



April 16, 2025

The NY Department of Financial Services has asked Aetna to remove the designated *Gene-based, Cellular and Other Innovative Therapies (GCIT)* benefit from insured plans, which includes network steerage and a separate member cost share for the therapy itself. Gene-based, cellular and other innovative therapies will remain a covered benefit under Type of Service/Place of Service (TOS/POS).

This coverage requirement applies to any new policy, contract, program, or health coverage plan issued on and after January 1, 2025. Any policy, contract, or health coverage plan in effect prior to January 1, 2025, will be changed effective January 1, 2025.

- The GCIT designated benefit removal impacts insured, NY-sitused members, including members living outside of New York.
 - There is no impact to a New York resident who is on an insured plan written outside of New York.
- Members are no longer required to receive GCIT services at a GCIT designated provider. Any services inside or outside network will align to TOS/POS.
- The previous co-pay for the GCIT drug will no longer apply.
 - By reverting to TOS/POS, the member will pay the cost share applicable to the type/place. i.e., Specialist Office Visit, Primary Care, Injection/Infusion, etc.
- Travel & lodging expenses for gene and cellular therapy services will no longer be reimbursed.

For your convenience, we have developed a grid:

Benefit for gene-based, cellular and other innovative therapies Treatment		
	Prior to 1/1/25	After 1/1/25
Location of treatment	GCIT Designated Provider required	Any participating provider is acceptable
Member Cost Share	Standard GCIT rate	Subject to plan design

*Services must be legally permissible in the state the member is traveling to receive coverage for those services.

Travel & Lodging	Covered up to \$10K	Not covered
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Q&A

Q: Why is NY DFS requiring this change?

A: DFS states that its model language regarding infusion therapy mirrors our GCIT benefit and therefore the GCIT benefit is redundant and unnecessary. In addition, the state of NY does not allow steerage to Centers of Excellence (COE's).

Q. How does this impact members who are already in the process of receiving a gene or cellular therapy?

A: Any members who have been preauthorized for treatment but have not yet submitted a claim will be monitored and manually processed to align with the GCIT benefit.

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