#### **APPLY TODAY**

Public health insurance programs like Medicaid, Essential Plan, and Child Health Plus are available all year round.

Private health insurance is available every year during open enrollment or if you experience a qualifying event.

#### **MARK YOUR CALENDAR!**

Apply by December 15<sup>th</sup> for your coverage to start on January 1<sup>st</sup>

# NOT SURE IF YOU QUALIFY?

No problem—you can apply at any time to find out.

It's easier than ever before to find out about your coverage options!

#### **GET FINANCIAL HELP**

Depending on your income, you may get financial help to lower your insurance costs.

You can apply for coverage through NY State of Health at any time of the year.

### FOR MORE INFORMATION

Visit the NY State of Health at nystateofhealth.ny.gov, or call 311 or 1-855-355-5777



# **LGBTQI\* Get Covered!**

### with health insurance

## What are my health insurance coverage options?

If you can't find coverage through a job or family member, you may be able to find a lower-cost option through the **NY State of Health Marketplace**. Here's how:

- Apply online, over the phone, or inperson. Over the phone and in-person assistance are available in many languages.
- Fill out one application to find out if you can get financial help, and to enroll in any health plan in the Marketplace for which you are eligible.
- Same-sex spouses can receive a tax credit to help them purchase private health insurance if they are income eligible and file their taxes jointly.

You can also buy private insurance directly from an insurance company, but you won't receive financial assistance if you do so.

# What if I am transgender or gender non-conforming and want to access transition-related care?

- New York State Medicaid now covers transition-related care.
- Private insurance plans can't deny treatment for transition-related care that your doctor says is medically necessary.

\*Lesbian, Gay, Bisexual, Transgender, Questioning, Intersex





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## How do I find LGBTQI friendly health care providers and services?

 If you don't have a provider, you can get information about LGBTQI-friendly health care facilities in the New York City LGBTQ Guide of Services and Resources available here: comptroller.nyc.gov/help/lgbtq-directory/



- Metropolitan Hospital's LGBT Health Center, a member of the City's public hospital system (NYC Health + Hospitals), offers comprehensive care for individuals and families. To learn more, visit: nychealthandhospitals.org/metropolitan/ourservices/lgbtq-health-center/
- If you like your doctors, ask them which health plans they accept. On the NY State of Health website, you can search by physician and hospital to see which insurers they work with.

#### What if I am living with HIV or AIDS?

If you are uninsured, the AIDS Drug Assistance Program (ADAP) may be able to help you get the prescription drugs and care you need. Single individuals with annual incomes up to \$52,461 can get help.

- ADAP provides free prescription drugs for HIV and resulting opportunistic infections.
- ADAP Plus provides free primary care services at selected clinics and hospital outpatient departments.

If you have private health insurance the ADAP Plus Insurance Continuation Program (APIC) may be able to help you pay for your premiums.

Call 1-800-542-2437 or email adap@health.state.ny.us for more information. You can also visit health.ny.gov/forms/doh-2794.pdf to download and apply for ADAP, ADAP Plus and APIC on one application.

If you are eligible for Medicaid, you can choose an HIV Special Needs Plan (HIV SNP) instead of a Medicaid managed care plan.

Visit the NY State of Health or call the New York Medicaid CHOICE Helpline at 1-800-505-5678 to enroll in an HIV SNP.

# What if I need free & confidential sexual and reproductive health care?

Free and confidential reproductive health care, including preventive screenings and STI testing, are available to eligible men and women through the Family Planning Benefit Program. To learn more, visit nyc.gov/hilink/famplan.



### What if I'm uninsured and need to go to the doctor?

If you don't have health insurance and need care, it is available to you.

The City's public hospital system (Health + Hospitals) and local community health centers provide medical care on a reduced-fee basis, depending on your income. Visit <a href="https://nyc.gov/hilink">nyc.gov/hilink</a> to learn more about healthcare resources for the uninsured.

Don't wonder – just apply. It's now easier than ever to find out about your coverage options!