

Questions and Answers from Health Care Zoom Meetings

Question: INDECS did not have automatic coordination of benefits. Will Empire have this coordination?

Answer: Yes. Empire has automatic coordination of benefits with Medicare via an electronic crossover claims file. This will make the claims process for Medicare primary participants much more efficient than it is today under INDECS.

Question: Under Global Coverage, does Empire pay if Medicare is not accepted overseas?

Answer: Yes, Empire will still process a claim as secondary if Medicare is not accepted. That is regardless of if the provider is overseas, or in the US.

Question: For Navitus, is the functionality described for the iPhone also available on the desktop computer?

Answer: Yes.

Question: Can we still see our own primary physician virtually? I know we can use BCBS virtual service, but I'd like to see my own virtually.

Answer: Yes, if your doctor provides that service.

Question: With Medicare as primary, what has to be done to initiate automatic crossover?

Answer: Crossover will be done automatically and there is nothing you need to do.

Question: I am retired and not living in NY. Will Empire cover as INDECS as in the past?

Answer: Yes.

Question: If Lumicera specialty pharmacy or Birdi online pharmacy are currently used, will I have to make any transfers of scripts to new pharmacies or just update the Navitus card with them?

Answer: You do not have to do anything now. However, beginning 1/1/2023, it is suggested that you contact them to make sure your new ID numbers have transferred over.

Question: Will there be formulary changes for 2023?

Answer: No.

Question: If a member currently uses the retiree medical coverage but has waved prescription coverage, does Navitus need to be updated or will the prescription wave continue as it does with INDECS?

Answer: This gets passed onto Navitus on the eligibility file transfer. There is nothing you need to do.

Question: Can Navitus portal find a local pharmacy that has a specific drug in stock at time of inquiry?

Answer: The portal only provides information on the pharmacies that are in network. The pharmacy would have to be contacted as the app cannot track a specific pharmacy's inventory. However, you are able to call pharmacies directly from the app or get the phone numbers from the member portal.

Question: Do we have to change from Birdi? Or can we keep it?

Answer: Nothing changes with Birdie. It's still the District's mail order vendor.

Question: Do the Empire Cards get used at the Pharmacy as well as for the Dr. office?

Answer: There are separate ID cards for Empire and for the pharmacy. You will receive two in the mail, arriving in different envelopes. The Empire card will be used at the doctor's office and the Navitus card will be used at the pharmacy.

Question: What is the duration of our agreement contract with Empire? Or, how soon could we see us change again?

Answer: The District has a 3-year agreement with Empire, renewable in 3-year increments.

Question: Will we get a paper statements mailed to us for paid claims?

Answer: If you are getting paper statements now, that will continue. There is an option to receive paperless statements, if you choose.

Question: Will case management be available? And if so, is it within Empire or with a different organization (such as Healthcare Strategies, which was used with INDECS)?

Answer: Case Management takes place at Empire. You can talk or communicate via the Sydney app. All case management is handled inhouse through Empire. Nothing is outsourced.

Question: Will Navitus update our info directly with Birdi?

Answer: Only your ID number will change.

Question: For retirees with Medicare as their Primary, what has to be done to initiate automatic crossover? If requested by us, will Empire set this up for us with Medicare?

Answer: Crossover will be automatic and there is nothing you need to do.

Question: Can our children call you, on our behalf, to discuss claims, payments or issues? Will providing you with our ID info allow access? Or, is a special Authorization Form required to be record?

Answer: If your children set up the Sydney app with you, they would be able to assist you with reviewing your claims and medical information. However, a HIPPA form will be required for them to speak with anyone about your health care. The form will be available on the Carmel website.

Question: Does Sydney app work with Desktop?

Answer: The Sydney app would be downloaded on your phone. You can access the desktop version on your computer by going to: www.empireblue.com

Question: I have a Tertiary provider which is also Empire. How is that handled?

Answer: Depending on the pharmacy rules, it will be handled in the same manner as it is now.

Question: Under INDECS with Medicare, the provider needs to snail mail or fax the claim with a copy of the Medicare EOB to INDECS. Are you saying that now it can be done automatically through Medicare? Currently that doesn't happen and there have been issues.

Answer: Currently, your doctor does send paper documents to process the claim. However, effective January 1, 2023, when your doctor submits your claim to Medicare, it will automatically transfer over to Medicare. Your doctor will not have to submit the EOB to BC BC. For secondary coverage, it will be automatic. Anything prior to January 1, 2023 will still be done through INDECS.

Question: Is Telemedicine available with our doctor as well as Sydney doctors?

Answer: Yes. However, Sydney doctors are available on the Sydney app.

Question: I have an appt on 12/28....so I would use my old card for this date?

Answer: Yes, use your current ID card on 12/28. You will begin using your new ID card beginning January 1, 2023.

Question: Do I tell my doctor I am Empire or Navitus when they ask my insurance?

Answer: You will tell your doctor that you are still using Empire and that your pharmacy is still Navitus. The district is still with INDECS until 12/31/2022. Beginning 1/1/2023, we are with Empire. So, you will begin using your new ID cards on 1/1/2023. Please remember to show your doctor and pharmacist your new ID cards the first few times you visit.

Question: Is mail order RX still required as opposed to local pharmacy?

Answer: Yes, for all maintenance medications.

Question: Do I need to let my pharmacy know of new insurance card?

Answer: Yes, show your new ID card when you go to the pharmacy beginning 1/1/2023.

Question: How does Navitus protect against online breaching, i.e., security measures?

Answer: Navitus has in-house security teams to protect that information.

Question: If we have another active prescription plan with another company, what needs to be done to activate and effectively begin the new Navitus Plan? Will we receive a new ID card? Will Navitus notify Medicare? What else?

Answer: Please give your new ID card to your pharmacy beginning 1/1/2023. If you have primary coverage, Navitus would still cover as secondary coverage. You will receive new ID cards for both Empire and Navitus by the end of December 2022.

Question: I assume Birdie remains the same

Answer: Yes, it remains the same.