

# City of New York Employees (NYCE) PPO plan

## Frequently asked questions

### Overview

Starting **Jan. 1, 2026**, UnitedHealthcare and EmblemHealth will offer the New York City Employees (NYCE) PPO plan. This plan is for City of New York employees, non-Medicare retirees and their dependents. It provides streamlined services to improve the health care experience for you and your patients.

### What's changing for you?

- Members in 13 downstate New York State counties (see Network details and contract reimbursement section on next page) will use the EmblemHealth network at EmblemHealth contracted rates
- Outside this area, members will use the UnitedHealthcare Choice Plus network at UnitedHealthcare contracted rates
- All network health care providers contracted with either EmblemHealth or UnitedHealthcare will use a single, secure portal to manage care for NYCE PPO plan members
- Members will use the United Behavioral Health network (operating under the Optum brand) nationally, including the 13 downstate New York State counties

### What's changing for members?

Members will receive 1 ID card\* instead of 2. The new card will show UnitedHealthcare, EmblemHealth and MAPFRE logos. Here's an example of what it will look like:

\* Current ID cards are valid until **Dec. 31, 2025**. Members should use the new NYCE PPO plan ID card starting **Jan. 1, 2026**.



Sample member ID card for illustration only; actual information varies depending on payer, plan and other requirements.

## Is the EmblemHealth GHI CBP/Anthem BlueCross and BlueShield PPO plan still available?

No. Members will be automatically enrolled in the NYCE PPO plan on **Jan. 1, 2026**. There will be no gap in coverage.

## Network details and contract reimbursements

### Is there a specific network for the NYCE PPO plan?

Yes. Members who receive care in the following counties will use the **EmblemHealth Bridge Program**\* for professional and facility services:

- Bronx
- Orange
- Suffolk
- Dutchess
- Putnam
- Ulster
- Kings
- Queens
- Westchester
- Nassau
- Richmond
- New York
- Rockland

If your practice is outside these counties, members will use the UnitedHealthcare Choice Plus network. To see if you're listed as a network provider for the NYCE PPO plan, search for your practice in the provider directory at [nyceppo.com](http://nyceppo.com). Members will use the United Behavioral Health network nationally, including the 13 downstate New York State counties.

### What is the EmblemHealth Bridge Program?

The **EmblemHealth Bridge Program** connects members to a group of networks through EmblemHealth's affiliated companies and partners. For the NYCE PPO plan, there's one key difference: Health care providers in the EmblemHealth Bridge Program who are outside the 13 downstate New York State counties are **not** in network for this plan and must see UnitedHealthcare network health care providers.

Within the 13 downstate counties, if you're contracted with EmblemHealth Prime network or National Network (formerly GHI),\* you are in network. Claims will be paid HIP prime rates for providers with HIP contracts. All others will be paid according to your EmblemHealth contract.

### How are rates determined?

Rates depend on where the service is provided. If care is delivered in one of the 13 downstate New York State counties, EmblemHealth rates apply. Outside that area, UnitedHealthcare rates apply. Optum Health Behavioral contract rates apply nationally.

### Which contract is in network if I have contracts with both EmblemHealth and UnitedHealthcare?

If your practice is in one of the 13 downstate New York State counties, your EmblemHealth contract will be considered in network for the NYCE PPO plan.

### How will I be reimbursed as a contracted provider?

Reimbursement depends on your location and contract:

- EmblemHealth rates apply to facilities and health care professionals (except behavioral health) in the 13 downstate counties
- UnitedHealthcare rates apply outside those counties

- Behavioral health professionals are reimbursed based on their Optum Behavioral Health contract, regardless of location

Check your network contract for details.

### **What if I'm located outside the 13 downstate counties but not contracted with UnitedHealthcare?**

If you're outside the 13 counties and only contracted with EmblemHealth, you're **out of network** for this plan.

### **Do I need to be contracted with UnitedHealthcare or EmblemHealth to see NYCE PPO plan members?**

No. Members may receive care from both network and out-of-network health care professionals.

### **Can I join EmblemHealth's network if I'm already contracted with UnitedHealthcare?**

Yes. You can apply to join EmblemHealth's network for the 13 downstate counties. Visit [emblemhealth.com](https://emblemhealth.com) to learn more.

### **Whom do I contact after Jan. 1 for claims with service dates before Jan. 1, 2026?**

For questions about claims with service dates before **Jan. 1, 2026**, contact EmblemHealth Provider Services at **866-447-9717**. If you're an EmblemHealth network health care provider, you can also send a message through the [EmblemHealth Provider Portal](#).

## **Claims**

### **How do I submit claims for services before Jan. 1, 2026?**

Use your current process to submit claims based on the type of service:

#### **EmblemHealth professional claims**

Submit electronically using Payer ID 13551 or mail to:  
EmblemHealth  
P.O. Box 2832  
New York, NY 10116-2832

#### **EmblemHealth facility claims**

Submit electronically using Payer ID 13551 or mail to:  
EmblemHealth  
P.O. Box 2833  
New York, NY 10116-2833

#### **Anthem facility claims**

Follow the existing submission process for Anthem Blue Cross and Blue Shield.

## Claims

### Starting Jan. 1, 2026?

Submit medical claims to the NYCE PPO Plan using Payer ID 26992 or mail to:  
NYCE PPO Plan  
P.O. Box 21534  
Eagan, MN 55121

Submit appeals to the NYCE PPO Plan using Payer ID 26992 or mail to:  
NYCE Post-Service Appeals  
P.O. Box 211381  
Eagan, MN 55121

Submit Puerto Rico claims to:  
PR-MAPFRE  
P.O. Box 70297  
San Juan, PR 00936-8297

**Note:** Starting **Jan. 1, 2026**, all clearinghouse organizations submitting to Payer ID 26992 must send transactions to Optum or a clearinghouse connected to Optum. All 835/ERAs will be sent from Payer ID 39026. If you are not enrolled to receive ERAs from this Payer ID, do so today with your clearinghouse. If you need help, contact the Payer ID Provider Support team at **866-678-8646**, Monday-Friday, 8 a.m.-7 p.m. ET.

### How do I submit appeals or reconsideration requests for claims before Jan. 1, 2026?

#### Professional claims:

Send appeals or grievances to EmblemHealth:

- **Mail:** P.O. Box 2844, New York, NY 10116-2844
- **Fax:** 212-510-5320
- **Online:** Use the [EmblemHealth Provider Portal](#)

#### Facility claims:

Follow the current process for submitting to Anthem Blue Cross and Blue Shield.

## Member eligibility and benefits

### How can member eligibility and benefits be verified?

You can verify member eligibility and benefits using one of the following methods:

- **Online:** Use the secure [NYCE PPO Provider Portal](#) to check eligibility, benefits, claims, forms and remittance details. The portal is specific to the NYCE PPO plan. This is the **only** secure portal that contains NYCE PPO plan member information.
  - More information about the portal and registration will be shared before **Jan. 1, 2026**
  - If you already have a One Healthcare ID with another platform, you can use the same ID to access the new NYCE PPO Provider Portal
- **Phone:** Call Provider Services at **844-849-5750** (on the back of the member's ID card)

### Can I collect cost-share amounts up front from NYCE PPO plan members?

Yes. You may request the member's cost share (such as copays or coinsurance) at the time of service.

### Can NYCE PPO plan members be balanced billed?

No. Members cannot be balance billed for network services. They are only responsible for the applicable cost share.



## Do NYCE PPO plan members need to choose a primary care physician (PCP)?

No. Selecting a PCP is not required.

## Do NYCE PPO plan members need a referral to see a specialist?

No. Referrals are not required to see a specialist.

## Prior authorizations

### Are prior authorizations required?

Yes. Prior authorization is required for certain health care services.

### How do I request a prior authorization?

You can use one of the following methods to request prior authorization:

- **Online:** Use the secure [NYCE PPO Provider Portal](#). Download the [Prior authorization guide](#) for information and instruction.
- **Phone:** Call Provider Services at **844-849-5750** (on the back of the member's ID card) and follow the prompts

### What if my patient starts inpatient care in 2025 and is still inpatient after Jan. 1, 2026?

An authorization submitted and approved by the Empire Plan for inpatient services in 2025 and continuing into 2026 will be honored by the New York City PPO plan.

### How do I submit authorization requests during the transition?

Authorization requests for services beginning **Jan. 1, 2026**, can be submitted in the [NYCE PPO Provider Portal](#) or by calling Provider Services at **844-849-5750**.

If services start before **Jan. 1, 2026**, requests should be submitted to the Empire plan.

### How do I request prior authorizations for prescription drugs?

Starting **Jan. 1, 2026**, for prescriptions covered by EmblemHealth:

- Prime Therapeutics Pharmacy Benefit Management: Call **866-799-7919**
- Visit [covermymeds.com](#)

Starting **Dec. 22, 2025**, for prescriptions covered by the NYCE PPO plan:

- Prime Therapeutics Medical Pharmacy Solutions: **833-519-4548**
- [gatewaypa.com](#) (Applies to providers in the 13 downstate New York counties only)

Clarifications and other pharmacy-related requests are managed by Prime Therapeutics.

- Visit [covermymeds.com](#)
- Prime Therapeutics Pharmacy Benefit Management: Call **866-799-7919**

### Is advance patient notification required for services not covered?

Call NYCE PPO Provider Services at **844-849-5750** to confirm if a particular service is covered.

## Provider Portal

### Will there be a new provider portal for the New York City Employees PPO plan?

The **NYCE PPO Provider Portal** is a secure site for managing enrolled patients starting **Dec. 1, 2025**. Use it to review claims, eligibility and benefits, and submit authorization requests for 2026 dates of service. The portal is specific to the NYCE PPO plan. This is the **only** secure portal that contains NYCE PPO plan member information.

- Download the **NYCE PPO Plan Provider Portal FAQ** to learn more.

### Do I still have access to the previous portal?

Yes. You will still be able to access the previous portal for dates of service prior to **Jan. 1, 2026**.

### Questions? We're here to help.

- For services before **Jan. 1, 2026**, contact:
  - EmblemHealth Provider Services at **866-447-9717** or send a message through the EmblemHealth Provider Portal
- For services on or after **Jan. 1, 2026**, visit **nyceppo.com** or call NYCE PPO Provider Services at **844-849-5750**, Monday–Friday, 7 a.m.–7 p.m. CT