

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 will be available to City of New York employees, non-Medicare retirees and their dependents. It offers new, streamlined services to help elevate the health care experience for you and your patients.

What's changing for you?

- Members in 13 downstate New York State counties (listed below) will use the EmblemHealth network at EmblemHealth contracted rates
- Outside this area, members will use the UnitedHealthcare Choice Plus network at UnitedHealthcare contracted rates
- Network health care providers contracted with either EmblemHealth or UnitedHealthcare will use a single, secure portal to manage care for NYCE PPO plan members

What's changing for members?

Members will receive 1 ID card, replacing the previous 2-card system. The new card will feature UnitedHealthcare, EmblemHealth and MAPFRE logos. Here's an example of what it will look like:

THE CITY OF NEW YORK HEALTH BENEFITS PROGRAM | EmblemHealth | UnitedHealthcare
NYC Employees PPO Plan

Member ID: 000000000 | Group Number: XXXXXX

RxBIN: 610455
RxPCN: NY1000

PCP \$0/\$15, Spec \$0/\$30
Preventive Care \$0, Physical Therapy \$0/\$20
Urgent Care \$25/\$50/\$100
ER \$150, Hospital \$300, Lab & X-Ray \$0/\$20
Advanced Imaging \$25/\$50/\$100

EmblemHealth Bridge Network
UnitedHealthcare Choice Plus Network
is available outside the
EmblemHealth Service area.

5030

This card must be presented each time services are requested. Printed: 08-06-2025

	In Network	Out of Network
Medical Deductible:	\$0/\$0	\$200/\$500
OOP Max:	\$7,150/\$14,300*	No Limit/No Limit

*includes pharmacy

For Members: nyceppo.com 212-501-4444
UHC Behavioral Hlth: 212-501-4444
Prime Therapeutics: 833-998-5430

PROVIDERS: For prior authorization, call the provider customer service number listed below.
For Providers: nyceppo.com 123-456-7890
Pharmacist Help Desk: 866-799-7919

Claims: EDI # 26992, NYCE PPO Plan, PO Box 21534, Eagan MN 55121
PR-MAPFRE Claims: PO Box 70297, San Juan, PR 00936-8297
Self-funded coverage administered by UMR, Inc. / EmblemHealth Plan, Inc.

MAPFRE Issuer (80840) 911-26992-02

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

Current member ID cards will be valid until **Dec. 31, 2025**.

Members should use the NYCE PPO plan ID card on **Jan. 1, 2026**.

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.

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. Outside those counties, members must see UnitedHealthcare network health care providers.

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.

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 UnitedHealthcare 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 contracted with EmblemHealth but not with UnitedHealthcare – and your practice is outside the 13 downstate New York State counties – you're considered **out of network** for the NYCE PPO 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 to learn more.

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.

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:
CNY 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 service organizations that submit transactions to 26992 must send their transactions to Optum or a clearinghouse that has a connection with Optum. All 835/ERAs will be sent under existing UMR Payer ID 39026. If you are not currently enrolled to receive ERAs from this Payer ID, please complete enrollment using the existing process.

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 participating provider, you can also send a message through the [EmblemHealth Provider Portal](#).

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 in 2 ways:

- **Online:** Use the secure Provider Portal to check eligibility, benefits, claims, forms and remittance details
 - 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 the Provider Services number listed 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 in-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 in-network 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 provider portal at nyceppo.com.
- **Phone:** Call the Customer Services number on the back of the member's ID card and follow the prompts

Provider portal

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

Yes. The NYCE PPO plan portal is a secure, authenticated site you can use for managing patients under the New York City Employees PPO plan starting **Jan. 1, 2026**. You can use the portal tools and resources to:

- Review 2026 claims activity, eligibility and benefits
- Submit 2026 authorization requests
- Conduct other patient operations for 2026 dates of service

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.

If you have questions about the NYCE PPO plan or need support:

- For services 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
- For services on or after **Jan. 1, 2026**, visit nyceppo.com