Program (SHOP):** In 2014, small businesses (50 or fewer employees) can buy coverage directly from their insurer or from New York's new Health Benefit Exchange at [www.HealthBenefitExchange.ny.gov](http://www.HealthBenefitExchange.ny.gov). The Exchange will help you shop for and enroll in health insurance. You will be able to use the Exchange to compare insurance options and prices offered through the Exchange. You will also be able to calculate costs and enroll in coverage online, in person, over the phone or by mail. You can purchase insurance through the Health Benefit Exchange beginning in October 2013 for coverage starting January 1, 2014.

If you have any questions or comments, please contact your broker or account consultant for specific information regarding your group. You may also call our Customer Service Department at the number listed on the back of your identification card for general information.

Please note that **if you do not intend to maintain coverage for your employees**, you have certain responsibilities pursuant to section 55.2 of Insurance Regulation 78 (11 NYCRR 55) and Labor Law section 217. Please see Attachment A for further information.

Sincerely,



George Babitsch  
Senior Vice President  
Account Management and Underwriting

Enclosure