

## List of New York State Regulated Insurers as of November 2013

The following is a list of insurance companies that are regulated by the New York State Department of Financial Services and are subject to New York State Insurance Law with regard to the Early Intervention Program (EIP).

It is important to note that some regulated insurers also administer benefits for self-funded plans. Self-funded plans, with few exceptions, are not regulated by New York State Insurance Law. Early Intervention (EI) Service Coordinators, Providers or billers should **contact the insurer to determine if the policy is self-funded or a fully insured and regulated policy** (see the “List of Things to Ask” below).

Also, please note the following additional information:

- The Child Health Plus program is administered by a number of health plans throughout the state. In all cases, the Child Health Plus program’s administrator is subject to New York State Insurance Law with regard to the Early Intervention Program.
- Medicaid Managed Care plans are administered by a number of health plans throughout the State. For Medicaid Managed Care, services are billed directly to Medicaid, not the Medicaid Managed Care plan. These plans must be identified as Medicaid Managed Care in NYEIS.
- Health Savings Accounts (HSAs) are not considered insurance and information regarding these accounts should not be collected from the family or entered into NYEIS or KIDS.
- Plans that are issued or written outside of New York State, but may be administered by one of the companies listed below, are not regulated.
- Blue Cross/Blue Shield plans that are issued or written in another State are not regulated even though the claims are sent to the local address for processing.

### NYS Regulated Health Insurance Providers (Listed in two columns alphabetically)

The bullets below each insurance provider are other names, including product (plan) names and ‘DBAs’, that the insurance provider may use. These other names are for informational purposes only.

**Please be aware, there are many self-funded policies that are written by the companies on this list, therefore, service coordinators still need to contact the insurer** (see the “List of Things to Ask” below).

Aetna	Health Plus Amerigroup <ul style="list-style-type: none"> <li>• Health Plus - GTESS</li> </ul>
Aetna Health	Hudson Health Plan
Affinity Health Plan	Independent Health (IHA) <ul style="list-style-type: none"> <li>• Independent Health Association</li> <li>• Independent Health Association Inc.</li> </ul>
Assurant Health	MetroPlus Health Plan
Atlantis Healthcare - d/b/a Easy Choice	MVP <ul style="list-style-type: none"> <li>• Mohawk Valley Physicians</li> <li>• Mohawk Valley Physicians Health Plan</li> <li>• MVP HealthCare-Schenectady HMO</li> </ul>
CDPHP - Capital District Physicians Health Plan	Neighborhood Health Providers
Cigna	Nippon

Emblem Health - Emblem health is NOT a licensed company, but owns GHI and HIP	Orange-Ulster School District Health Plan <ul style="list-style-type: none"> <li>Orange-Ulster</li> </ul>
GHI - Group Health Inc.	Oxford <ul style="list-style-type: none"> <li>Oxford Freedom Plan</li> <li>Oxford USA</li> </ul>
GHI - New York	State-wide Schools Cooperative Health Plan <ul style="list-style-type: none"> <li>S W S C H P /empire Blue Cross</li> </ul>
HIP	St. Lawrence/Lewis Counties School District Employees Medical Plan <ul style="list-style-type: none"> <li>St. Lawrence/Lewis BOCES</li> </ul>
Empire Health Choice	Suffolk Health Plan
Empire Healthchoice <ul style="list-style-type: none"> <li>Empire BC/BS</li> <li>Empire BCBS of NY</li> <li>Empire Blue Cross Blue Shield</li> <li>Anthem - Empire (Church Street)</li> <li>BC/BS Empire</li> </ul>	United Health Care <ul style="list-style-type: none"> <li>United Health Care-Empire Plan</li> <li>United Healthcare</li> <li>United HealthCare, The Empire Plan</li> <li>United Healthcare/oxford</li> <li>Americhoice (handles UHC Medicaid Mgd Care coverage. May also have CHP).</li> </ul>
Empire Plan - claims submitted to United Healthcare. <ul style="list-style-type: none"> <li>Empire N. Y. S. Government Employee</li> <li>Empire Plan</li> <li>Empire United Health Care</li> </ul>	Univera
Excellus <ul style="list-style-type: none"> <li>Blue Choice of Rochester</li> <li>B C/ B S Of Rochester</li> <li>BC/BS of Utica Watertown (HMO Blue)</li> <li>Blue Cross/Blue Shield - Central NY</li> <li>BLUE CROSS/BLUE SHIELD of CNY(4809)</li> <li>H M O Blue Option</li> <li>The BC/BS of Central NY/Rochester</li> </ul>	Wellcare Healthy Choice
Fidelis Care <ul style="list-style-type: none"> <li>Fidelis Child Health Plus Plan</li> </ul>	
Health First	
Health Now <ul style="list-style-type: none"> <li>Bc/bs Of W N Y (traditional Blue)</li> <li>BC/BS of Western New York</li> <li>BC/BS WNY</li> <li>Blue Shield of NENY</li> <li>Blue Shield of NENY/Community Blue</li> <li>Blue Shield of Northeast NY</li> <li>Community Blue</li> <li>Healthnow-BC/BS of Western, Northeastern NY</li> </ul>	

## *Family Insurance ID Card Information To Determine if a Plan is Self-funded and Not Regulated*

**The following is information received from some insurers regarding statements contained on their ID cards that would identify insurance plans that are self-funded and, therefore, not regulated.**

Excellus – **For self-funded plans**, on the back of the ID card under the phone numbers is language that states Excellus BlueCross BlueShield, an independent licensee, provides Administrative Claims payment services only.

Empire – **For self-funded plans**, Healthchoice/Empire Healthchoice cards will have information similar to what is described above for Excellus.

MVP – **For self-funded plans**, an Employer group logo is included on the card along with the MVP logo. For example, the ID card will include the GE or IBM logo.

CDPHP – **For self-funded plans**, an Employer group logo is included on the card along with the CDPHP logo. 'CDPHN' is typically the sign indicating a self-funded plan.

United Healthcare – **For self-funded plans**, the ID card has the words "Administered by". The ID card has the words "Insured by" for fully insured insurance plans.

Independent Health – **For self-funded plans**, the ID card describes coverage as "self-funded."

### *What You Need to Know for Contacting an Insurer*

- List of things to know before calling
  - **Product**- Business term referring to the "type" of Insurance Policy/Plan. We use the family's Subscriber ID# to help the Insurance Agent identify the "Product" or type of Insurance plan.
  - **Insurance Companies**- Act as "Administrators" of many "Products" (aka insurance plans) for many Companies. Some Companies may offer several Insurance plans. These Insurance Plans may or may not be New York State Regulated.
  - **NOTE**: A Health Insurance Policy can be written so they are covered in more than one State. Regulation depends upon which State wrote or issued the policy. That State is the State that regulates the policy.
- How to get to the right person when calling an insurance company
  - Select "Non- Member" option if there is one. If not, proceed as "Member" and enter "Policy Number". This will send you to the Department who manages this type of policy. Make your way through the prompts to speak to a Representative.
  - Tell them who you are, where you are calling from and why you are calling. Reassure the Representative you are looking to find out what type of "Product" it is. Reassure the Representative you are asking for general information about the Policy, not specific information about the child/family.

- List of things to ask when you connect to the person who can help you with product information
  - Ask what type of product it is, i.e., is it a fully insured plan, self-funded plan, Health Spending Account, etc.
  - If it is a fully insured plan, ask where it was issued or written. If the plan was issued or written in New York State, it is Regulated/Insured by New York State. If the Representative states it's a privately-owned policy or is written/issued from another State, it is not regulated by New York State.
  - Ask the Representative for the Address or Fax number for where to send the "Request for Coverage Information" form and to whose attention.
  - Ask the Representative for the 'Claims Address' and the 'Correspondence Address' (these addresses may be different and may affect providers' notice of subrogation). Document the correspondence address in the comments section of the insurance page in NYEIS.

### *What You Need to tell Parents about the Use of Third-party Insurance for the EIP*

Under New York State Public Health Law, EIP services must be provided at no cost to parents. Commercial Insurance and Medicaid are part of New York State's system of payments for early intervention services. These third party payors are important resources for the EIP.

- 1) Insurance will only be accessed for reimbursement of early intervention services if the family's policy is subject to New York State Insurance Law (regulated), or with parental consent, if the policy is not subject to New York State Insurance Law (non-regulated).
- 2) EI services, including service coordination, evaluations, and services included in the child's IFSP must be provided even if the parent declines to provide insurance information or if the child is uninsured.
- 3) Protections for use of regulated insurance:
  - a. Parents do not pay any out-of-pocket costs, such as deductibles or co-payments
  - b. Insurers are prohibited from charging any benefits paid for early intervention services against any maximum annual or lifetime policy limits ("caps")
  - c. EI visits reimbursed by the insurer cannot reduce the number of visits otherwise available to the child and family for health care
  - d. Insurers cannot discontinue or fail to renew a family's insurance coverage solely because a child is receiving EI services
  - e. Insurers cannot increase health insurance premiums solely because a child is receiving EI services
- 4) If a family's insurance plan is not regulated by New York State, the plan will not be billed unless the parent gives informed written consent
- 5) See additional information in the Service Coordination Insurance Tool Kit. The tool kit is posted on EIBilling in the Knowledge Base and is available at the following web address:  
<https://support.eibilling.com/KB/a49/insurance-tool-kit.aspx?KBSearchID=8143>.