

# Atlantis Health Plan

## Member Newsletter

By Doctors. For New Yorkers.

# Season's Greetings

PAGE 2

Benefit Updates

PAGE 3

Know what to do about the flu

PAGE 4

WHCRA Notice /  
Premium Payments

## Holiday Health Tips

### Coping with Stress & Depression During the Holidays

#### Holiday Depression

Contrary to popular belief, the holidays are NOT when most suicides occur (it's actually early spring). Still, the stress of the holidays can deliver a one-two punch to mood and energy levels, even in people not normally susceptible to depression.

#### Return Gifts Later

The day after Christmas is not the time to return unwanted gifts. Wait until after the New Year when shopping crowds have diminished.

#### Volunteering

Do something for someone else. Try volunteering some of your time to help others.

#### You are Important Too

Save time for yourself! Recharge your batteries! Let others share in the responsibility of planning activities.

### Holiday Living

#### Avoid Holiday Heart Syndrome

The holiday season can put extra stress on already weakened hearts, leading to the "holiday heart syndrome." Overeating can raise your cholesterol and weight, both of which increase heart attack risk. Eating high-salt foods can add to heart stress by causing high blood pressure.

#### Holiday Heartburn

With rich foods and alcoholic beverages galore, heartburn is as common as mistletoe and holly. More than 52 million Americans suffer from frequent heartburn - and most of them never see a physician to find out what may be causing it. Heartburn may be worsened by overeating, eating rich or spicy food, drinking alcohol and smoking cigarettes.

#### Resisting Holiday Treats

How do you resist all the tempting treats that are customary during the coming week? Eat a healthy snack before heading off to a holiday gathering and never starve yourself the day of a big party or meal. Eat nutritious and satisfying mini-meals throughout the day to help control your appetite.



# Benefits Updates

## 1) Spanish Translation of Benefit Summaries, RX Riders and Miscellaneous Riders

Atlantis Health Plan is happy to announce that Spanish Language Benefit Summaries, RX Riders and Miscellaneous Riders are now available on the website: [www.atlantishp.com](http://www.atlantishp.com)

They are located in the member, broker and employee tabs on the left hand side under "Benefit Summaries". If you have any questions please contact member services at: 1-866-747-8422.

## 2) Age 29

On July 29, 2009, Governor David A. Paterson signed N.Y. Insurance Law § 3216, which has expanded access to health insurance by allowing unmarried children through age 29, regardless of financial dependence, to be covered under a parent's group health insurance policy or parent's direct pay policy. The law affects policies or contracts issued, renewed, modified, altered or amended on or after September 1, 2009. For most policies, the new benefit will apply on the policy's annual renewal date.

In order to be eligible for coverage, young adults must meet the following requirements:

- (1) Be unmarried;
- (2) Be 29 years of age or under;
- (3) Not be insured by or eligible for health insurance through his or her own employer;
- (4) Live, work or reside in New York State or the health insurance company's service area;
- (5) Not be covered under Medicare; and
- (6) Their parent (the subscriber) must maintain coverage with Atlantis through their employer.

Coverage for these dependents will end when one of the following occurs:

- (1) The date the dependent no longer meets the dependent requirements.
- (2) Failure to pay premium for the dependent coverage.
- (3) Date on which the group or subscriber policy is terminated.

## 3) COBRA

On July 29, 2009, Governor David A. Paterson signed into law an extension of state continuation coverage from 18 to 36 months, regardless of the qualifying event.

Under COBRA, if an employee loses coverage due to voluntary or involuntary termination of employment or reduction in hours, then coverage generally may be continued for up to 18 months from the date coverage would otherwise terminate. Under the new law, a person eligible for COBRA may elect 18 months of COBRA and 18 months of state continuation coverage, for a total of 36 months.

The law effects policies or contracts issued, renewed, modified, altered or amended on or after July 1, 2009.

For most policies, the new benefit will apply on the policy's annual renewal date.

## 4) MICHELLE'S LAW: NEW MANDATE ON DEPENDENT STUDENT ELIGIBILITY

On October 9, 2008, "Michelle's Law" (H.R. 2851) was enacted. This new law allows continuation of coverage for college dependents who would otherwise lose coverage as a result of reduction of hours or break in full-time student status for medically necessary leave of absence from school.

**Who does this apply to?** This law applies to group health plans that cover student dependents and use student status to determine eligibility.



**What is the effective date?** The effective date is for qualifying group plans is on or after October 9, 2009.

**What are the requirements?** The leave of absence or reduction in hours must be medically necessary and must commence while the eligible student is suffering from a serious illness or injury and would otherwise lose coverage under the plan. In addition, the student must have been enrolled in the group health plan before the first day of the leave. There must also be a written certification by the student's physician indicating that the student is suffering from a serious illness or injury that necessitates the leave or change in enrollment status. If the group health benefit plan does not receive written certification of the medical necessity of the leave, then the plan need not grant the continued coverage.

**How long does coverage last under Michelle's Law?** Coverage must be extended for at least one year; however, coverage may end earlier for certain reasons (e.g. student aging out of the plan, group health plan is terminated, subscriber coverage is terminated, etc.).

If you have any questions regarding this law, or if you would like to extend your eligible student dependents coverage under this law, please contact Atlantis Health Plan at **1-866-747-8422**.



## Know What to do About the Flu: Who Needs a Flu Test?

This year, the H1N1 flu virus that is spreading is new and different enough from the regular, seasonal flu viruses so that many people, especially younger people, do not have much resistance. This is the reason we expect to see many more people, especially children, and younger adults come down with the flu this fall and winter.

Flu symptoms include fever, cough, sore throat, runny nose, body aches, headache, chills and fatigue and sometimes with H1N1 flu, diarrhea and vomiting. If you get these symptoms you may be wondering, "Is there a test that can tell me if I have the flu instead of some other illness?" and, "Do I need to be tested for H1N1 flu?"

## Who should be tested for H1N1 flu?

Most people who have flu symptoms will not be tested, and do not need to be tested. Your treatment will be based on severity of symptoms and how likely you are to have complications of flu – not on the basis of a test result. As part of a statewide system to track the spread of H1N1 flu, some people may be tested for H1N1 flu.

## Flu tests are available, but most people won't need them

Flu tests differ in their ability to detect the flu virus, how quickly results are available and their ability to tell apart the different kinds of flu viruses.

- Rapid tests performed in a doctor's office may tell if you have the flu, and some rapid tests can tell if it is an influenza "A" strain or "B" strain. But rapid tests cannot determine the specific strain of flu, called a "sub-type." One major drawback of rapid tests is that the results can be negative even if you have the flu.
- A specific laboratory test is needed to tell the difference between H1N1 flu and regular, seasonal flu. Currently, only a few laboratories can test for the new H1N1 flu. These tests can take several days to provide results.
- Most people with flu symptoms do not need a test for H1N1 flu because the test results usually do not change how you are treated.

## To reduce your chance of getting or spreading the flu

First and foremost, get vaccinated! Get seasonal flu vaccine now and H1N1 vaccine as soon as it is available to you, according to your risk group. And take these everyday precautions:

- Cover your nose and mouth with a tissue when you cough or sneeze, or use your sleeve – not your hands. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water, especially after a cough or sneeze. Hand sanitizers are also good to use if you are not near a sink.
- Avoid touching your eyes, nose or mouth. Germs spread this way.
- Try to avoid close contact with sick people. Stay at least six feet away from someone who is coughing or sneezing.

For more information, go to [www.health.state.ny.us](http://www.health.state.ny.us), [www.nyhealth.gov](http://www.nyhealth.gov) or [www.flu.gov](http://www.flu.gov)



## Women's Health and Cancer Rights Act of 1998 (WHCRA) Notice



If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA).

For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Mammography screening is listed under Doctor's Services on your summary of benefits. Please review to locate your co-payment or call Member Services at 866-747-8422.

## Premium Payments

Please remember that all premium payments are due on the 1st of each month. If payment is not received and posted to your account by the 30th of any month, your health insurance policy will be terminated for non-payment. In order to reinstate your policy, you will be required to pay the outstanding premiums along with the current month's premium.

Our representatives are available to take your payment by phone by calling 1-866-747-8422 between the hours of 9:00 a.m. and 5:00 p.m. Monday – Friday. Please note that callers to the Billing and Enrollment Department may experience longer than usual hold times at the end of the month. In order to avoid a lengthy hold time, please contact us by the 15th of the month to make payment.

### Atlantis Health Plan

*By Doctors. For New Yorkers.*

45 BROADWAY, SUITE 300 | NEW YORK, NY 10006

[www.atlantishp.com](http://www.atlantishp.com)

ADMINISTRATIVE / GENERAL TOLL-FREE NUMBER 866-747-8422

