

# EmblemHealth Copays When Secondary to Medicare

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June 07, 2022

This update directly affects downstate NY/NJ providers. Please note that although members were made aware of the changes, there doesn't seem to be an official notice that was sent to participating providers.

If a retiree has Medicare primary, the copay information will not be on the card. It will only provide cost share information if the carrier was primary with no other insurance.

**(Front desk staff are strongly encouraged to check benefits online or via IVR):**

- ⇒ A vast majority of the Medicare population in NY/NJ/LI that have EmblemHealth as secondary are most likely NYC retirees where these changes would affect them directly-These plans should have **“GHI CBP”** and **“The City of New York Health Benefits Program”** listed on the upper right-hand corner of the card-This is an easy way to identify a city retiree, even if it's an old card with an outdated ID number
- ⇒ EmblemHealth does offer traditional Medicare supplement plans, but these would not be affected by the \$15 co-pay requirements since the coverage requirements for the different supplement plans are dictated from CMS and not the individual insurer-They aren't nearly as common as plans from other insurance companies like AARP, Blue Cross, etc..
- ⇒ Lastly, there is a possibility that a patient has commercial coverage secondary to Medicare, but these small group plans would not be subject to CBP copay structure

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Below is a summary of the benefits for GHI Senior Care as of the start of this year 2022:

- ⇒ Retirees are still responsible for the Medicare Part B deductible for the calendar year
- ⇒ In addition to the Medicare Part B deductible, EmblemHealth has an additional \$50 deductible that patients need to meet before the plan covers any coinsurance from Medicare
- ⇒ Patients will have a \$15 copay for covered Medicare services- EmblemHealth will cover any patient responsibility at 100%
- ⇒ There is no cap or out of pocket maximum on patient responsibility- Patients will always have to pay a \$15 secondary copay
- ⇒ If EmblemHealth covers the coinsurance for DME:
  - There is an additional \$25 deductible in addition to the two pre-requisites listed above
  - Once the DME deductible is met, DME will be covered at 100%
  - DME is subject to an annual maximum of \$2500 per calendar year (which is lumped together with private duty nursing and ambulance services), where patients will be responsible for the Medicare co-insurance once they exceed that cap

References: See EmblemHealth links below for more information:

[GHI Senior Care | EmblemHealth](#)

[GHI Senior Care \(emblemhealth.com\)](https://www.emblemhealth.com)

[Microsoft Word - Senior Care change letter \(nyc.gov\)](#)