



Jefferson-Lewis et.al. School Employees' Healthcare Plan

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NEWSLETTER

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ENROLLEE ELECTION RESULTS

Judy Curtis won the enrollee election conducted earlier this year. Ballots were tallied on May 15th at Watertown BOCES. We welcome Judy to another three year term serving on the board of trustees.

CHANGE IN PLAN CHAIRPERSON

Effective August 12, 2015, Mr. Terry Fralick has stepped down after three years of dedicated service as the Plan Chair. Ms. Cheryl Steckly, Superintendent of Lowville Academy, was unanimously elected as the new Plan Chairperson at the October 13th board meeting. On behalf of all Plan enrollees, we wish Terry well and thank him for his past service and welcome Cheryl to her new role.

IDENTIFYING IN-NETWORK PROVIDERS

The most common frustration members experience in regard to unexpected out of network service charges arises in the hospital surgical environment. In this environment, an enrollee could have up to

four different medical providers: surgeon, assistant surgeon, anesthesiologist and hospital facility. It is possible that the hospital is in network and one or more of the other three medical service providers in this environment is not in network. The only way to be certain of the network status is to actively ask each surgical procedure participant before the surgery.

POS PLAN HOSPITALIZATION

Enrollees of the POS Plan are required to notify POMCO within 48 hours of an emergency hospital admission. POS Plan enrollees are also required to notify POMCO within 48 hours of a change in hospitals. The dedicated phone number for Jefferson-Lewis Plan members is (888)201-5150. This number is also located on the front of your enrollee identification card. If an enrollee does not comply with this requirement, the benefit payment will be reduced by 50% up to a maximum of \$250.00.

NEWBORN ENROLLMENT

Newborn children are NOT automatically enrolled in Plan coverage. To obtain coverage, you must contact your healthcare

clerk and enroll your newborn child. Failure to enroll your child within the first 30 days after birth will result in the child being classified as a late entrant as defined in the Plan. If the newborn child is not enrolled in the Plan on a timely basis, there will be no payment from the Plan and the covered parent will be responsible for all costs for the newborn child.

INTERNATIONAL COVERAGE:

Benefits apply to enrollees while out of the United States but charges will be incurred as out of network charges. There is also no coverage for repatriation which is the cost of transportation back to the United States to obtain preferred medical services available in the United States.

PLAN WEBSITE RESOURCES

Many Plan resources and contact information are available through the Plan's website at www.jefflewishealth.com. If you are a new employee, this will provide a comprehensive oversight of your Plan benefits. Claim forms and frequently asked questions (FAQs) regarding several Plan provisions will provide on-demand answers to your questions. Please call the Plan Manager's office at (888)865-2722 with any additional specific questions regarding your health benefits.

SUMMARIES OF BENEFITS & COVERAGE NOW AVAILABLE:

As required by the Affordable Care Act, the 2015-2016 summaries of benefits and coverage documents for the Point Of Service and Traditional plans have been posted to www.jefflewishealth.com and to www.mypomco.com.

NEW NO SURPRISE MEDICAL BILL LAW IN NEW YORK:

On March 31, 2015 the New York Legislature enacted and Governor Cuomo signed into effect a new law designed to protect patients from unexpected out of pocket expenses when receiving services from out of network medical providers. The new law provides a new independent mediation process through which patients can request that insurance companies or third party administrators negotiate directly with medical providers to determine an appropriate and fair reimbursement level for out of network costs. In addition, patients will also benefit from not being charged higher out of network costs if they were unable to stay in network. The law also strengthens consumer protection by requiring disclosures so that patients can more easily identify out of network providers and understand the estimated difference between the amount a provider will charge and the amount insurance will cover before receiving non-emergency medical services. This new law was adopted by the Jefferson-Lewis Healthcare Plan effective July 1, 2015 which is the next plan year following enactment of the law. More comprehensive information about the new law can be found at the New York State Department of Financial Services website at:

<http://www.dfs.ny.gov/consumer/hprotection.htm>