

February 2016

Dear UFT Member,

I am writing to inform you about coming changes to the city health care plans negotiated by the city and the Municipal Labor Committee, the umbrella group of municipal labor unions of which the UFT is a member. These changes affect our in-service members and our retirees who are non-Medicare eligible. As part of our last collective-bargaining agreement, we agreed to achieve health care savings. By collaboratively working with the city, we have been able to preserve access to quality health care while meeting our savings obligation.

We are proud that public school educators and all other New York City municipal employees have **access to health coverage without an annual premium**. That will continue. When the changes take effect in the next several months, certain GHI and HIP copays will be adjusted. Some will increase, but we also made certain to eliminate other copays to make low or no-cost options available for many health care services.

GHI subscribers currently pay \$15 when they visit their primary care physician, the most utilized service in the plan. **That copay will not change**. Members using physicians at the Advantage Care Physician (ACP) offices will have no copay. There will, however, be copay increases to see specialists and receive various diagnostic tests from other providers in the GHI network.

Members seeking to keep their health care costs down should consider visiting one of the 36 Advantage Care Physician (ACP) centers created by EmblemHealth in New York City and in Nassau and Suffolk counties. Members who receive care, including urgent care, at one of these sites will have no copays for their treatment, including high-tech radiology. Bronx-based members will have access to ACP-affiliated physicians at various Bronx locations to be announced. We will also be working on extending this coverage north to Westchester, Rockland and other counties.

GHI subscribers will no longer have any copays for preventive health care. All preventive health services — including prescriptions for birth control, immunizations, mammography, prenatal vitamins and colonoscopies — will soon be available to GHI subscribers free of cost. Members will receive more information from EmblemHealth in the next few months.

One of the most expensive forms of care is hospital-based emergency room visits, which should only be used in a genuine emergency. The cost to the health plan for a visit to the ER is several times that of a visit to a doctor's office. Our data show that some members are over-utilizing hospital emergency rooms. To discourage the use of ERs when a doctor's visit would suffice, the copay for hospital-based emergency-room visits will increase from \$50 to \$150. Please be aware that you can see a doctor at short notice with no copay at one of EmblemHealth's Advantage Care Physician offices or at a participating Urgent Care facility with a \$50 copay.



Local 2 American Federation of Teachers, NYSUT, AFL-CIO

TRUSTEES: Michael Mulgrew, Chair • Karen Alford • Thomas Murphy • Sterling Roberson • Richard Mantell

As part of our Wellness programs, we will also be introducing telemedicine, which will allow members immediate access to an Internet-based physician who can guide their care and even provide a prescription if necessary. All members in a New York City health plan will also be able to join Weight Watchers at a substantial discount.

HIP subscribers will also see changes to their health plan. HIP is introducing a new plan called HIP Preferred. HIP subscribers can continue to use their HIP doctor with no copay if he or she is in the HIP Preferred network. HIP subscribers will now have a \$10 copay if their doctor is not in the HIP Preferred network.

The chart below lists the GHI changes that will take effect in the coming months:

GHI – CBP Benefits	Current Copay	New Copay
PRIMARY CARE PHYSICIAN – PCP (PARTICIPATING GHI DOCTOR)	\$15	\$ 15
ADVANTAGE CARE PHYSICIAN – ACP GENERALIST (PCP)	\$15	No copay
ADVANTAGE CARE PHYSICIAN – ACP SPECIALIST	\$20	No copay
NON-ADVANTAGE CARE PHYSICIAN SURGICAL SPECIALIST	\$20	\$30
ALL OTHER SPECIALISTS	\$20	\$30
EMERGENCY ROOM	\$50	\$150
URGENT CARE FACILITY	\$15	\$50
MRI/CT (HI-TEC RADIOLOGY)	\$15	\$50
DIAGNOSTIC LAB (BLOOD, XRAY ETC.)	\$15	\$20
PHYSICAL THERAPY	\$15	\$20
ALL PREVENTIVE SERVICES UNDER THE AFFORDABLE CARE ACT INCLUDING IMMUNIZATIONS, MAMMOGRAPHY, COLONOSCOPY AND PRESCRIPTIONS FOR CONTRACEPTION		No copay

The following chart shows the changes affecting HIP subscribers:

HIP Preferred Network (new)	No copay	No copay
HIP Non-Preferred Physician	No copay	\$ 10

Here are a few helpful links:

AdvantageCare Physicians at www.acpny.com

EmblemHealth (GHI) at www.emblemhealth.com

We will be sharing more information in the *New York Teacher* and on the UFT website in an effort to answer any questions you might have and prepare you for the various changes.

Fraternally,



Arthur Pepper
Executive Director