



To shop in the Marketplace, you:

- Must live in New York
- Must be a U.S. citizen, national or lawfully present immigrant (Different immigration rules may apply if you are eligible for Child Health Plus or NYS Medicaid based on your income)
- Cannot be currently incarcerated.

The next open enrollment period for the NY State of Health will be **November 15, 2014-February 15, 2015**. However, if you have a qualifying event (see below) you may be eligible to enroll earlier. To view health insurance options available on the Exchange, visit the NY State of Health Official Health Plan Marketplace website <https://nystateofhealth.ny.gov/> or call 1-855-355-5777.

Individuals and families can enroll in a NY State of Health before November 15, 2014 if they have had a Qualifying Life Event.

Qualifying Life Events Eligible for a Special Enrollment Period:

- Permanent move to NY, or permanent move from one county to another within NY
- Loss of minimum essential coverage
- Marriage or domestic partnership, birth, adoption, or placement in foster care
- Becoming a citizen, national, or lawfully present individual
- For those already enrolled in a QHP, becoming newly eligible or ineligible for tax credits; or eligible for a different amount of cost sharing reductions
- Marketplace staff or contractor enrollment error
- Assistor misconduct
- Qualified Health Plan violated a provision of its contract
- American Indians can enroll or change plans one time per month throughout the year
- Other exceptional circumstances, as defined by HHS.

Not considered a Qualifying Life Event:

- Voluntarily dropping other health coverage
- Being terminated for not paying your premiums
- Losing coverage that is not minimum essential coverage, in accordance with HHS guidelines

Metal Plans

There are four types of Metal plans you can choose from in your State's Health Insurance Marketplace as well as a catastrophic health plan. These Qualified Health Plans represent four tiers of coverage and are sometimes referred to as "metal plans" due to their quality corresponding to the value of their metal types. In other words a "Gold" plan is better than a "Bronze" health insurance plan. Aside from the 4 basic plan types people under 30 and people with hardship exemptions can buy a "catastrophic" health plan through the marketplace. Catastrophic health plans have a low premium but very high out-of-pocket costs. Please note many of the plans do not provide out-of-network coverage.

1. Bronze plans split covered expenses 60-40.

Bronze plans are the cheapest because insurers pay only 60 % of a your covered health expenses, and the policy holder must come up with the other 40 %. In other words a plan with 60% actuarial value covers 60% of your out-of-pocket costs. Bronze plans also have the most basic benefits and most limited networks of doctors and hospitals. This is a good choice for those who don't plan on using many medical services. Many low-income Americans may qualify for free or very low-cost Bronze plans, but out-of-pocket expenses should be considered as out-of-pocket cost assistance can be considerably higher for only a slightly higher monthly charge on "the marketplace standard" Silver plan.

2. Silver plans split covered expenses 70-30.

Silver plans are "the marketplace standard" meaning that premium caps are based on the cost of Silver plans. A silver plan on the marketplace can't cost more than 9.5% of your income if you make less than 400% of the Federal Poverty Level. The less you make, the lower your premium cap is. A silver level plan is a good choice for individuals and families who use a few basic health services but don't have any serious health problems.

3. Gold plans split covered expenses 80-20.

Gold plans cost a little more, but the lower deductibles and better out-of-pocket cost sharing coverage means that families won't have to worry about health care costs stopping them from their families getting the care they deserve. Even if your premium is capped you'll have to pay more to make up the difference if you want a gold plan.

4. Platinum plans split covered expenses 90-10.

Platinum plans have the lowest out-of-pocket costs and the highest monthly premiums. This is the right choice for anyone who wants "the best coverage" for them and their family and is a smart buy for those who are sick or who have dependents who are likely to use costly health services. Even if your premium is capped you'll have to pay more to make up the difference if you want a Platinum plan.

5. Catastrophic Coverage

Catastrophic coverage is available to some people under 30 and those with hardship exemptions. Catastrophic plans only cover the bare minimum health benefits and has a very limited network. You'll have high out-of-pocket costs and a high deductible but this type of plan will protect you in a worst case scenario and will ensure that you avoid paying the shared responsibility fee for not having health coverage.

The Affordable health Care Act does away with pre-existing conditions and gender discrimination so these factors will no longer affect the cost of your insurance. Please be aware location, income, smoking status, family size and age all affect the cost of your health insurance premium. So the cost of any plan will fluctuate from person to person and from family to family. Please keep this in mind when shopping for insurance on the New York health insurance exchange.

New York Insurance Exchange Subsidies and Tax Credits

You can use the New York State of Health website to apply for coverage, compare plans, and enroll. When applying for a plan on the marketplace you'll find out if you are eligible for subsidies which can lower what you pay for premiums and lower the out-of-pocket costs you are responsible for.

The Affordable health Care Act subsidizes those with incomes ranging from 139% to 400% of the FLP (federal poverty level) and helps to make Medicaid and CHIP available for those below the 139% mark. In 2013 400% FPL is \$45,960 for single person, \$62,040 for a family of two, and \$78,120 for a family of three. Subsidies are given as refundable tax credits. Subsidies are given as refundable tax credits.

Applying for Subsidies, Tax Credits and Cost Assistance on the New York Health Insurance Exchange

In order to get subsidies all you need to do is sign up with the insurance exchange. Once you input your families information and your tax information the system will automatically calculate your subsidies. Since subsidies are reflected as tax credits your cost assistance will not be set in stone until the end of the year. Keep this in mind as you may lose or gain cost assistance as your income fluctuates throughout the year.

Cost of Insurance Plan

The cost of your monthly premium will depend on the plan you choose (Bronze, gold, etc.), your eligibility for tax subsidies, and the provider you choose (e.g., EmblemHealth, Empire Blue Cross/ Empire Blue Cross Blue Shield, Healthfirst New York). You will be provided with cost options once you start the enrollment process at <https://nystateofhealth.ny.gov/>.

Applying for Health Insurance in New York

Make sure you have the following information about you and your family before visiting New York State of Health, your State's official Health Insurance Marketplace.

- Last year's tax information for you and your family.
- Projected incomes for this year.
- Medical history - Smoking, family size and age may still affect your affect cost.
- Social Security Numbers (or document numbers for legal immigrants).
- Employer and income information for every member of your household who needs coverage (for example, from pay stubs or W-2 forms—Wage and Tax Statements).
- Policy numbers for any current health insurance plans covering members of your household.

<https://nystateofhealth.ny.gov/>

Need Assistance?

Visit the NY State of Health Official Health Plan Marketplace website

<https://nystateofhealth.ny.gov/> or call 1-855-355-5777.

Community Health Advocates is a program of Community Service Society of New York

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Telephone: (888) 614-5400

<http://www.communityhealthadvocates.org/>

The material within is provided solely for informational purposes and is not intended to be an exhaustive review or to endorse, recommend, or otherwise favor any given health insurance plan or health resource option over another.

Current Providers



Plan	Customer Service Phone Number	Provider Network URL
Affinity	1-866-247-5678	http://providerlookup.affinityplan.org/#
American Progressive (Todays Options NY)	1-866-422-5009	http://www.todaysoptionsny.com/plans.html
BlueCross BlueShield of Western NY	1-855-826-6996	http://bcbwvny.gismlsp.com/
BlueShield of Northeastern NY	1-855-826-6996 (Individual Market) 855-424-5209 (Small Business Market)	http://bsneny.gismlsp.com/
CDPHP - Capital District Physicians Health Plan	1-855-236-7113	https://findadoc.cdpho.com
EmblemHealth	1-800-223-1831	http://emblemhealth.com/Our-Plans/Exchange/Find-a-Doctor.aspx
Empire Blue Cross/ Empire Blue Cross Blue Shield	1-800-385-2036	https://www.empireblue.com/health-insurance/provider-directory/searchcriteria?brand=ebcbds
Excellus Blue Cross Blue Shield	1-800-817-8400	https://www.excellusbcbs.com/findprovider
Univera Healthcare	1-800-817-6700	https://www.univerahealthcare.com/findprovider
Fidelis Care	1-888-343-3547	https://www.fideliscare.org/apps/providersearch/
Health Republic Insurance (NY CO-OP)	1-888-990-5702	http://newyork.healthrepublic.us/network
Healthfirst New York	1-888-250-2220	http://www.hfdcfinder.org
Independent Health	1-800-501-3439	www.independenthealth.com/exchangeprovider
Metropolis Health Plan (Market Plus)	1-855-809-4073	https://www.metropolis.org/Search/Primary-Care-Provider
MVP Health Plan, Inc	1-800-825-5687	www.discovermvp.com/doctorsearch
North Shore LIJ	1-855-706-7545	http://www.nshlcareconnect.com/provider-search/
Oscar Insurance Corporation	1-855-672-2769	www.bioscar.com/nv/hx/providers/
United Healthcare	1-877-856-2429	http://xrv.welcometohc.com/physicians-facilities
United Healthcare (Oxford)	1-866-561-7530	http://shoony.welcometohc.com/physicians-facilities

