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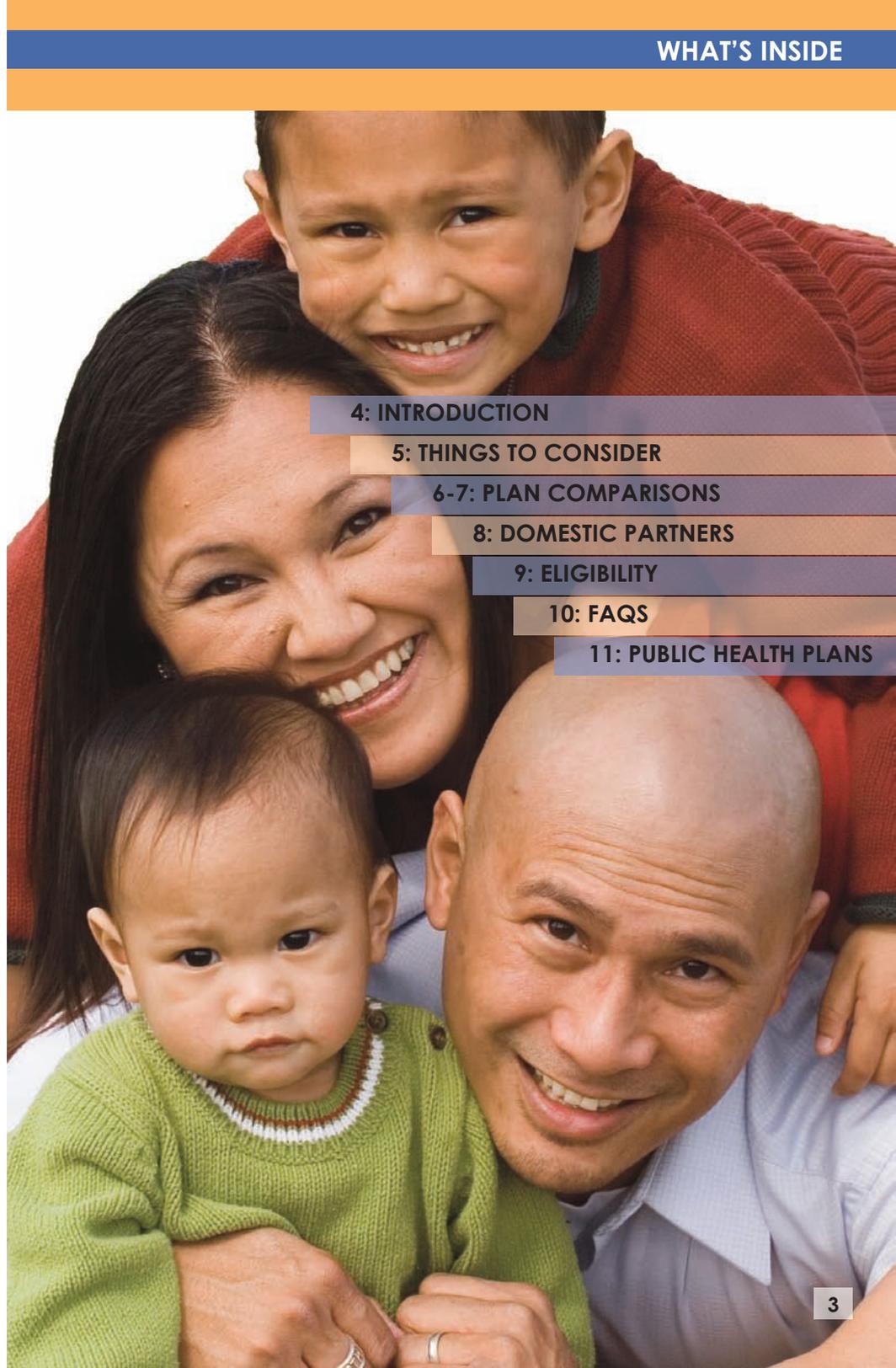


A GUIDE TO HEALTH INSURANCE OPTIONS FOR NEW YORK CITY'S SMALL BUSINESSES AND WORKING INDIVIDUALS



Human Resources Administration
Department of Social Services

Health Insurance Through Public Programs

A close-up photograph of a diverse family of four. At the top, a young boy with a wide smile is wearing a red sweater. Below him, a woman with long dark hair is smiling warmly. In the bottom left, a baby in a green sweater looks directly at the camera. In the bottom right, a man with a shaved head is smiling. The background is plain white.

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FINDING AFFORDABLE COVERAGE IS EASIER THAN YOU THINK

Finding affordable health insurance is easier than you might think. Whether you're a small business owner, sole proprietor, or working individual, there is a special New York City health insurance option designed especially for you. There is also a City resource to help you identify the available plans and to guide you through the enrollment process.

As part of New York City's Human Resources Administration, the Office of Citywide Health Insurance Access (OCHIA) provides impartial guidance to working individuals and small businesses in need of affordable health insurance. The mission of OCHIA is to expand access to health insurance for all New Yorkers.





Why Businesses Should Offer Health Insurance to Employees

- Helps create and maintain a healthy and productive workforce
- Can mean significant tax savings for businesses and employees

Important Factors to Consider When Obtaining Health Insurance

- The type of coverage offered by the health plans or carriers
- Range of choice in benefit options
- Relative ease of the enrollment and billing process
- Affordability, including monthly premiums and out of pocket expenses, such as co-payments and deductibles
- Special program policies, such as pre-existing condition limitations

What To Do Next

To obtain additional information or to enroll in health insurance:

- Contact an insurance agent or broker
- Call one or more of the special options outlined in this guide
- Visit www.nyc.gov/healthstat for more information and to determine if you or your business qualifies for one of the special options outlined in this guide

SPECIAL OPTIONS AT A GLANCE

PRIMARY ELIGIBILITY CRITERIA

COVERAGE

COST*

<p>New York Business Group on Health HEALTHPASS 888.313.7277 www.healthpass.com</p>	<p>Small businesses (2-50 employees): 1) Be located in NYC or surrounding counties, and 2) 75% of eligible employees must enroll in HealthPass or have coverage from another source.</p>	<p>Employers decide how much to contribute towards coverage and employees choose from a menu of four carriers and 30+ health benefit options which include hospitalization, comprehensive medical care plus prescription drugs, dental and vision care.</p>	<p><u>Monthly premium range**</u> Employee \$168-618 Employee + Child(ren) \$296-1,147 Employee + Spouse/DP \$352-1,357 Family \$496-1,844</p>
<p>New York State HEALTHY NY 866.432.5849 www.healthyny.com</p>	<p>Businesses: 1) Be located in New York State, 2) have not provided health insurance during the last 12 months, 3) have no more than 50 employees at one location, and 4) 30% of employees earn \$35,500 or less annually. Sole proprietors and working individuals: 1) Reside in New York State, 2) have not had health insurance during the last 12 months or lost coverage due to a qualifying event, 3) not be eligible for employer coverage or Medicare, and 4) meet certain income guidelines.</p>	<p>Choose from nine carriers and a standardized benefit package of hospitalization, prescription drugs, and broad medical coverage with some exclusions, including mental health services, chiropractic use, substance abuse treatment, and hospice care.</p>	<p><u>Monthly premium range**</u> Employee \$143-271 Employee + Child(ren) \$276-502 Employee + Spouse/DP \$287-570 Family \$430-803</p>
<p>Long Island Association LIA HEALTH ALLIANCE 800.542.5513 www.liahealthalliance.com</p>	<p>Sole proprietors and small businesses (2-50 employees): 1) Be located in NYC or surrounding counties, and 2) employees must routinely work at least 20 hours per week for an eligible employer.</p>	<p>Employers decide how much to contribute towards coverage and employees choose from five carriers and numerous health benefit options which include hospitalization, comprehensive medical care plus prescription drugs, dental and vision care.</p>	<p><u>Monthly premium range**</u> (small businesses) Employee \$168-710 Employee + Child(ren) \$296-1,348 Employee + Spouse/DP \$352-1,472 Family \$496-2,133</p>

**PRIMARY
ELIGIBILITY
CRITERIA**

COVERAGE

COST*

<p>Brooklyn Chamber of Commerce BROOKLYN HEALTHWORKS 718.596.4550 www.brooklynhealthworks.com</p>	<p>Businesses: 1) Be located in Brooklyn, 2) have not provided health insurance during the last 12 months, 3) have no more than 50 employees at one location, and 4) 30% of employees earn \$35,500 or less annually. Sole proprietors: 1) Be located in Brooklyn, 2) have not had health insurance during the last 12 months or lost coverage due to a qualifying event, 3) not be eligible for Medicare, and 4) meet certain income guidelines.</p>	<p>One carrier offering hospitalization, prescription drugs, and broad medical coverage with some exclusions, including mental health services, chiropractic use, substance abuse treatment, and hospice care.</p>	<p><u>Monthly premium range</u> Employee \$199-211 Employee + Child(ren) \$378-400 Employee + Spouse/DP \$438-464 Family \$587-622</p>
<p>Working Today FREELANCERS UNION 718.222.1099 www.freelancersunion.org</p>	<p>Sole proprietors and working individuals: 1) Reside in NYC or surrounding counties, and 2) currently work and have past earnings as a sole proprietor or independent worker in one of eight eligible industries or occupations: nonprofit, financial services, technology, media & advertising, arts & entertainment, healthcare, home-based childcare, and skilled computer user.</p>	<p>Choose from two carriers and five plan options which include hospitalization, comprehensive medical care plus prescription drugs, dental and vision care.</p>	<p><u>Monthly premium range**</u> Employee \$127-324 Employee + Child(ren) \$240-594 Employee + Spouse/DP \$280-637 Family \$397-972</p>
<p>FRACTURED ATLAS 212.277.8020 www.fracturedatlas.org</p>	<p>Self-employed artists and creative professionals: 1) Reside in NYS, and 2) Provide documentation of currently working as a freelancer in any creative industry or the arts.</p>	<p>Choose from two plan carriers and four plan options which include hospitalization, comprehensive medical care, and prescription drugs.</p>	<p><u>Monthly premium range</u> Employee \$128-338 Employee + Child(ren) \$217-639 Employee + Spouse \$246-639 Family \$335-1,011</p>

* Check with options for updated premium amounts. As a potential cost saving measure, consider covering children through Child Health Plus B (see page 11).

** Standard and high deductible options available. The “low cost” premium is for a high deductible plan.

COVERAGE FOR DOMESTIC PARTNERS

A domestic partnership (DP) is between two adults who live together in a close and committed personal relationship but are not married. Domestic partner health insurance coverage is now widely available in the small group market in NYC. Below are insurers that have voluntarily made DP coverage available to NYC's small businesses with 2-50 employees. DP coverage is also available through the special options outlined in this guide. To obtain coverage, contact one of the special options, consult with your insurance agent or broker, or contact one of the following insurers directly.



Insurer	Phone Number	Web Address
AETNA*	800.234.8454	www.aetna.com
ATLANTIS	866.747.8422	www.atlantishp.com
CIGNA	800.456.6575	www.cigna.com
EMPIRE (limited to same-sex couples)	800.662.5193	www.empireblue.com
GHI*	800.444.2333	www.ghi.com
HEALTH NET (coming in late 2007)	800.848.4747	www.healthnet.com
HIP*	800.447.7187	www.hipusa.com
OXFORD*	800.216.0778	www.oxhp.com

Use the table below to help you determine which health insurance option is right for you!

ELIGIBILITY CATEGORIES FOR NEW YORK CITY'S SPECIAL HEALTH INSURANCE OPTIONS			
	Small Businesses	Sole Proprietors	Individuals
HealthPass	X		
Brooklyn HealthWorks	X	X	
LIA Health Alliance	X	X	
Fractured Atlas		X	X
Freelancers Union		X	X
Healthy New York	X	X	X

New York State offers free and low-cost public health insurance programs for low-income New Yorkers. These plans provide medical care through a fee-for-service or a managed care plan.

Available Public Health Insurance Programs

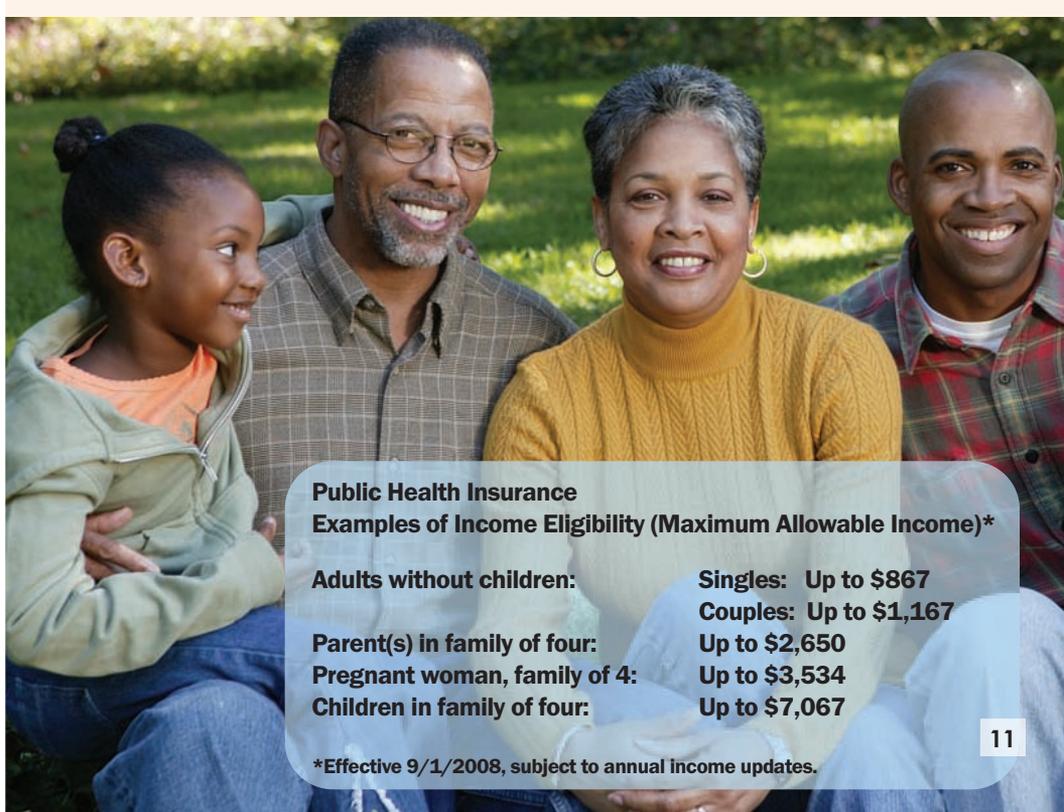
Child Health Plus provides free or low-cost health insurance for ALL children under the age of 19 who are not eligible for Medicaid.

Family Health Plus provides free health insurance for low-income, uninsured adults (ages 19-64) who are not eligible for Medicaid.

Medicaid provides free health insurance for low-income children and adults.

Most adult immigrants and ALL children and pregnant women are eligible for public health insurance programs if they meet the applicable requirements.

Call the HRA Medicaid Helpline at **888.692.6116** or visit **www.nyc.gov/healthstat** or **www.nyc.gov/accessnyc** to find out if you qualify and where you can enroll in your neighborhood. There are many convenient locations and enrollment counselors available to help.



Public Health Insurance

Examples of Income Eligibility (Maximum Allowable Income)*

Adults without children:	Singles: Up to \$867
	Couples: Up to \$1,167
Parent(s) in family of four:	Up to \$2,650
Pregnant woman, family of 4:	Up to \$3,534
Children in family of four:	Up to \$7,067

*Effective 9/1/2008, subject to annual income updates.

SMALL BUSINESSES

Do I have to pay for the entire premium cost?

No. Many employers share the cost of premiums with their employees, who pay their portion that you do not pay through payroll deductions. You may also decide to offer family coverage. Most employers pay for at least part of the cost of family coverage.

Can I select which types of employees get coverage?

Yes. You can decide to cover all employees or may determine that you only want to cover a subgroup of employees - for instance, those who work more than 20 hours per week. Most plans allow you to set the eligibility criteria.

Do all employees have to buy for my business to qualify?

No. Most plans require a certain percentage of employees to enroll in order for your business to qualify for coverage - normally 50 to 75%.

SOLE PROPRIETORS & INDIVIDUALS

What can I be charged for individual coverage?

Plan prices vary, but cost is based on a “community rate” - the average cost offered to all individuals seeking the same coverage in a geographic region. In New York State it is illegal for individual plan premiums to vary due to age, gender, health status or occupation.

Can they cancel my policy if I submit a lot of claims?

No. “Guaranteed renewability” ensures your coverage cannot be cancelled as long as you pay the premiums.

Can I buy a policy that covers my family?

Yes. In New York State, insurers selling plans to individuals MUST offer family coverage options. They may also offer individual + spouse and parent + child(ren) plans. Domestic partner coverage may be available for sole proprietors, but Insurance Law does not allow such coverage for plans sold directly to individuals.

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