



February 15, 2007

Dear Member:

On December 22, 2006, legislation known as “Timothy’s Law” was signed in New York State. This law changes the mental health coverage requirements for the diagnosis and treatment of mental, nervous or emotional disorders under most group health insurance policies.

When Does Timothy’s Law Take Effect?

Timothy’s Law took effect on January 1, 2007 but the new benefits under this law will apply to you when your group’s policy is renewed or a new policy is issued in 2007. If your group’s policy was issued or renewed on or after this date, you may be eligible for the coverage afforded by this legislation. Please check with your employer or benefit administrator to find out when you may be eligible for this coverage.

What if My Policy Already Became Effective in 2007?

If your group’s policy has already been issued or renewed in 2007, you may be entitled to this coverage now. Because of the very short time frame between when the law was signed and when it took effect, we have not yet finalized the necessary formal amendments to your group’s policy. We are currently working on these amendments and will get them to you as soon as possible.

What Coverage is Required Under Timothy’s Law?

If you are covered under a policy issued to a **small group**, defined as a group with less than 50 employees, your benefits could include coverage for the diagnosis and treatment of mental, nervous or emotional disorders for up to thirty days of inpatient care and twenty days of outpatient care if you don’t already have this coverage. These benefits have to be comparable to other benefits under your group’s policy. In other words, the deductibles, copayments and/or coinsurance applied to the “Timothy’s Law” benefits can not be higher than those applied to other benefits under your group’s policy.

If you are covered under a policy issued to a **large group**, which is a group with more than 50 employees, your benefits could include coverage for thirty days of inpatient care and twenty days of outpatient care if you don’t already have this coverage. Additionally, you may receive comparable health benefits to other benefits under your group’s policy for the treatment of biologically based conditions. These include schizophrenia/psychotic disorder, major depression, bipolar disorder, delusional disorders, panic disorder, obsessive compulsive disorder, bulimia and anorexia. Finally, you may also be eligible for benefits to treat children with serious emotional disturbances and be subject to deductibles, copayments and/or coinsurance comparable to other benefits under your group’s policy.

How Can I Find Out More About Timothy’s Law?

Your employer can advise you of your group’s policy renewal or issue date which determines when you will be eligible for coverage under Timothy’s Law. You can also find out more about specific benefits covered under Timothy’s Law by calling us at 1-800-HIP-TALK (1-800-447-8255).

Sincerely,

Charles Mellia
Managing Director, Customer Service



Commercial HMO and POS



Medicare and Medicaid HMO