Changes to Member ID Cards Coming in April

In December, the NYS Department of Financial Services (DFS) issued new minimum standards for the content on health insurance identification cards.

Changes apply to MEDICAL and MEDICAL/PHARMACY IDENTIFICATION CARDS ONLY (changes will not apply to dental only and pharmacy only member cards). Changes impact both fully insured and self-funded groups as follows:

**FULLY INSURED MEMBER ID CARDS**

- ID cards will be sent to all subscribers **AND** dependents
  - Subscribers will continue to receive two member ID cards. Each dependent will receive their own member ID card mailed in its own envelope, regardless of age.
    - For example, if a subscriber has a dependent and adds a newborn to their policy, the subscriber’s newborn child will receive their own member ID card mailed to the address we have on file.
  - ID cards will include the following additional information:
    - Plan’s provider network name
    - Urgent care copay or coinsurance
    - Pharmacy copay and/or coinsurance for a 30-day retail supply, if applicable
    - Plan’s pharmacy formulary name, if applicable
    - Coinsurance for PCP, Specialist, and Emergency Room, instead of copay if applicable
  - Language stating the coverage is fully insured
  - We are required to ensure the provider network name and formulary name displayed on the ID card matches what is displayed on the health plan’s website.
SELF-FUNDED MEMBER ID CARDS

- Language stating the coverage is self-funded
- Employer groups will be given the option to have the additional DFS Regulation apply to their member’s identification cards as they renew starting May 1, 2021

TIMELINE

Changes to member ID cards go into effect on April 22, 2021 and will apply to policies and contracts issued, renewed, modified, or amended on and after that date. For example, any group with a renewal date of January 1, 2022 will receive new member ID cards within 30 days of their effective date.

Additionally, federal guidelines are changing that will further impact member ID cards for both fully insured and self-funded groups. This is anticipated for renewals January 1, 2022 and after and is specifically related to the Federal Consolidated Appropriations Act (CAA). We will share more information as it becomes available.