

HEALTH CARE NEWS

A Monthly Publication From the New York State Attorney General's Health Care Bureau

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WOMEN'S HEALTH BENEFITS EXPANDED

A new women's health law will require health plans to cover more mammograms, bone density tests and drug therapy for osteoporosis, as well as prescribed contraceptive pills and devices. The law becomes effective on January 1, 2003.

Under the new law, health plans will be required to cover mammograms every year, beginning at age 40. Previously, plans were required to cover mammograms every year beginning at age 50. Bone density tests will be covered for women at significant risk of osteoporosis, or if their condition meets Medicare or National Institute of Health criteria for such exams. Osteoporosis drugs will also be covered if the health plan member has prescription drug coverage.

Funding has also been increased for New York State's Healthy Women Partnerships, community coalitions which provide early detection services such as pap smears and mammograms to low income, uninsured or underinsured women. The Partnerships can assist Medicaid eligible women in obtaining coverage for treatment for conditions diagnosed through the program. To contact a local Partnership, call 1-800-422-6237 and speak to a Cancer Information Specialist www.health.state.ny.us/nysdoh/consumer/cancer/main_1.htm.

Finally, the new law requires employers offering a prescription drug plan, with exemptions for certain religious-affiliated employers, to provide coverage for birth control pills, Depo-Provera, Norplant, IUDs or



HEALTH CARE HELPLINE AT 1-800-771-7755 option 3

When Ms. G was diagnosed with breast cancer, her doctor recommended radiation treatment at New York City's Memorial Sloan Kettering, a hospital that was not in her health plan's network. After reading her health plan documents, Ms. G discovered that her plan covered out-of-network care at 70 percent of what it determined to be the *usual and customary rate* for such care. When Ms. G received an unexpected \$3000 hospital bill, she called her plan but was told that only 25 percent of her radiation treatment bill was covered because the hospital had exceeded the plan's *usual and customary rate* for this care. Ms. G called the Attorney General's Health Care Helpline and a mediator surveyed area hospitals and found that their rates for radiation were comparable to those at Sloan Kettering. The mediator informed the plan about the results of the survey and concluded that Ms. G's hospital charges were consistent with the *usual and customary rate* in the New York City area. The plan reimbursed Ms. G at 70% of Sloan Kettering's charges in compliance with the terms of her plan.

diaphragms. Employees whose employers are exempt from the law's mandates will have the right to directly purchase coverage for contraceptives at an additional premium.

CURRENT Rx PRICES AVAILABLE UPON REQUEST

Remember the pharmacy price posters displayed at a Duane Reade or a Rite-Aid, a Hannaford or even an independent pharmacy? You may not see them again.

Under a new law, in effect already, Rx price list print-outs are replacing Rx price posters.

The new law requires all New York pharmacies to give you a print-out of their prices of the 150 most commonly prescribed drugs. Previously, pharmacies were required to prominently display their prices on an easily visible poster. Pharmacies may comply with the old or new law

through August 5, 2003. Under the new law, pharmacies must post a sign informing you that a print-out of prescription drug prices is available. The prescription prices on the print-out must be updated weekly by drugstores. You can obtain a copy upon request.

So, when you are out shopping for your prescription drugs or need to compare prescription prices at different pharmacies and get the best deal, look for the price poster at your drugstore or ask the pharmacist for a print-out of the most up-to-date prescription price list.



DID YOU KNOW?

If you are a performing artist or even if you are not, state-by-state information about health rights, how to get and keep health insurance, and how to receive financial assistance for medical bills, is now available at www.actorsfund.org/ahirc, the Manhattan-based Actors' Fund of America's website.

Attorney General Eliot Spitzer's Health Care Bureau protects - and advocates for - the rights of all health care consumers statewide. The Bureau operates a Health Care Helpline that assists thousands of New Yorkers with individual problems; investigates and takes law-enforcement actions to address systemic problems in the operation of the health care system; and proposes legislation to enhance health care quality and availability in New York State. **To share your views contact the Editor: Rashmi.Vasisht@oag.state.ny.us**

