Get Ready for Health Care Reform!

For Young Adults

The Affordable Care Act is a federal law that is changing the American health care system.

It requires you to have health insurance starting January 1, 2014, or pay a penalty when you file your taxes (unless you can claim an exemption).

HERE'S WHAT YOU CAN DO TO START GETTING READY NOW.

Before October 1, 2013:

Check to see where you can get health insurance:

- Through your employer?
- Through your spouse or domestic partner?
- If you are under 30, through your parent's plan?
- If you are a student, through your school?
- Through public health insurance?

Starting October 1, 2013:

Look for health insurance:

- In the **New York State-run New York State of Health, the official health plan marketplace,** which opens October 1st.
  - To learn about the Marketplace, visit http://nystateofhealth.ny.gov
- Directly from an insurance company **outside of this Marketplace**.

What is the New York State of Health, the official health plan marketplace?

- It is a New York State-run organization that contracts with insurance companies to offer health insurance to individuals and small businesses.
- It is federally approved to offer federal tax credits to lower health insurance costs.
- It is mainly for people who are under 65, live in New York, are uninsured, and can't get health insurance through a job.
- You can also get public health insurance – Medicaid and Child Health Plus – through this Marketplace.

Why use the New York State of Health to get insurance?

- You can compare plans from different insurers and choose the one that best fits your needs and budget.
- You may qualify for a special, lower-cost plan designed for young adults available in this Marketplace.
- You can fill out one application to enroll in any plan offered in this Marketplace.
- You can get help online, over the phone, or in-person.
- Once you complete the application, you can find out if you qualify for $0 or low-cost public health insurance, or a new tax credit that will lower your monthly costs for private health insurance.
- The tax credit and other subsidies to lower your costs are only available in this Marketplace.

To learn more about health care reform, visit the New York State of Health at http://nystateofhealth.ny.gov or email exchange@health.state.ny.us

NYC Human Resources Administration Department of Social Services

HEALTH INSURANCE LINK

Robert Doar, *Commissioner*

REMEMBER: You can start shopping in the New York State of Health on October 1, 2013!

Why look outside the Marketplace for insurance?

There may be an insurance company that only sells insurance outside of the Marketplace.

If you like that plan, you'd have to buy it directly from the insurance company.

But you'll have to pay full price, because **the tax credit to lower your costs is only available in the Marketplace**.

What if I choose not to get health insurance?

You will pay a penalty (a tax) when you file your taxes, unless you can claim an exemption. For example, in the first year, an adult could face a penalty of $95 or 1% of income, whichever is higher. The total amount of the penalty will not exceed the average cost of bronze plans available in all Marketplaces. The amount of the penalty will increase in future years.

Who can claim an exemption from the penalty?

Most of the exemptions apply to personal situations such as when coverage

- is not affordable or available, or
- is not purchased for religious reasons.

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

If you don't have health insurance and need care, you can still get it in NYC.

The City's public hospital system (the Health & Hospitals Corporation) and local community health centers provide medical care on a reduced-fee basis, depending on your income.

This care is available even if you are an undocumented immigrant. In NYC, your immigration status is protected as confidential whenever you access City services.

What if I need sexual or reproductive health care?

Free and confidential reproductive health care is available to eligible men and women through the Family Planning Benefit Program.

Want to know more?

To learn more about health care reform, visit the New York State of Health at http://nystateofhealth.ny.gov, or email exchange@health.state.ny.us.

Make sure you have insurance by January 1, 2014.
Most people must have insurance by this date or pay a penalty.

This fact sheet and HI Link is provided for informational purposes only by the NYC Human Resources Administration Office of Citywide Health Insurance Access. Please consult an insurer, broker, tax advisor or state regulatory authority to understand your rights and responsibilities.