

GHI IMPORTANT DEVELOPMENT

Dear Friends of 10-13:

This email is going to only a small group of former NYC employees living outside New York -- because I've been in touch with only a few dozen of you directly, in the context of the class action suit against GHI.

I think this email needs to be shared widely with NYC retirees living out of state because it can have a major beneficial impact on your healthcare costs.

First, a quick update on the class action lawsuit. We had a conference with the judge last week, and received a very positive ruling: GHI has to start turning over discovery materials. That is a good development. GHI has filed a motion to dismiss the entire lawsuit -- which is the typical response -- and the judge said he would schedule oral arguments, followed by his decision -- over the course of the next several months. Nothing happens quickly in the legal system.

Now, the REALLY IMPORTANT news:

We were reviewing documents, and came across a provision in a 2014 NY Attorney General "Assurance of Discontinuance" (settlement) with GHI that affects everyone having problems finding in-network doctors. (I heard from many of you that there are few, if any, in-network doctors -- those who will accept GHI - in Florida, North Carolina, and Pennsylvania.)

GHI has to find you an in-network doctor for you; and if there are none, they have to treat the out-of-network claim as if it were in network. But you have to CONTACT GHI FIRST,

I'm including a screen shot of both the relevant section of the settlement; and a link to the entire settlement itself.

I suspect that many GHI telephone representatives may not be familiar with this requirement, so you have to be pushy: cite the Attorney General's "Assurance of Discontinuance - #14-181".

If you get push-back from GHI, let me know. And if I can be of any further assistance, don't hesitate to contact me. My email is: Steve.Cohen@SteveCohenEsq.com

Good luck!

Steve

And here is the relevant section:

32. Within ninety (90) days of the Effective Date of this Assurance, GHI will assist GHI Plan members who contact GHI prior to receiving pre-scheduled medical procedures to find participating providers (including ancillary providers, e.g., anesthesiologists and radiologists) so as to ensure that the member can stay in-network. If GHI cannot identify participating providers to provide the ancillary medical services for GHI Plan members' pre-scheduled medical procedures, then GHI will treat claims for non-participating providers as if they were performed by participating providers. GHI may consider entering into single case agreements with the non-participating providers or agreeing to pay non-participating providers' charges so as not to leave the member with a balance bill (other than applicable cost-sharing, e.g., deductibles and copayments).