



*Serving Employees and Retirees of School Districts in Smithtown, South Country, Three Village*

## Fall Bulletin 2023

### **Maximum Out of Pocket Change**

Effective January 1, 2024 keeping in alignment with the Affordable Care Act, the Suffolk School Employees Health Plan Commercial Plan Maximum Out of Pocket amounts will be changed.

The new Maximum Out of Pocket amounts will be,

Individual: \$9,450

Family: \$18,900

### **Effective January 1, 2024, SSEHP will be changing the Specialty Drug member cost share.**

As of January 1, 2024, the Plans Specialty drug copays will be changing to 50% with a maximum of \$500 whichever is less. Most of these medications have manufacturer assistance programs associated with them. These programs could lower your out-of-pocket expenses. It is HIGHLY recommended that you sign up for a copay card immediately!

If your brand-name drug has a copay card available, there are a few ways to get one:

1. The fastest way is sign up on a manufacturer's website. Search for a medication or manufacturer website using your internet browser

(Chrome, Edge, Safari, etc.) Example: Type in the drug name and "copay savings".

2. Ask your doctor or pharmacist about copay cards for your prescribed specialty drug(s).
3. You can also call OptumRx at, 1-855-427-4682. The Customer Service Team can assist you determining if your drug has a manufacturer copay coupon card associated with it and guide you through the process.

### **NEUROBIOLOGICAL DISORDER – AUTISM SPECTRUM DISORDER SERVICES**

The Plan pays Benefits for behavioral services for Autism Spectrum Disorder including Intensive Behavioral Therapies such as Applied Behavior Analysis (ABA) starting January 1, 2024, which are the following:

Focused on the treatment of core deficits of Autism Spectrum Disorder.

Provided by a *Board Certified Applied Behavior Analyst (BCBA)* or other qualified provider under the appropriate supervision.

Focused on treating maladaptive/stereotypic behaviors that are posing danger to self, others and property and impairment in daily functioning.

These Benefits describe only the behavioral

component of treatment for Autism Spectrum Disorder. Medical treatment of Autism Spectrum Disorder is a Covered Health Service for which Benefits are available under the applicable medical Covered Health Services categories as described in this section.

Services include the following:

- Diagnostic evaluations, assessment and treatment planning.
- Treatment and/or procedures.
- Medication management and other associated treatments.
- Individual, family, and group therapy.
- Crisis intervention.
- Provider-based case management services.

The Mental Health/Substance-Related and Addictive Disorders Administrator provides administrative services for the inpatient treatment.

You are encouraged to contact the Mental Health/Substance-Related and Addictive Disorders Administrator for referrals to providers and coordination of care.

### **Preventive Services: Colon Cancer Screening**

The U.S. Preventive Services Task Force (USPSTF) recommends colorectal cancer screenings for people ages 50–75 years, and indicates that the fecal DNA test is one of several available strategies for screening.

UnitedHealthcare and SSEHP continue to support preventive care including colon cancer screening. We provide coverage for screening colonoscopies, virtual colonoscopies, sigmoidoscopies and stool-based colon cancer screenings. In addition to providing preventive coverage for existing stool-based screening tests, fecal occult blood test (FOBT) and fecal immunochemical tests (FIT), UnitedHealthcare is now adding a third stool-based colon cancer screening option called stool DNA or fecal DNA testing. The Preventive Care Services Coverage Determination Guideline (CDG) has been updated to include coverage for the fecal DNA test as a preventive service. One commercial example of a fecal DNA test is Cologuard®

### **How does it work?**

- Stool-based testing including fecal DNA testing for colon cancer screening can be performed in lieu of a screening colonoscopy at the provider's discretion. Members should discuss the appropriate screening with their provider.
- If they decide on fecal DNA screening, the provider will order the kit, which would be paid as a preventive service at no cost-share. There is no paperwork for members. Members may not purchase the fecal DNA kit on their own and submit the bill.
- In some situations, a follow-up screening colonoscopy may be indicated. Whether this would be covered as preventive or under the medical plan as diagnostic will depend on the provider.

## **How often can a fecal DNA screening be done as a preventive service?**

Fecal DNA screening is covered as a preventive service once every 3 years. As an alternative, the FOBT and FIT have an annual screening recommendation by the USPSTF.

## **UHC is reaching out for a caring conversation**

A compassionate UnitedHealthcare nurse or advocate may be reaching out to offer extra support. They may be trying to contact you to help schedule appointments, enroll you in complimentary programs and answer your questions. We're reaching out for a caring conversation. It's your health. Let's connect on it.

We may be connecting with those who are:

### **Recovering from a hospital stay**

We'll confirm that you've received and understand your after-care instructions, medications, etc.

### **Managing a condition**

We'll reach out to provide caring assistance to those with cancer, asthma, diabetes, heart failure, kidney issues and more.

### **Expecting a baby**

If pregnant, an experienced maternity nurse may call to provide support.

## **MSK Direct**

October is Breast Cancer Awareness Month, and the SSEHP partners with Memorial Sloan Kettering Cancer Center to offer you MSK Direct, a program that offers you special access to world-class cancer care. Memorial Sloan Kettering recommends an annual clinical breast examination by a healthcare professional starting at age 25 and an annual mammogram starting at age 40 for women of average risk without symptoms. Ask your doctor if you need earlier or more frequent screening or additional tests if you are at above-average risk for breast cancer. To learn more, visit our breast health guide at: [mskcc.org/ssehpcare](https://mskcc.org/ssehpcare).

Breast Cancer Awareness  
Wednesday, October 11, 2023  
1:00–2:00 p.m., ET

1 in 8 women in the US will develop breast cancer in their lifetime. Learning about the signs and symptoms of this cancer and what can be done to help prevent or to find the cancer early can help save lives.

Join Dr. Elizabeth Comen, a breast oncologist from Memorial Sloan Kettering Cancer Center (MSK), for a discussion on breast cancer. Dr. Comen will offer her expertise on best practices for cancer prevention,

early detection, screening  
recommendations, risk factors and will  
answer your questions about this disease.

REGISTER HERE:

To register for the webinar, scan the QR  
code or visit [mskcc.org/1011web](https://mskcc.org/1011web)

If you have been diagnosed with cancer or  
your doctor suspects that you may have  
cancer, contact MSK Direct by calling  
SSEHP's dedicated phone number: 833-825-  
4563 or visit [mskcc.org/ssehp](https://mskcc.org/ssehp).