Are You Ready for Health Care Reform?

Uninsured New Yorkers

To get started with coverage, visit the New York State of Health at nystateofhealth.ny.gov or call 1-855-355-5777.

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 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, 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.

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 855-355-5777 to learn more.
► 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.

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

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 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.

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 dollars or 1% of income, whichever is higher. The total amount of penalty will not exceed the average cost of bronze plans available in all Marketplaces. The amount of 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.
- Visit nyc.gov/hillink 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 nystateofhealth.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!