



## **Get Ready to Enroll in NY State of Health, The Official Health Plan Marketplace**

### **Questions and Answers for Healthy NY Members**

Starting on January 1, 2014, New York will have a new health benefit exchange called NY State of Health, The Official Health Plan Marketplace, where individuals, families and sole proprietors can go on line to shop, compare and enroll in comprehensive low-cost health insurance. You also can meet in person with an expert who can help you enroll in coverage.

#### **Will I be able to choose my own health plan?**

Yes. You will be able to choose the health plan that is right for you. Most health plans that currently participate in Healthy NY will be offered in NY State of Health, so if you are happy with your current health plan and it offers plans on the exchange you can choose to stay with that company. You may also select another health plan that participates in NY State of Health in your area.

#### **What services will be covered by health plans offered in the Exchange?**

All health insurance plans in NY State of Health must include a core set of benefits called Essential Health Benefits, or EHBs. EHBs include all of the services currently covered by your Healthy NY health plan, plus additional services that you may not have coverage for today, such as prescription drugs.

For a complete description of the services that will be covered, visit:

[http://www.dfs.ny.gov/insurance/health/model\\_lang\\_indx.htm](http://www.dfs.ny.gov/insurance/health/model_lang_indx.htm)

#### **I hear there will be “metal tiers” of health plan options. What does this mean?**

Each health plan offered in NY State of Health will be assigned to a metal tier (platinum, gold, silver, and bronze). The types of services covered in each metal tier (hospital services, doctor’s visits, prescription drugs, etc.) will be the same, but the amount you will pay out of pocket when you receive a service will differ. In general, platinum plans have higher premiums but lower out-of-pocket costs, while bronze plans have lower premiums and higher out-of-pocket costs.

#### **Which metal tier will be best for me?**

For most people currently enrolled in Healthy NY, the silver tier may be the best option because in addition to getting help paying for your coverage, you could receive cost sharing credits that help reduce your out-of-pocket costs such as deductibles, coinsurance and copayments when you receive medical services. However, other options are available. Platinum plans offer the highest level of coverage benefit, which results in higher premiums but lower out-of-pocket costs. Bronze plans have lower premiums but require you to pay more out of pocket on co-payments, co-insurance or deductibles.

#### **Will the cost of my coverage increase starting on January 1, 2014?**

No. For most Healthy NY enrollees the cost of coverage will decrease. This is because in addition to many premium rates going down, most individuals and sole proprietors enrolled in Healthy NY will qualify for financial assistance, sometimes called federal tax credits or subsidies, to help pay for coverage.

## **How will I know if I qualify for financial assistance? How will it work?**

If your household income is at or below 400 percent of the federal poverty level (\$45,960 for individuals, \$62,040 for a family of 2, \$78,120 for a family of 3 and \$94,200 for a family of four), you will likely qualify for financial assistance, called a tax credit that reduces the amount you pay each month. NY State of Health will tell you if you qualify for assistance and what the amount is when you apply for coverage. The amount you pay for coverage will be limited to a specific percent of your household income.

To get an idea of how much your coverage will cost, use the calculator tool that can be found at [nystateofhealth.ny.gov/PremiumEstimator](http://nystateofhealth.ny.gov/PremiumEstimator). You can enter your information to learn the amount of financial assistance you will get (your tax credit) and the total amount you will pay each month.

## **Will someone be available to explain my options and help me select coverage?**

Yes. Starting on October 1, 2013, you will be able to work with experts to guide you through the enrollment process, help you find the right health insurance based on your unique needs and help you figure out if you can get financial assistance to reduce the cost of coverage. Support will be available from your current Healthy NY health plan or NY State of Health online, in person in your community and by phone – you pick what works best for you.

## **Will Child Health Plus continue for my children?**

Yes. Child Health Plus will continue for children up to age 19 without any changes.

## **Will I need to reapply for coverage in NY State of Health?**

Yes. To receive financial assistance (i.e., tax credits) and cost-sharing credits, you will need to apply through NY State of Health. You will be able to apply online, by telephone or in person with the help of an expert. Your current Healthy NY health plan will also be able to help you apply.

## **What should I do next?**

You should start learning about your new options and thinking about your 2014 coverage needs now. In addition to these Questions and Answers, NY State of Health has some online tools that can help you learn more:

- **Calculator:** Enter your information into this tool to estimate the amount of your tax credit and the amount you will pay each month. The calculator can be found at [nystateofhealth.ny.gov/PremiumEstimator](http://nystateofhealth.ny.gov/PremiumEstimator).
- **Map of Health Plans:** This map lists health plans that will be offered in each county of the state. Click on the county you live or work in to see which plans are offered in your area. The map can be found at [nystateofhealth.ny.gov/PlansMap](http://nystateofhealth.ny.gov/PlansMap).

You also can visit the NY State of Health website at [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov) or call your Healthy NY health plan. Additional details will be posted to the NY State of Health website in October.