
A Healthier You: How to Get and Use Your Health Insurance

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Bureau of Finance, Administration, and Services (BFAS)

New York City Department of Health and Mental Hygiene

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What We Will Cover Today



- The Affordable Care Act (“Obamacare”) and the types of health insurance coverage it offers
- How to:
 - Enroll and pick a plan
 - Choose a primary care provider
 - Prepare to see the doctor
 - Renew your health insurance
- How to use your health insurance to stay healthy

What Is the Affordable Care Act (ACA)?

The ACA is a comprehensive **federal law** intended to help more people get **health insurance coverage**, get greater **access to health care** and receive **higher quality health care services**.

- In New York State, more people with low incomes can get **Medicaid**.
- There are low-cost insurance plans – **Qualified Health Plans (QHPs)** and the **Essential Plan (EP)** – for people with low to middle incomes.
- These plans are available on the **NY State of Health Marketplace**.

New York State of Health Marketplace

- Online portal
- Health insurance options available: **Qualified Health Plans (QHPs), Medicaid (MA), Essential Plan (EP), Child Health Plus (CHP)**
- Financial Assistance for QHPs - **Premium and Cost-Sharing Support**
- In-person enrollment assistance: **Certified Application Counselors and Navigators**
- **Open Enrollment Period: November 1 – January 31**
- Special enrollment periods

The Official Marketplace

Contact: 855-355-5777 / nystateofhealth.ny.gov



ABOUT RESOURCES FORMS GET HELP ▾ 中文 ▾ ESPAÑOL 🌐 LANGUAGES

Individuals & Families Employers Employees Brokers Assistors

Call us at 1-855-355-5777

Get the Facts About Public Charge: [Click Here](#)

Information on Novel Coronavirus

New York's healthcare system is the best in the world, and our agencies are prioritizing testing, containment tracking and quarantine protocols to keep New Yorkers safe during this period.

[GET THE FACTS >](#)

If you lost your job or health coverage, or are uninsured, we have you covered



[Enroll Today](#)



Individuals & Families

You and your family have many low cost, quality health insurance options available through the Individual Marketplace.

You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here.

[GET STARTED](#)

[Get Enrollment Help](#)

[Compare Plans and Estimate Cost](#)

[Search by Health Plan, Provider, or Facility](#)



Coverage of Preventive Services

Health plans offered on the Marketplace cover many **free, preventive services**, including:

- Regular wellness checkups
- Vaccinations (including flu vaccinations)
- Screenings for
 - Cancer (including mammograms and colonoscopies)
 - Depression
 - Diabetes
 - High blood pressure
 - Other health conditions



Coverage of Other Benefits

Health plans offered on the Marketplace also cover other **essential services**, such as:



- Prenatal and newborn care
- Hospital stays and emergency services
- Prescription drugs
- Mental health counseling
- Substance use and addiction counseling
- Smoking cessation programs (NYC Quits)
- And more!

There Are Four Key Health Insurance Programs on the Marketplace

- **Medicaid:** For qualified people who have limited income.
- **Child Health Plus:** For children under 19 years of age who are not eligible for Medicaid. No requirement for legal residency.
- **The Essential Plan:** For people with lower incomes who don't qualify for Medicaid or Child Health Plus. \$0 or \$20 monthly premium.
- **Qualified Health Plans (QHPs):** For people whose income is 250% Federal Poverty Level (FPL) and above. They are not eligible for Medicaid and the Essential Plan. They may be eligible for government subsidies.



Qualified Health Plans (QHPS)

Levels of Health Insurance Coverage

- Plans in the Marketplace are presented in four (4) “metal” categories. The “metal” categories are based on how you and your plan split the costs of your health care.

Platinum	<ul style="list-style-type: none">Highest monthly premiumMost coverageLowest cost-sharing (for example, \$0 or low deductible)
Gold	<ul style="list-style-type: none">Second-highest monthly premium
Silver	<ul style="list-style-type: none">Third-highest monthly premium
Bronze	<ul style="list-style-type: none">Lowest monthly premiumLess coverageHighest cost-sharing

- In addition to these four (4) different plans, some individuals may be able to purchase “catastrophic” plans.

Catastrophic

- The plan is available only for people under the age of 30.
- It will cover essential health benefits but have high deductibles.

NYSOH MARKETPLACE ESTIMATOR TOOL

WWW.NYSTATEOFHEALTH.NY.GOV

- You may be able to get help paying for a health plan by using the **Marketplace Estimator**.
 - This tool will let you know if you can get help paying for your insurance and to see which plans you are eligible for.
- On the Marketplace home page, click on the box “**Compare Plans and Estimate Cost**”
 - Enter Zip Code and Get Started.
- Note: Filter options will need to be added to the estimator such as; County, plan year, coverage type, Metal levels, number, person covered and the financial information to get a more accurate calculation.

SELF –EMPLOYED TIPS

- Who are the Self-Employed?
- According to the IRS, a person is considered self-employed if any of the following apply:
 - Carry on a trade or business as a sole proprietor or an independent contractor
 - A member of a partnership or S corporation that carries on a trade or business
 - Otherwise in business for themselves (including a part-time business)

SELF - EMPLOYMENT TIPS

- Self Employed clients are usually one of the more difficult cases to submit on the Marketplace.
- Documents required usually pertain to the applicant's Proof of Income.
- Proof of Income can be:
 - ✓ Individual /Applicant current year tax return forms*
 - ✓ 3 Month breakdown of income and deductions built in the application
 - ✓ 3 Month statement breakdown business records from accountant
 - ✓ Clients Self attestation information, W/ bank statements

Next Open Enrollment Period

Open Enrollment period for coverage begins **November 1** and ends on **January 31** in New York

Enroll by
December 15

To have coverage effective
January 1

Enroll by
January 15

To have coverage effective
February 1

Enroll by
January 31

To have coverage effective
March 1

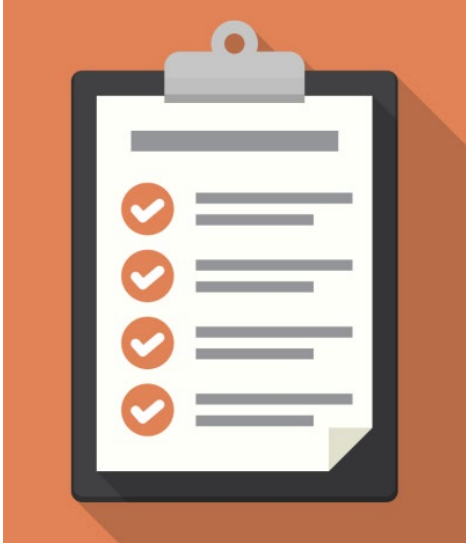
Health Insurance

Options for Immigrants (Regardless of Immigration Status)

- Children under 19 years of age can get no-cost or low-cost **Child Health Plus**.
- Pregnant people can get prenatal, delivery and postnatal care through **Medicaid**.
- Emergency Medicaid
- **Documented immigrants** can get health insurance through the Marketplace.
- Low or no-cost health care is available through **NYC Health + Hospitals (H+H)**.
 - **NYC Care** is a program offered by H+H to New Yorkers who do not qualify for insurance or are unable to afford insurance. **NYC Care is not an insurance plan**. You get a unique membership card to access health services, choose your own doctor and get affordable medications.

How to Prepare: What Do I Need for an Enrollment Appointment?

Signing up for health insurance is faster and easier when you are prepared. Have as much information as you can for everyone in your household, such as:



- **Household information:** Birth dates, Social Security numbers, income information
- **Identification:** Government ID, hospital or clinic records, school information
- **Immigration status (required if you are a documented immigrant):** Permanent resident card, employee authorization card, naturalization certificate, passport



What to Consider When Choosing a Health Insurance Plan on the Marketplace

What is a Health Insurance Plan?

- Under Medicaid, Child Health Plus, the Essential Plan or Qualified Health Plan, you need to choose a **health insurance plan**.
 - The health insurance plan pays all or a part of the cost of your medical care.
 - Health insurance plans are offered by different health insurance companies on the Marketplace.

When Choosing a Health Insurance Plan:

Remember to stay within your **network**, which is a group of providers (doctors, hospitals, pharmacies or other health facilities) that your health plan has contracted with to provide services.

- If you go to an “**in-network**” provider, you can pay nothing or only a part of the bill.
- If you go to an “**out-of-network**” provider, you usually have to pay the full bill.

COVID-19 Pandemic

- Since March 2020, our city has been impacted by the COVID-19 pandemic. This pandemic has changed how we live, work, and play – all to help protect our city’s health and well-being.
- Visit nyc.gov/health/coronavirus for the latest information and resources.
- Due to COVID-19, the New York State of Health Marketplace has extended its **Special Enrollment Period** through the end of the year.



COVID-19 HEALTH TIPS AND RESOURCES

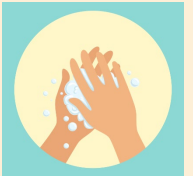
- **Testing** is recommended for everyone, regardless of symptoms.
- At many testing sites, there is **no charge** if you currently do not have health insurance.
 - If you have insurance, please bring your insurance card so that the insurance plan can be billed. **There are no copays or co-insurance.**
- To find a testing site near you, visit nyc.gov/covidtest OR **call 311.**
 - Not all testing sites listed on the website are affiliated with the NYC Test & Trace Corps, and some may charge for testing. **Call the testing site before you go.**
- We can provide **resource information** to Food banks, SNAP or other benefit services.

Please remember to:

Wear a face covering



Wash your hands often



Physically distance from others



Stay home if sick



What Happens When We See a Consumer

- **The application is more immediate.** It can be completed within one hour and an applicant can have coverage right away.
- **We counsel the applicant on health insurance options** in the Marketplace.
- We help the applicant **select a health plan and doctor.**
- **We help link the applicant to affordable health care** services, such as NYC Health + Hospitals (H+H) options, NYC Care and community health centers.
- **We conduct home visits** to expedite the enrollment process for high-risk children in Medicaid and people age 65 and older.

SNAP Enrollment Assistance

- We assist consumers with applying for **Supplemental Nutrition Assistance Program (SNAP)** benefits.
- SNAP offers nutrition assistance to eligible individuals and families with low incomes.



FACILITATED ENROLLMENT FOR THE AGED, BLIND AND DISABLED PROGRAM (FE-ABD)

- People who are 65 and older, and those who are living with a disability and/or are visually impaired can get free in-person assistance to enroll in Medicaid and get help to cover Medicare costs.
- In person assistance is available at NYC Department for the Aging (DFTA) Senior Centers, Community-Based Organizations (CBOs) and the NYC Health Department's Health Centers.



Referrals and Social Support

We also provide community referrals to:

- Housing
- Transportation
- Homeless shelters
- SSI (Supplemental Security Income)
- CSHCN (Children with Special Health Care Needs) program
- Medicare products



Choose a Primary Care Provider



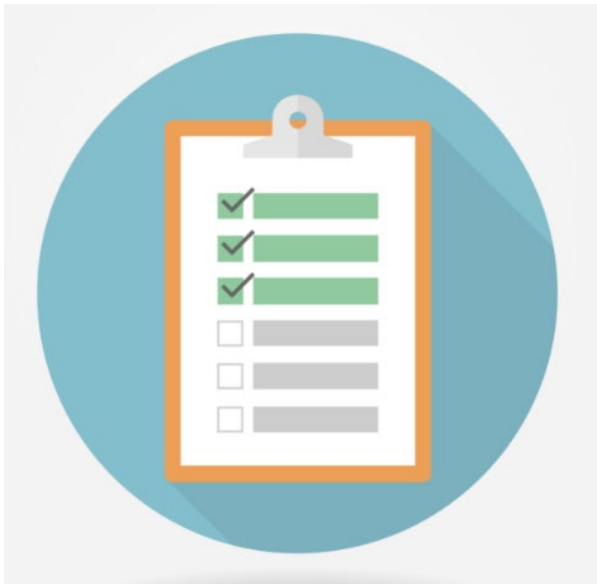
What Is a Primary Care Provider?

- Your regular doctor is usually your **primary care provider**, also called a **primary care physician**.
- You see your primary care provider for:
 - Regular **checkups** and **screenings**
 - **Non-emergency** health conditions (for example, a bad cold or the flu)
 - A **referral to a specialist** for chronic or special health conditions

Making Your Choice: Is This Provider Right for You?

- Get **a recommendation** from a trusted family member, friend or colleague.
- Is it **convenient**? Is the location close enough to your home or work? What are the days and hours of operation?
- Does the provider speak your **language**?
- Is the doctor **in-network** for your health plan? If not, you could wind up paying the full bill.
 - *If you have a provider and want to switch to another in-network provider, just contact your health plan at any time.*

Be Ready for Your Doctors' Visits



- Take your **health insurance card** and **picture ID** with you
- Bring all **prescription medications** you take
- Know your family's and your **medical history** – past or present illness or chronic conditions
- Bring a **list of questions** and notes to discuss
- **Take notes** during your visit
- Bring someone along if you need help, especially with **translation**
- Be prepared to pay your **copay**, if there is one

Follow-Up Care Is Important for All

Everyone should be **proactive** about their health.

- After seeing the provider, make your **next appointment** right away if it's needed.
- Remember to complete all required **tests** (for example, blood tests or X-rays).
- Fill and take all required **prescription medications**.
- **Take care of your conditions**, such as chronic illnesses like diabetes and high blood pressure.

Storing Your Health Information

Be sure to store the following documents in a safe place. You'll need them in the future.

- Application documents
- Health plan information
- Doctor information (referrals, prescriptions, test results, etc.)

A Final Word: Don't Forget to Renew!

- You need to **renew your health insurance** each year to maintain coverage. You can change your plan when you renew.
 - **Qualified Health Plans:** Renewal period is from November 16 – January 31.
 - **Medicaid, Child Health Plus and the Essential Plan:** You can renew year-round.
- Renewal can be timed to your anniversary of getting coverage, or you may need a separate renewal for life milestones such as your 21st birthday.
- Your renewal letter will be sent to your home or email address.
 - **Remember to notify** the New York State of Health Marketplace and your health plan if you move.

To Learn More About Signing Up for Health Insurance

- Go to nyc.gov/health and search **health insurance**.
- Call **311**.
- Text “**CoveredNYC**” or “**SeguroNYC**” (for Spanish) to **877877**.
- Visit nystateofhealth.ny.gov.
- Call the NY State of Health helpline at **855-355-5777** (toll-free).

Program's Brochure

**Sign up for low-
or no-cost health
insurance today**



**Get free help from a
certified application counselor
regardless of immigration status**

- Visit nyc.gov/health and search for **health insurance**
- Call **311** for free, in-person enrollment assistance information
- Text **CoveredNYC** to **877877**

GetCovered**NYC**



BRONX

Morrisania Health Center
1309 Fulton Ave., 3rd Fl
Bronx, NY 10456
347-854-1984

MANHATTAN

Chelsea Health Center
303 Ninth Ave., 1st Fl
New York, NY 10001
212-771-0153
(By appointment only)

Riverside Health Center
160 W. 100th St., 1st Fl
New York, NY 10025
646-364-0711
(By appointment only)

**Washington Heights
Health Center**
600 W. 168th St., 2nd Fl
New York, NY 10032
212-368-5475 / 212-694-2399 /
212-491-5288

BROOKLYN

Bushwick Health Center
335 Central Ave., 1st Fl
Brooklyn, NY 11221
718-571-7719 / 718-571-7717 /
718-571-7718

Crown Heights Health Center
12 B Prospect Pl., 1st Fl
Brooklyn, NY 11213
718-953-8234 / 718-953-8233

Bedford Health Center
(Coming soon)

Fort Greene Health Center

295 Flatbush Ave. Ext., 5th Fl
Brooklyn, NY 11201
718-249-1435 / 718-249-1437 /
718-249-1436

Homecrest Health Center

1601 Avenue S, 1st Fl
Brooklyn, NY 11229
718-336-2553, ext. 129, ext. 150,
ext. 144, ext. 153

QUEENS

Astoria Health Center
12-26 31st Ave., 2nd Fl
Astoria, NY 11006
718-289-1758 / 718-289-1759
(Open Wednesday and Friday only,
9:30 a.m. to 3:30 p.m.)

Corona Health Center
34-33 Junction Blvd., 1st Fl
Jackson Heights, NY 11372
718-396-5122 / 718-396-5123 /
718-396-5125

Jamaica Health Center
90-37 Parsons Blvd., 4th Fl
Jamaica, NY 11432
718-553-3846 / 718-553-3845

STATEN ISLAND

135 Canal St., 2nd Fl
Staten Island, NY 10301
917-217-3324 (By appointment only)

ENROLLMENT SITE CONTACT INFORMATION

Location: _____

Counselor name: _____

Telephone number: _____

Appointment: _____

Contacts



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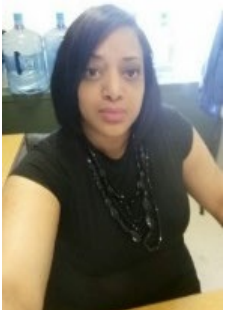


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QUESTIONS?