

Overview:

NY State of Health is the official online health plan marketplace for New Yorkers. It offers a gateway to quality, affordable healthcare for individuals, families, and small businesses and their employees. It provides flexible options to suit the needs of small businesses in New York, allowing small business owners to check their eligibility and apply for financial assistance. The Small Business Marketplace will help small businesses and employees shop for and enroll in health plans.

Who's Eligible:

The Small Business Marketplace is open to small business owners with 50 or fewer employees. In 2016 it will open to larger businesses with 100 or fewer employees.

Underinsured & Uninsured in New York State:

There are over 2.7 million uninsured and many under-insured in New York State. At full enrollment, nearly 1.1 million uninsured and underinsured New Yorkers will obtain health insurance through NY State of Health: 615,000 individuals and 450,000 small business members.

Small Business Specifics:

Expert Assistance:

Small businesses can receive help making decisions about health insurance through brokers and many other helpers in person, online or by phone, all of whom have been trained and certified by NY State of Health:

Online: www.nystateofhealth.ny.gov
Phone: 1-855-355-5777

Qualified Health Plans:

- Blue Shield of NENY -HealthNow
- Capital District Physicians Health Plan
- Excellus Blue Cross BlueShield
- Health Republic Insurance
- Independent Health
- MetroPlus Health Plan
- MVP Health Plan
- North Shore LIJ
- Oxford Health Plan
- Univera

All plans include coverage in the following areas:

- 1) ambulatory patient services, 2) emergency services, 3) hospitalization, 4) maternity and newborn care, 5) mental health and substance use disorder services, 6) prescription drugs, 7) rehabilitative and habilitative services and devices, 8) laboratory services, 9) preventive and wellness services and chronic disease management, 10) pediatric services, including oral and vision care*

Health Insurance Options:

Options for small business employers through the Small Business Marketplace include:

1. Selecting a single health plan option for all employees
2. Selecting a few plan options and where each employee selects one
3. Making all Marketplace plans available and employees select one

Employers can provide employees with a set contribution amount toward coverage and let employees choose the plan they prefer

Tax Credits:

Small businesses will be eligible for tax credits for the amount they pay toward their employees' monthly health plan if they:

- Employ fewer than 25 full-time people (2 half-time people count as one full-time person)
- Pay them an average of less than \$50,000 per year
- Share at least half of their premium costs

Small businesses eligible for the tax credit will also be able to claim a business expense deduction for the premiums in excess of the credit.

Small Business Marketplace: Individual Plans * – Starting Rates for Approved Monthly Premiums

- Bronze: \$ 233
- Silver: \$ 285
- Gold: \$ 333
- Platinum: \$ 392

* Premiums starting as low as listed amount per tier. All plans are not available in every county.

Find Out More:

Tax Credit and Premium Estimator: <http://nystateofhealth.ny.gov/PremiumEstimator>

NY State of Health Plan Map: <http://nystateofhealth.ny.gov/PlansMap>

Website: www.nystateofhealth.ny.gov

Twitter: www.twitter.com/NYStateofHealth

Facebook: www.facebook.com/NYStateofHealth

Google+: [NY State of Health](http://www.google.com/+NYStateofHealth)

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