

Could City Employees Provide a Major Source of Enrollees for MetroPlus Gold?

As part of the effort to improve its fiscal health, New York City Health + Hospitals is counting on increased enrollment in its health insurance subsidiary, MetroPlus. More members and increased use of Health + Hospitals facilities can translate into more revenue for the public hospital system. To help this effort, in 2016 the city added MetroPlus Gold to the menu of health insurance plans available to all city workers and retirees not yet eligible for Medicare. Prior to 2016, MetroPlus Gold was only available to public hospital employees. But it joins a relatively crowded field of other health insurance options for city employees and retirees, including other plans that also feature no enrollee premiums.

- There were nearly 423,300 separate health contracts covering full- and part-time city employees, retirees, and their families, as of December 31, 2017. The total cost to the city for these contracts as well as contracts for supplemental benefits for retirees on Medicare was \$6.9 billion (\$5.7 billion in city funds) in fiscal year 2017.
- About 83 percent of the health contracts covered current employees and the majority of these, 58 percent, were family plans. The other contracts covered retirees not yet eligible for Medicare, and just over 69 percent of these were family plans.
- MetroPlus Gold is one of three insurance plans offered to all employees and retirees at no cost for basic coverage (prescription drug, dental, and other benefits may be purchased through additional riders or may be provided by employees' welfare funds). The others are GHI's preferred provider plan and HIP's health maintenance organization plan. There is also a no-premium plan offered just to members of District Council 37.
- Nearly 95 percent of the health contracts in 2017 were with GHI and HIP's no-premium plans.
- With MetroPlus Gold available to all city employees in 2016 and 2017, enrollment grew 160 percent from 2015, and reached 4,675 individual and family health contracts. But even with this growth, MetroPlus Gold accounted for just 1.1 percent of all the contracts for city employees and retirees not yet eligible for Medicare.

Nearly 95 Percent of Health Contracts Were For GHI and HIP No-Premium Plans		
<i>As of December 31, 2017</i>		
Insurance Plan	Number	Percent
<i>GHI CBP (PPO)</i>	314,737	74.4%
<i>HIP HMO</i>	85,358	20.2%
Aetna	7,650	1.8%
<i>MetroPlus Gold</i>	4,675	1.1%
<i>DC 37</i>	3,883	0.9%
GHI HMO	2,351	0.6%
Empire HMO	1,826	0.4%
Empire EPO	1,293	0.3%
CIGNA	765	0.2%
VYTRA	607	0.1%
HIP POS	144	0.0%
TOTAL	423,289	

SOURCE: Office of Labor Relations
 NOTES: Excludes Retiree Family Split Plan and Medicare supplemental benefits contracts. Plans shown in italics do not charge New York City employees or retirees for basic health coverage.

New York City Independent Budget Office

