

## eBulletin

Important Network Information

**June 27, 2016**

### **Oxford Health Plans (NY), Inc. (OHP) License Withdrawal, Effective January 1, 2017, Upon Renewal**

We have conducted a review of our entire portfolio, which has led us to the decision to exit the commercial market on our Oxford Health Plans (NY), Inc. (OHP) license in 2017. This change will result in withdrawal of our individual and small group OHP New York HMO products and our large group OHP New York POS product. This change will occur on your clients' 2017 renewal date, beginning January 1, 2017. Please work with your affected clients to ensure they have selected a new OHI group plan before their current coverage ends.

This change does not affect our Oxford Health Insurance, Inc. (OHI) plans. Our OHI portfolio in New York offers a wide range of coverage options for employers of all sizes.

Impacted groups and members will receive a notice from us approximately 180-days prior to their 2017 coverage end date. The notice will outline the actions they need to take and other available coverage options. Samples of the 180-day communications are enclosed. The first mail drop to January 2017 renewing groups, their members, and individual policy holders will be postmarked by July 1, 2016, with subsequent mailings issued monthly thereafter to renewing groups and their members through June 2017.

#### **What this means for your clients**

- **Large group employers** will need to select a new OHI plan for their affected members. This change will not impact most of your customers since only a small number of large group customers continue to offer this product. If your client is impacted by this change, our representatives will reach out to you. Representatives are prepared to work with you and your clients to help simplify this transition and minimize disruption to affected members.
  - **180-day Large Group Employer OHP Withdrawal Notice Sample**
  - **New York Labor Law Attachment for Group Policy Holders**
  - **180-day Large Group Member OHP Withdrawal Notice Sample**
- **Small group employers offering both OHP and OHI plans** - We will automatically move the OHP HMO members into a similar OHI plan, upon the group's scheduled renewal date. We have enclosed information on the specific OHP plans that are being withdrawn from the market, as well as replacement OHI options for your reference. This change will not affect the group's existing OHI plan(s). If necessary, we will add a new OHI plan to the group's current offerings to support the population being transitioned. Information about any new OHI plan will be included in the group's renewal package and accessible through our Oxford small group online enrollment tool, Idea Management System<sup>SM</sup> (IDEA). If your clients would prefer to add a different plan, please

work with your clients to ensure they have selected a new OHI plan before their OHI renewal date.

- [\*\*180-day Small Group Employer OHP/OHI Withdrawal Notice Sample\*\*](#)
- [\*\*New York Labor Law Attachment for Group Policy Holders\*\*](#)
- [\*\*OHP Plans Withdrawn and OHI Replacement Options\*\*](#)
- [\*\*180-day Small Group Member OHP/OHI Withdrawal Notice \(January Renewal Date Only\) Sample\*\*](#)
- [\*\*180-day Small Group Member OHP/OHI Withdrawal Notice \(February - December Renewal Dates\) Sample\*\*](#)
- **Small group employers offering only an OHP plan** - These employers will need to **take action** to purchase a new policy before the end date of their current OHP plan. Since their current OHP plan is not renewing, the groups will not receive a renewal package from us. These groups will need to apply as a new group. For your convenience, information about a similar replacement option will be viewable in IDEA, where you can enroll groups in new coverage and upload supporting required documentation, such as tax documents and waivers. If you are not able to access IDEA, you can also send us a paper application.
  - [\*\*180-day Small Group Employer OHP-Only Withdrawal Notice Sample\*\*](#)
  - [\*\*New York Labor Law Attachment for Group Policy Holders\*\*](#)
  - [\*\*OHP Plans Withdrawn and OHI Replacement Options\*\*](#)
  - [\*\*180-day Small Group Member OHP-Only Withdrawal Notice \(January Renewal Date Only\) Sample\*\*](#)
  - [\*\*180-day Small Group Member OHP-Only Withdrawal Notice \(February - December Renewal Dates\) Sample\*\*](#)
- **Healthy NY** groups will be offered similar coverage from our affiliate, Oxford Health Insurance (OHI). These groups will not have to complete a new application for coverage. We will ask them only for the Healthy NY Recertification Form, which is a standard part of the annual renewal process.

Groups that continue to meet Healthy NY requirements and submit the Form will be automatically moved into the new Healthy NY OHI plan, upon the group's scheduled renewal date. Groups that do not complete the Form, no longer meet Healthy NY requirements or would like to choose a different plan can re-apply for Oxford small group coverage in an OHI plan.

  - [\*\*180-day Healthy NY Employer OHP Withdrawal Notice Sample\*\*](#)
  - [\*\*New York Labor Law Attachment for Group Policy Holders\*\*](#)
  - [\*\*180-day Healthy NY Member OHP Withdrawal Notice \(January Renewal Date Only\) Sample\*\*](#)
  - [\*\*180-day Healthy NY Member OHP Withdrawal Notice \(February - December Renewal Dates\) Sample\*\*](#)
- **Oxford Individual plan members will need to take action** and must enroll in a new plan to have health insurance in 2017. The last day of coverage for these members, under their current plan, is December 31, 2016. We encourage you to work with your affected clients to seek replacement coverage through the New York State of Health, the Official Health Plan Marketplace ("the Marketplace"). The Marketplace offers a variety of coverage options from a number of insurers and premium assistance is available for those who qualify.
  - [\*\*180-day Individual Off-Exchange OHP Withdrawal Notice Sample\*\*](#)
  - [\*\*90-day Individual Off-Exchange OHP Withdrawal Reminder Sample\*\*](#)

**For more information, please contact your sales representative.**

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