



EmblemHealth®

55 Water Street, New York, New York 10041-8190

<Date>

<Group Name>  
<Fname> <Lname>  
<Address 1>  
<Address 2>  
<City>, <State> <ZIP Code + 4>

<<Alt ID or Member Mailing ID>>

**IMPORTANT NOTICE REGARDING CHANGES TO  
THE <<GHI/HIP>> HEALTHY NY PROGRAM**

Dear <Fname> <Lname>:

We are writing to let you know about important changes to the Healthy NY program that will affect your health insurance. Beginning January 1, 2014, Healthy NY will no longer provide coverage for individuals or sole proprietors. The program will be limited to small employers only.

**Your Healthy NY coverage therefore will terminate at the end of December 31, 2013.**

**What do I need to do?**

**NO ACTION IS REQUIRED AT THIS TIME.** We will send you a second letter with new policies and premium rates for you to choose from. At that time, you will have the option to purchase any other policy we or other health insurers offer to individuals that is compliant with federal health care reform, also called the Affordable Care Act (ACA).

**New Options for Coverage in 2014**

New choices of coverage for individuals and families will be available to you.

- **New York Health Benefit Exchange:** New York's new Health Benefit Exchange at **www.HealthBenefitExchange.ny.gov** will help you shop for and enroll in health insurance. You will be able to use the Exchange to compare insurance options and prices offered through the Exchange. You will also be able to calculate costs and enroll in coverage online, in person, over the phone or by mail. You may also qualify to receive assistance to help pay for insurance offered through the Exchange. You can purchase insurance through the Health Benefit Exchange **beginning in October 2013** for coverage starting January 1, 2014.
- **Benefits:** All health insurance policies will include a core set of benefits called the "Essential Health Benefits." In addition, some policies may include out-of-network coverage. Your current policy includes some of the Essential Health Benefits.

For more information on the Essential Health Benefits, you can visit the New York Benefit Exchange Web site at **www.healthbenefitexchange.ny.gov/resource/what-are-essential-health-benefits**.

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- **Cost Sharing Choices:** All policies will include the Essential Health Benefits, but the amount you pay out-of-pocket will be different depending on the cost sharing options that you choose. The ACA creates four uniform categories of cost sharing — called “metal” levels — that will make it easier for you to compare different health insurance policies.

These metal levels are based on the average percentage of medical costs the health insurance company is expected to pay, compared to the average percentage you will pay. All policies will fit into one of four metal levels:

- Platinum: 90/10% (highest level with an average of 90% of the medical costs paid by the insurance company and an average of 10% paid by the member)
- Gold: 80/20%
- Silver: 70/30%
- Bronze: 60/40%

(Please note: This does *not* mean that your insurance company will pay that specific percentage of every bill. It simply means that the insurance company will pay that average percentage for all policyholders over the course of the year.) Also, your premium will be higher or lower depending on the metal level you choose. For instance, a Silver plan will have lower premiums than a Platinum plan because you would be paying more out-of-pocket.

If you have any specific comments or questions regarding your product, please contact our Customer Service Department at the number listed on the back of your identification card.

Sincerely,



David Morin  
Vice President, Customer Service