COVID-19 Updates

The COVID-19 vaccine is here. It is safe, effective and free. Walk in to get vaccinated at sites across the state. Continue to mask up and stay distant where directed.

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DEPARTMENT OF FINANCIAL SERVICES ANNOUNCES FINAL REGULATION SETTING STANDARDS FOR NY HEALTH INSURANCE ID CARDS

Regulation Standardizes Information on Health Insurance ID Cards to Provide More Useful Information and Streamline Administrative Process for Consumers, Insurers, and Health Care Providers

Regulation Developed in Collaboration with Consumer Advocates, Insurance Industry, and Providers

Regulation Supports Work of DFS and DOH Health Care Administrative Simplification Workgroup

The New York State Department of Financial Services (DFS) today announced the issuance of a final regulation that requires New York-regulated health insurers to provide basic health insurance information for consumers on health insurance identification (ID) cards. The final regulation also supports the efforts of the Health Care Administrative Simplification Workgroup convened by DFS and the New York State Department of Health (DOH).

The final regulation requires health insurance ID cards to give consumers ready access to clear and current information about their health insurance plans, cost-sharing, network and drug formularies, and how to contact insurers' member services. This requirement will also benefit health care providers who will have access to necessary coverage information that will streamline administrative and billing processes between insurers and providers.

"Access to clear and accurate information on health insurance ID cards not only helps consumers understand their coverage, but also helps health care providers by giving them quick access to information that will simplify administrative and billing processes," **said Superintendent of Financial Services Linda A. Lacewell.** "Clarity of coverage information is especially important during a global health crisis."

"In the midst of a global pandemic, it is more important than ever that New Yorkers have access to high-quality, affordable health insurance and that information regarding their benefits and responsibilities is readily available and easy to understand," **said Commissioner of the New York State Department of Health Dr. Howard Zucker.** "By requiring health insurers to provide basic health insurance information on health insurance ID cards under Governor Cuomo's leadership, we can protect consumers while simultaneously simplifying the billing process for healthcare providers."

In addition to disclosing basic health insurance information, insurers are required to provide a health insurance ID card to the primary insured, and to each dependent of the primary insured

who is 18 years of age or older, within 30 days of the effective date of the insured's or dependent's coverage.

When any information required to be on the card is changed, each insurer must provide the primary insured, and each dependent of the primary insured who is 18 years of age or older and covered under the health insurance policy, with a new health insurance ID card upon renewal of the policy.

The final regulation will take effect 120 days after publication in the State Register on April 22, 2021.

For a copy of the final regulation, go to the DFS website.

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Institutions That We Supervise

The Department of Financial Services supervises many different types of institutions. Supervision by DFS may entail chartering, licensing, registration requirements, examination, and more.

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