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**MAYOR BLOOMBERG UNVEILS NEW YORK CITY HEALTH INSURANCE LINK, A
NEW, WEB-BASED TOOL THAT HELPS NEW YORKERS FIND HEALTHCARE
PLANS TO FIT THEIR NEEDS AND BUDGETS**

*Instead of Waiting for Washington to Act on Health Care, New York City Becomes First Local
Government in the Nation to Offer Online Help to Individuals and Small Business Owners*

Mayor Michael R. Bloomberg today unveiled the New York City Health Insurance Link, a new web-based tool to help New Yorkers find a health insurance plan that best fits their healthcare needs and budgets. The tool is available at www.NYC.gov and is targeted to small business owners, freelancers and other independent or unemployed workers who do not currently have health insurance coverage or are shopping for more affordable coverage. The Mayor was joined for the announcement at Uhuru Design, a custom furniture and design company in Red Hook, Brooklyn by Deputy Mayor for Health and Human Services Linda I. Gibbs, Human Resources Administration Commissioner Robert Doar; Office of Citywide Health Insurance Access Executive Deputy Commissioner Marjorie Cadogan; New York State Health Foundation President and CEO James Knickman; New York State Health Foundation Senior Vice President David Sandman; NYC Health Insurance Link project leader JoAnne Bailey; and by Uhuru Design owners Bill Hilgendorf and Jason Horvath. Funding for the tool was made possible by the New York State Health Foundation through a grant to the Mayor's Fund to Advance New York City.

"Affordable health insurance is key to both personal and financial health, so helping New Yorkers navigate their choices, find out about programs for which they may be eligible, and learn ways to make coverage more affordable is a top priority," said Mayor Bloomberg. "We absolutely need Washington to act on health reform. But we can't afford to wait for them to help more people get health insurance coverage – and we're not."

"NYC Health Insurance Link builds upon our commitment to helping all New York citizens and businesses access information and assistance," said Deputy Mayor for Health and Human Services Linda I. Gibbs. "Like ACCESS NYC and our work to add new human services content to 311, the Bloomberg administration is doing more than ever to make sure New Yorkers have the information and tools they need regarding assistance and benefits."

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“Over the past several years, the City’s success in expanding and creating health insurance options for low income New Yorkers has been unprecedented,” said HRA Commissioner Doar. “The Office of Citywide Health Insurance Access, which is housed at HRA, leads New York City in successful initiatives to significantly increase health insurance enrollment. Partnered with HRA’s Management Information Systems unit, OCHIA has developed a product which advances technology to allow New Yorkers greater access to information, benefits and services.”

NYC Health Insurance Link builds on the City’s previous innovations in promoting health insurance access such as HealthStat, its interagency collaboration targeting outreach for public health insurance, and the development of the HealthPass purchasing alliance. It is also consistent with the City’s focus on creating web-based resources for residents to obtain critical information through initiatives such as 311 and ACCESS NYC.

With NYC Health Insurance Link, uninsured small businesses, individuals, and freelancers can search for and compare all different kinds of health plans, including those with low- and high deductibles; those with and without particular benefits like prescription drugs; and those with open and closed provider networks. The tool provides users with a full range of comprehensive health plans available in the City from every carrier—including plans available through specialized purchasing alliances and Healthy New York products. Healthy New York is a state-subsidized program designed to assist small businesses, sole proprietors and uninsured individuals gain access to more affordable private health insurance coverage. All HMOs in New York are required to offer a Healthy New York product.

Unlike other web-based health insurance search engines, NYC Health Insurance Link is unbiased, not favoring any one plan over another, and is designed to educate consumers and respond to the questions they may ask as they look for the right plan. NYC Health Insurance Link also the flexibility to adapt to future federal and state health care reforms.

When basic business information, such as the number of employees to be covered, preferred benefits and other information is entered, NYC Health Insurance Link generates a list of possible health plans and provides a direct comparison of the costs and benefits of each. Users can also use a premium calculator on the website to vary their contribution amounts, and to determine the best premium contribution they can afford to offer their employees. For individuals, sole proprietors and their families, NYC Health Insurance Link asks basic information about household size, income, and work status to help them determine whether public health insurance may be an option as well as show them private health insurance plans.

In addition to the comparative benefit function, NYC Health Insurance Link also provides critical information on how to make health insurance more affordable, defines health insurance terms, and offers education about consumer protections. For example, the website contains a number of tools that help individuals and small businesses explore ways to reduce the costs of coverage. For individuals, there is a calculator that allows families to determine whether combining public and private coverage could make their health insurance more affordable.

Children in families with annual household incomes up to \$88,200 are eligible for lower cost coverage through Child Health Plus (CHP), a public health insurance program for children. This calculator evaluates the potential savings for the family if their children qualify for CHP. Similarly, for small businesses, there is a calculator that allows business owners to understand

the benefits of Section 125 of the IRS Tax Code, which allows employers to establish cafeteria plans that let employees pay for health insurance with pre-tax dollars, thereby reducing their taxes and increasing their take-home pay.

“New York City residents and small business owners can compare the benefits and costs of available health insurance plans side by side with NYC Health Insurance Link,” said Executive Deputy Commissioner Cadogan. “This is a first for New York City, and a bold step for local government. Under Mayor Bloomberg’s leadership, the Office of Citywide Health Insurance Access is proud to launch this groundbreaking resource now when many residents and businesses are facing challenging transitions with health care coverage.”

New York City’s Office of Citywide Health Insurance Access (OCHIA) is housed at the New York City Human Resources Administration and works to expand access to health insurance for all New Yorkers. OCHIA partners with public and private groups to ensure that eligible uninsured New Yorkers enroll in public health insurance and to expand access to affordable private health insurance for New York City’s small businesses, sole proprietors, and working individuals. OCHIA engages in policy and research initiatives that complement and support its outreach and enrollment efforts.

“It’s costly and complicated to get an individual health insurance plan, so it’s extremely important that businesses in New York can offer insurance to their employees. With plans like Brooklyn Health Works, even a small business like Uhuru can easily qualify for a plan and provide insurance to all of their employees,” said Uhuru Design owner Bill Hilgendorf. Co-Owner Jason Horvath added, “Being uninsured myself for five years really showed me the value and security of having health insurance. It also helped me to realize how important it is to be able to offer it to my employees.”

“New York’s uninsured overwhelmingly belong to working families but have difficulty accessing affordable coverage and confront a maze of confusing choices,” said New York State Health Foundation Senior Vice President David Sandman, which provided financial support for the project. “The New York State Health Foundation is proud to partner with New York City on this initiative to help small businesses and individuals navigate the system, compare their options, and select the right plan for themselves.”

Helping New Yorkers get – and helping small businesses provide – affordable services is part of the Bloomberg Administration’s Five Borough Economic Opportunity Plan. The plan is a comprehensive strategy to bring New York City through the current economic downturn as quickly as possible. It focuses on three major areas: creating jobs for New Yorkers today, implementing a long-term vision for growing the city’s economy, and building affordable, attractive neighborhoods in every borough. Taken together, the initiatives that the City has launched to achieve these goals will generate thousands of jobs and put New York City on a path to economic recovery and growth.

In providing NYC Health Insurance Link, the City offers a unique means of support to small businesses, freelancers and individuals in these fiscally-challenging times. The link helps businesses facing existing obstacles across sectors to plan for future growth by maximizing the use of financial resources dedicated to this critical employee benefit by offering a robust range of options to maintain, or even expand healthcare coverage for employees. Additionally, with an increasing number of people looking for coverage on their own, NYC Health Insurance Link also

addresses the fluidity that defines today's complex health insurance market by providing information on new developments, such as the COBRA premium subsidies authorized earlier this year, young adult coverage expansion just enacted in Albany, and public health insurance eligibility changes.

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