

IN THIS ISSUE

- ▶ [EmblemHealth Neighborhood Care Opens, Bringing Care Closer to Your Clients](#)
- ▶ [A New Way for Large Groups to Reduce Health Care Spending](#)
- ▶ **The New York Health Benefit Exchange: What You Need to Know**
- ▶ [Providing Women's Wellness Benefits at No Cost](#)
- ▶ [Changes to the Names of Our Commercial Formularies](#)
- ▶ [Broker Focus Archive](#)

The New York Health Benefit Exchange: What You Need to Know

One of the provisions of the Affordable Care Act (ACA) is the establishment of statewide Health Insurance Exchanges. These organized online marketplaces will enable consumers and small businesses to shop for coverage in a way that allows them to easily compare health plan options on benefits, services, price and quality.



Preparing for the Exchange

We have already implemented several key mandates of the ACA, such as extending coverage for dependents up to age 26, eliminating cost-sharing for in-network preventive care and, where applicable, removing annual and lifetime coverage limits. We are in the process of preparing for the implementation of the New York Health Benefit Exchange, which is required to be up and running by January 1, 2014.

What the Exchange Means for New Yorkers

Nearly 2.7 million New Yorkers under age 65 — about 16 percent — do not have health insurance coverage. It is estimated that over one million New Yorkers will gain health insurance coverage once the Exchange and the other provisions of the ACA have been fully implemented.

Here are some important facts about the Exchange:

- The Exchange will take the form of a Web site where individuals, families and small businesses can compare and enroll in plans that best meet their needs and budgets.
- Every plan sold on the Exchange must offer a comprehensive package of services known as "essential health benefits" that include preventive, diagnostic and therapeutic services representing 10 different categories of care.
- Consumers shopping for insurance on the Exchange will choose from four standardized coverage levels — bronze, silver, gold and platinum — each based on cost and the level of benefits offered.
- Health plans offered on the Exchange will be required to accept all applicants, meaning they may not deny insurance to anyone who applies.
- The ACA requires that the Exchange establish a Navigators program to help individuals and families with the information necessary to determine which health insurance option best fits their needs, and then help them enroll in their plan of choice.

We are working closely with the Regional Advisory Councils of the New York Health Benefit Exchange to offer advice and make recommendations on its establishment and operation.

We urge you to read *Making Reform Work* at www.emblemhealthreform.com for answers to frequently asked questions about the Exchanges and what health care reform will mean for your clients, whether they're small employers or large businesses.

We recognize the implications the Exchange will have for your business, and we will continue to provide updates as more information becomes available.

[Printer Friendly Page](#)
