Are You Ready for Health Care Reform?

Immigrants

Important dates:
The initial open enrollment period for private coverage is October 1, 2013 - March 31, 2014.
You can sign-up for Medicaid and Child Health Plus 365 days of the year.

What is the New York State of Health?
► It is a 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, and are uninsured or cannot get health insurance through a job.
► You can also get public health insurance – Medicaid and Child Health Plus – through this Marketplace.

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.

Check to see where you can get health insurance:
Can you get it through your job, spouse, domestic partner, or parent?

Look for health insurance:
► Visit NY State of Health to compare coverage options and sign up for coverage. To help you find a plan that best fits your needs, assistance is available in-person, over the phone, or online. Visit nystateofhealth.ny.gov or call 1-855-355-5777 to learn more.
► Even if you are undocumented, you can use NY State of Health to find out your options and get coverage for family members who are citizens or have documented immigration status.
► You can also purchase coverage directly from an insurance company outside of the NY State of Health, but you will not get any financial assistance if you do.

To get started with coverage, visit the NY State of Health at nystateofhealth.ny.gov or call 1-855-355-5777.
You Can Shop Now For Health Insurance in The NY State of Health

Why would I 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 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. Help over the phone and in-person will be available in many languages.
► 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.

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.

Can I buy health insurance through the New York State of Health?
► Yes, if you live in NY and are a citizen or lawfully present immigrant.
► If you or someone in your family is undocumented, you can ask the Marketplace to be connected with a Navigator. He or she will talk with you in-person, in your preferred language, about your coverage options.
► Any information provided to the Marketplace is to be used for determining eligibility for health insurance only.
► You do not need to file income taxes to apply for insurance through the Marketplace. However, if you earn enough to get a tax credit, you will have to file taxes in future years.

If I get health insurance through the New York State of Health, will it stop me from getting a green card, citizenship, or sponsoring a relative?
► No, it will not be held against you if you get health insurance 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.

Who can claim an exemption from the penalty?
► Undocumented immigrants will not have to pay a penalty if they do not get health insurance.
► Most of the other 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 to undocumented immigrants. In NYC, your immigration status is protected as confidential whenever you access City services.
► Visit nyc.gov/hilink to learn more about healthcare resources for the uninsured.

Want to know more?
► For assistance in comparing options and enrolling in coverage, visit the NY State of Health at ny.stateofhealth.ny.gov, or call 1-855-355-5777. Representatives are available to assist consumers in applying in person, over the phone, or online. CONTACT THEM TODAY!

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