

2023 Medicare Advantage New York Medicare Supplement Market Exit *Frequently Asked Questions – May 2023*

OVERVIEW	<p>Empire BlueCross BlueShield and Empire BlueCross Medicare Supplement Plan Offering Discontinued in New York</p> <p>Empire BlueCross BlueShield and Empire BlueCross (Empire) will discontinue offering its Medicare Supplement (Med Supp) Plans to Medicare eligible individuals in New York (NY) effective July 1, 2023, and will no longer enroll new members as of that date but will continue to serve existing members.</p> <p>Members currently enrolled in an Empire Med Supp plan may keep their existing plan and you will continue to receive commission for these members for as long as they continue to pay their premiums.</p> <p>Empire will continue to offer Medicare Advantage plans in certain parts of the state of NY as well as prescription drug plans (Part D). Anyone currently enrolled in an Empire Med Supp plan will not have to change their plan and will continue to have access to covered benefits.</p> <p>Applications received prior to July 1, 2023 will be processed as usual. New applications received July 1, 2023 and after will not be accepted by the plan. These applicants will receive a letter from Empire informing them that we no longer offer Med Supp Plans in the NY market. They will be encouraged to inquire about an Empire Medicare Advantage Plan in counties where available.</p>
QUESTION & ANSWER	<p>Does this mean that Empire will no longer serve the New York market?</p> <p>No. Empire will continue to offer Medicare Advantage and Part D Plans in New York.</p> <p>How will this affect those applications that have already been submitted to Empire for enrollment?</p> <p>All Med Supp applications received prior to July 1, 2023, for a July 1, 2023 effective date or earlier, will be processed following current business rules.</p> <p>Med Supp enrollment applications in NY received July 1, 2023 or after, for a July 1, 2023 effective date or later, will be rejected. Applicants will receive a letter from Empire indicating their application will not be processed for enrollment. We will advise those prospects to inquire about an Empire Medicare Advantage Plan if available in their area. If the Empire MA Plan does not meet their needs, there are other carriers in the market that offer Med Supp Plans.</p> <p>Will Empire continue to offer prescription drug plans (Part D) and Medicare Advantage plans in New York?</p> <p>Yes, Empire will continue to offer prescription drug plans (Part D) and Medicare Advantage plans in select areas.</p>

Will I continue to receive commission payments for my existing book of Med Supp business in NY?

Yes. You will continue to be paid commissions for current members as they will retain their **existing** Med Supp Plans as long as they continue to pay their premiums.

What should I tell applicants who are enrolling with an effective date of July 1, 2023 or prior?

Med Supp enrollment applications received by the plan prior to July 1, 2023 will follow the current process for new Med Supp enrollments. The application must be received by the plan prior to July 1, 2023.

Member Impact

Will members who are currently enrolled in an Empire Med Supp plan lose their coverage?

No. There is no impact to current members. Members will retain their **existing** Med Supp Plans as long as they continue to pay their premiums. They will continue to have access to all regular customer service channels.

Will premium rates be impacted for members currently enrolled in a standard Empire Med Supp Plan.

At this time there will be no impact to their premium rates. Empire evaluates its Med Supp Plans annually and implements rate changes as needed, subject to approval from the New York Department of Financial Services.

What plan choices are now available for eligible beneficiaries in NY?

Empire will continue to offer prescription drug plans (Part D) and Medicare Advantage plans in select areas in NY. If an Empire product does not meet their needs, there are other carriers in the market that offer Med Supp Plans.

Services provided by Empire HealthChoice Assurance, Inc., licensee of the BlueCross Blue Shield Association, an association of independent BlueCross and Blue Shield plans.

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