

**Clinton-Essex-Warren-Washington
Health Insurance Consortium**
P.O. Box 455
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October 17, 2019

CEWW Health Insurance Consortium Policy Holders

Dear fellow insured:

Yesterday was an important day in the history of our healthcare consortium. At a meeting held yesterday morning, **the Board of Trustees unanimously approved a change in carrier from Excellus Blue Cross-Blue Shield to Empire Blue Cross.** This approval followed the unanimous recommendation for such by the Advisory Board. Both entities worked very hard on the request for proposals process which preceded this action, and both deserve thanks for this development.

This measure, clearly, is being undertaken to ensure the long-term viability of our consortium. Though the benefit structure of our various plans is not changing, Empire's administration (which includes the use of their provider and prescription networks) is projected to save appreciable claims expense. Further, both leadership boards were highly impressed by Empire's customer service systems and commitments.

With yesterday's approval in-place, the focus now shifts to ensuring a smooth, user-centered transition. **Empire will officially become the district's carrier on January 1, 2020**, and much activity will take place prior to that inception date. More specifics about meetings, websites, brochures, etc. will follow in the coming days and weeks, but this correspondence will give a general overview of what we might all expect. Some of the more immediate considerations are:

- Most people who are currently insured should not need to re-enroll. Those who will need to complete the enrollment or re-enrollment process would likely have had to do so anyhow... because of change in employment or dependent situation, migration between plans stemming from local collective bargaining, or some other individual-specific circumstance. Empire will confirm their belief that re-enrollment will not be necessary for the majority of our insured as soon as the enrollment file is received.
- Starting on January 1, 2020, all insured will begin using a new insurance card. Empire is willing to mail these to policy holders at any time. In an effort to not have these cards arrive too far in advance of when they will be used, but also not during the very busy holiday season, **December 18th has been targeted as the mail date for these new cards.**

- Empire plans to conduct a number of local forums/transition meetings. Empire reps will be visiting various sites throughout our BOCES region to meet with insured and answer questions. These meetings will take place in November and early-December, and a schedule for such should be available in the coming days. Each of you may well have questions, and many of these are likely common to other insured. As such, I encourage you to hold these inquiries for the upcoming meetings, as these are best answered in those forums.
- The Empire medical network is robust. Though the Empire and Excellus medical networks are not identical, there is 98.6% overlap in provider participation. Further, on-balance, the Empire network is actually slightly larger than that for Excellus, and so the small number of providers which may participate only in the Excellus network will be offset by the slightly-larger number of providers which participate only in the Empire network. Empire will also work to include any currently non-participating providers into their network. We are confident that our insured should experience very little disruption with regards to their medical provider(s).
- The national and international provider networks for both carriers are identical.
- Prescriptions are a particularly complicated aspect of health insurance, and Empire will be working with our insured to ensure a smooth transition. The movement of medications between the three coverage tiers in the prescription formulary is a regular occurrence to which Platinum Plan II members have become accustomed. While certain differences between the two carriers' prescription formularies are certain, Empire has expressed their commitment to minimizing the impact for our insured, and will be conducting direct outreach to those most impacted by this change.
- Mail order prescriptions (which afford a 90-day supply) will still be available through Empire, though the prescription benefit manager will no longer be Express Scripts. One interesting and attractive aspect of Empire's prescription benefit management is the availability of the 90-day supply either via mail or in-person at CVS pharmacies (or other pharmacies which honor the CVS/Caremark network, such as Target and Walgreens).

This news, while perhaps unsurprising for many, is sure to invite questions. Throughout the next several weeks, and via a host of communication channels, a great deal of additional information will be provided and situation-specific questions will be answered. For now, this change in carrier represents one of the most noteworthy actions in our plan's history, and its impact is projected to be both positive and significant. We are very excited about this next chapter.

With thanks and as a precursor to much additional information,



Jay Lebrun
Plan Chairperson