NYC Medicare Advantage Plus Retiree Solutions

Effective April 1, 2022, Medicare-eligible City of New York retirees qualify for the NYC Medicare Advantage Plus plan. The NYC Medicare Advantage Plus plan is a Medicare Advantage PPO group retiree offering through Empire BlueCross and BlueShield and EmblemHealth.
What is the alliance between Empire BlueCross BlueShield (Empire) Retiree Solutions and EmblemHealth?

Empire and EmblemHealth have come together as The Alliance to create a new, customized, fully insured group Medicare Advantage program for the City of New York. Retirees will still have the same health plans they know and trust, and can receive care from the same providers they have always seen. We have also simplified their experience into one plan with one membership card.

The NYC Medicare Advantage Plus plan is a PPO plan that allows members to get care from both participating and nonparticipating providers. NYC Medicare Advantage Plus members can see any Medicare healthcare provider.

Retirees enrolled in NYC Medicare Advantage Plus will have access to EmblemHealth’s Medicare Choice PPO network and BlueCross BlueShield (BCBS) Medicare Advantage PPO Network effective April 1, 2022.

Are you in-network?

If you are contracted with any of the following networks, you are already an in-network provider participating in this plan. You should continue to see your City of New York retiree patients, and you should submit claims to the local Blue plan in your state, not Medicare or EmblemHealth.

- EmblemHealth’s Medicare Choice PPO
- Empire MediBlue PPO
- BlueCross BlueShield (BCBS) Medicare Advantage PPO Network

Are you out-of-network?

No problem, you can see City of New York retirees and will still get paid 100% of the Medicare allowed rate. No contract required.

- You can continue seeing our members as long as you are eligible to receive payments from Medicare.
- Your reimbursement is the same as under Original Medicare.
- Our members are not required to obtain a referral before they see a provider.

If you would like to join our networks:

**Empire MediBlue PPO Network**
Please use the following link to get started with the application process:
https://www.empireblue.com/provider/enrollment

**EmblemHealth Medicare Choice PPO Network**
Please use the following link to get started with the application process:
https://www.emblemhealth.com/providers/resources/join-our-network
Provider advantages for this new plan

Easier administration with one integrated plan. You no longer need to submit claims to both Original Medicare and the Medicare Supplemental plan, and you will receive one payment for both Medicare-covered and supplemental services.

How we pay

- **Billing and reimbursement** — Providers should submit all claims for NYC Medicare Advantage Plus members with dates of service beginning April 1, 2022, to Empire or your local Blue plan for processing.

- **Medicare allowable rates are paid to providers for covered services**, less the member’s copayment, coinsurance, and/or deductible. The copayment will be listed on the member's Medicare Advantage ID card.

- **Contracted providers** are reimbursed based on their contracted rate less the member cost share.

- **Non-contracted providers** are reimbursed per the Medicare allowable rate less the member cost share.

**Benefits and eligibility**

Below is a sample of the ID card the Empire/EmblemHealth member will have. NYC Medicare Advantage Plus retirees can be identified by the prefix N6Y, which is a change from the existing prefix, NYC:

![ID Card Sample](image)

- **Online**: Eligibility, benefits, claims, links to secure messaging, commonly used forms, and remit information all are available through the Availity portal at [www.availity.com](http://www.availity.com). For questions on access and registration, call Availity Client Services at **1-800-Availity (1-800-282-4548)**. Availity Client Services is available Monday to Friday, 8 a.m. to 7 p.m. ET (excluding holidays) to answer your registration questions.

- **Phone**: To verify a member’s eligibility, call the number on the back of the member’s ID card or call the BlueCard Eligibility Line at **1-800-676-BLUE (2583)** and provide the member’s three-digit alpha prefix located on the ID card.

*If you have any questions, please call the provider services number on the back of the member’s ID card.* You’ll be directed to a representative who can give you information right away.
Submitting claims is easy

**How to submit claims:** You should submit all claims to Empire or your local BlueCross BlueShield plan for processing. Please include the amount the member paid when you submit a claim. The member’s copay amount will be noted on their ID card for commonly used services.

There are two ways you can do this:

1. **By mail:** Submit paper claims to your local BlueCross BlueShield plan. Include the 3-digit alpha prefix that precedes the member ID number listed on the front of their card.

2. **By electronic submission:** Submit electronically using the electronic payer ID, or by submitting a UB-04 or CMS-1500 form, to the BlueCross BlueShield plan in your state. You can also submit claims online at [www.availity.com](http://www.availity.com).

Prior authorization

Under this plan, the vast majority of covered services are not subject to a “prior authorization” requirement, but some are. Prior authorization is a feature of all Medicare Advantage plans, and is similar to an existing requirement for many active City employees. Prior authorization may be required for some services. Contracted providers must obtain prior authorization when required. Non-contracted providers are encouraged to request prior authorization. In order to request prior authorization, you will need to provide the following data elements:

- Member ID
- Legible name of referring provider
- Legible name of individual referred to provider
- National provider identifier and/or tax ID number
- Number of visits/services
- Date(s) of service
- Diagnosis
- CPT/HCPCS codes

**Need more details on prior authorizations? Here are three easy ways to learn more:**

**Online:** [www.availity.com](http://www.availity.com)

**Phone:** Please call the number on the back of the member’s ID card.

The NYC Medicare Advantage Plus plan is offered through an alliance between Empire BlueCross BlueShield Retiree Solutions and EmblemHealth. Empire and EmblemHealth have come together to create a new, customized, fully insured Group Medicare Advantage program for the City of New York.

Empire BlueCross BlueShield Retiree Solutions is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Blue Shield Association.

EmblemHealth insurance plans are underwritten by EmblemHealth Plan, Inc., EmblemHealth Insurance Company, and Health Insurance Plan of Greater New York (HIP). EmblemHealth Services Company, LLC provides administrative services to EmblemHealth companies. The EmblemHealth companies are separate companies from Empire BlueCross BlueShield.