

How to Get Help with Health Care Reform

Health Care Reform

What does it mean?

U.S. citizens and legal residents are required to have health insurance in 2014. People who do not have health insurance may pay a tax penalty based on their household income. The tax penalty in 2014 is \$95.00 or 1% of the household income, whichever is greater.

What do I need to do?

If you do not have health insurance coverage, you need to apply for coverage.

How do I apply for coverage?

You can apply for health insurance many different ways. You can contact the New York State of Health Marketplace, you can meet with a Navigators, Certified Application Counselors, or in some cases, your employer group.

How can I get help with the cost of the premium/services?

In order to find out if you are eligible to receive help with the cost of health insurance and health services, your application needs to be completed on the Marketplace

What is “on the Marketplace” and “off the Marketplace”?

On the Marketplace means the application is processed through the New York State of Health web portal. If you want to receive help with the cost of health insurance and services, your application must be completed on the Marketplace. Off the Marketplace means that you have applied for coverage and do not expect to receive any help with costs.

What products will be available through the Marketplace?

On the Marketplace, you will be able to apply for the individual market products (also known as the metal levels), Child Health Plus and Medicaid/Medicaid Managed Care.

Definitions

- **Health Insurance Marketplace** - Marketplace to compare and purchase health insurance on line, by phone, by mail or in person.
- **Qualified Health Plan** - Health insurance plans sold on the Marketplace.
- **Federal Poverty Level (FPL)** - Income level used to determine eligibility for insurance affordability programs (Medicaid, advanced premium tax credits, and cost sharing reductions). Set by the Federal government.
- **Advanced Premium Tax Credit (APTC)** - Income based tax credit available to most people with income between 138%-400% FPL who purchase health insurance on the Marketplace.
- **Cost-Sharing Reductions** - Income based subsidy available to individuals with incomes between 138-250% FPL who purchase a Silver level plan on the Marketplace.
- **Deductible** - The amount of money you have to pay before the health insurance company will make any payments towards health care services.
- **Out-of-pocket costs** - The amount you pay for health care services. Includes copays, coinsurance and deductibles; not including premiums paid.
- **Co-pay** - This is a fixed amount that you pay each time for certain services.
- **Coinsurance** - This is similar to copay but instead of being a fixed amount, it is a percentage of the bill.
- **Out-of-Pocket maximum** - An annual limit on the amount of money you have to pay for health care costs, not including premiums.

Help With Filling Out Forms

Applying, questions and/or need help?

New York State of Health Marketplace

You can apply on your own, or seek assistance from an Navigator, Certified Application Counselor, or a Marketplace certified Broker

Website: <https://nystateofhealth.ny.gov/> **Call:** 1-855-355-5777

Navigators, Certified Application Counselors

These are people are trained and certified in the community to provide in person application assistance and educate you on the insurance products available through the NY State of Health. **Make an appointment if you need help!**

Coordinated Care Services Incorporated (CCSI): 585-613-7662

Legal Assistance of Western New York: 1-855-250-7748

S2AY Rural Health Network, Inc.: 1-800-346-2211

Southern Tier Independence Center: 1-888-962-8244

Thompson Health: 585- 396-6000

Certified Application Counselors: Insurance plans that can help you enroll

Excellus BCBS (Child Health Plus, MMC & NYS of Health): 1-800-716-4885

Fidelis Care (Child Health Plus, MMC & NYS of Health): 1-888-343-3547

MVP (Child Health Plus, MMC & FHP): 1-888-687-6277

United Healthcare (Child Health Plus, MMC & NYS of Health) 1-888-617-8979

For additional Certified Application Counselors in the Rochester and Finger Lakes Regions Call: NY State of Health 1-855-355-5777

Other places to find help if you are having current health insurance issues:

Empire Justice Center's Intake Line: 1-800-724-0490 x 5822

Enrollment Timeline

For individuals, families and sole proprietors:

Open Enrollment for 2015 coverage:

November 15, 2014 – February 15, 2015.

The open enrollment period for subsequent years will be announced at a later date.

Applications completed before the 15th of any month will result in possible enrollment for the 1st of the next month. Applications completed after the 15th of the month will result in possible enrollment for the first of the 2nd following month.

Even though open enrollment has ended, you can apply anytime for :

- Child Health Plus
- Medicaid
- Or if you have had a life-changing event

Qualified Health Plan Metal levels: Platinum, Gold, Silver , Bronze, and Catastrophic (under age 30). Can only select during the open enrollment period or with a qualifying event.

For The Small Business Marketplace (SHOP) ONLY – enroll at any time

The New York State of Health Marketplace is the only place that can provide exemptions or determine a life-changing event.