



an EmblemHealth company

October 2008

EmblemHealth, the parent company of HIP and GHI is pleased to announce two new health plans: **EmblemHealth CompreHealth** (an HMO underwritten by HIP Health Plan of New York) and **EmblemHealth CompreHealth EPO** (underwritten by HIP Insurance Company of New York). The terms of your Agreement with HIP will apply to these new plans.

Enclosed is a flyer that explains the features of these plans and shows sample member ID cards for **EmblemHealth CompreHealth** and **EmblemHealth Comprehealth EPO** members. Should you have any questions, please contact our Provider Relations Service Team at 1-866-447-9717, option 5.

Thank you for your continued support. We appreciate the quality care that you provide to our members.

Sincerely,

Edward A. Lucy, Senior Vice President
Delivery Systems Management & Strategy

Enclosure

COMPREHEALTH

PRODUCTS DELIVERING QUALITY, COORDINATED CARE IN THE COMMUNITY

EMBLEMHEALTH COMPREHEALTH*

EmblemHealth CompreHealth is an HMO product designed to promote community care and a medical home for our members. By providing quality, coordinated care through established multi-specialty physician group practices and a select group of individual practitioners, we encourage close collaboration between primary care physicians (PCPs) and specialists so patients get access to the care they need more quickly—and with less hassle, lower premiums and limited out-of-pocket costs.

CompreHealth members are required to select a participating PCP and obtain a referral for specialist services. This product is available with a variety of cost sharing options and includes **\$0 copays for children** for office visits and diagnostic services.

Your CompreHealth patients will also enjoy access to a wide range of preventive care and wellness programs plus limited coverage for a variety of non-traditional benefits, such as alternative medicine, acupuncture, nutritional counseling and massage therapy.


EMBLEMHEALTH COMPREHEALTH EPO*


EmblemHealth CompreHealth EPO offers many of the same great features as CompreHealth—including an emphasis on community care and providing a medical home to our members by drawing on a network of multi-specialty physician group practices and a select group of individual practitioners. This product offers a wider range of options for cost sharing and the **\$0 copay for children** for all office visits and diagnostic services as an option.

While **PCP selection is not required** for CompreHealth EPO, physicians and other health care practitioners are encouraged to be active participants in coordinating their patients' care. **No referrals are necessary for in-network specialist care.**

Your CompreHealth EPO patients will have access to a discount network for non-traditional benefits such as alternative medicine, acupuncture, nutritional counseling and massage therapy. Like the CompreHealth HMO product, this plan encourages close collaboration amongst health care practitioners so patients get access to the care they need more quickly—and with less hassle.

*Underwritten by HIP Health Plan of New York

	EmblemHealth™ www.emblemhealth.com	CompreHealth Referral Required
MEMBER: JOHN G. SAMPLEPLACEHOLDER ID NUMBER: 12345678900		
Network: NY Metro Gender: M Date of Birth: 01/01/01 PCP Name: Dr. John Smith PCP Phone: 000-000-0000 Copay: PCP \$10 SPEC \$20 ER \$50 Dependent Child Physician/Diagnostic \$0/\$0 Dental: 1 BIN#: 400023		
<small>Underwritten by HIP Health Plan of New York</small>		

	EmblemHealth™ www.emblemhealth.com	CompreHealth EPO No Referral Required
MEMBER: JOHN G. SAMPLEPLACEHOLDER ID NUMBER: 12345678900		
Network: NY Metro Gender: M Date of Birth: 01/01/01 Copay: PCP \$10 SPEC \$20 ER \$50 Dependent Child Physician/Diagnostic \$0/\$0 Dental: 1 BIN#: 400023		
<small>Underwritten by HIP Insurance Company of New York</small>		

EmblemHealth CompreHealth Frequently Asked Questions

FOR PRACTITIONERS

1. Question: What is EmblemHealth?

Answer: EmblemHealth is the parent company of HIP and GHI, formed when the two companies affiliated in 2006.

2. Question: What's the difference between EmblemHealth, GHI and HIP?

Answer: EmblemHealth is the parent company of HIP and GHI. We are now offering the HIP and GHI products under the EmblemHealth name effective January 1, 2009, including a suite of choices featuring different benefits for affordable options. The existing HIP and GHI products will not be withdrawn from the market and your patients will be able to continue seeing you under the same terms and conditions.

3. Question: How will this change my status with GHI and HIP?

Answer: This affiliation and the transition to the EmblemHealth name will not have any material impact on the agreement you have with either or both companies and the affiliation and the new branding of the products will not cause you to participate in any new provider network.

4. Question: What areas of the State of New York does CompreHealth's New York Metro network cover?

Answer: There are 8 counties covered by the CompreHealth New York Metro Network - Bronx, Kings, Manhattan, Nassau, Queens, Richmond, Suffolk and Westchester.

5. Question: What are the Fee Schedules for both the CompreHealth HMO and EPO products?

Answer: Since the new EmblemHealth products are underwritten by HIP, you will be reimbursed at the CompreHealth HIP Fee Schedule.

6. Question: Do I need to be recredentialed to participate in the EmblemHealth CompreHealth products?

Answer: No.

7. Question: When can I start to treat CompreHealth members?

Answer: These new products will be available to members with a start date of January 1, 2009. You may begin treating CompreHealth members at that time.

- 8. Question:** I am a HIP provider. Does this mean I can treat EmblemHealth CompreHealth members??
- Answer:** If you are currently participating with HIP and have received notification of an Amendment to your current agreement adding the CompreHealth products, you are considered to be participating in the CompreHealth New York Metro provider network and can treat CompreHealth members.
- 9. Question:** Are all HIP practitioners automatically participating in the CompreHealth NY Metro Network? I have not received any notice about becoming an EmblemHealth CompreHealth provider. When will I receive my invitation?
- Answer:** If you have not received a contract amendment adding CompreHealth to the list of products you participate with, or the group you belong to has not been contracted on a group level to participate with these products, your claims for CompreHealth will be treated as out-of-network services subject to applicable limitations and exclusions. Due to network considerations, we were not able to invite all practitioners into the CompreHealth New York Metro network.
- 10. Question:** Will I have different provider ID for the CompreHealth HMO and EPO Network?
- Answer:** No. You will use the same provider ID that you currently use with HIP.
- 11. Question:** Where should I send claims for CompreHealth members?
- Answer:** Send all claims to the address listed on the back of the member's ID card.
- 12. Question:** How do I submit claims for these products electronically?
- Answer:** If you are already submitting claims electronically for your HIP patients, you may submit claims for EmblemHealth patients using the same payer ID number (55247).
- 13. Question:** Are there any instances where the policies and procedures for treating EmblemHealth CompreHealth members differ from HIP's policies and procedures?
- Answer:** No.
- 14. Question:** Where can I get more information about the new EmblemHealth products?
- Answer:** For more information on these products, please visit www.emblemhealth.com and select "Plan Options."

