

HEALTH CARE REFORM INFORMATION KIT



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WHAT CARE FEELS LIKE.

For over 75 years, EmblemHealth companies have been bringing quality health benefits to New Yorkers. We're proud to offer plans on the new marketplace.

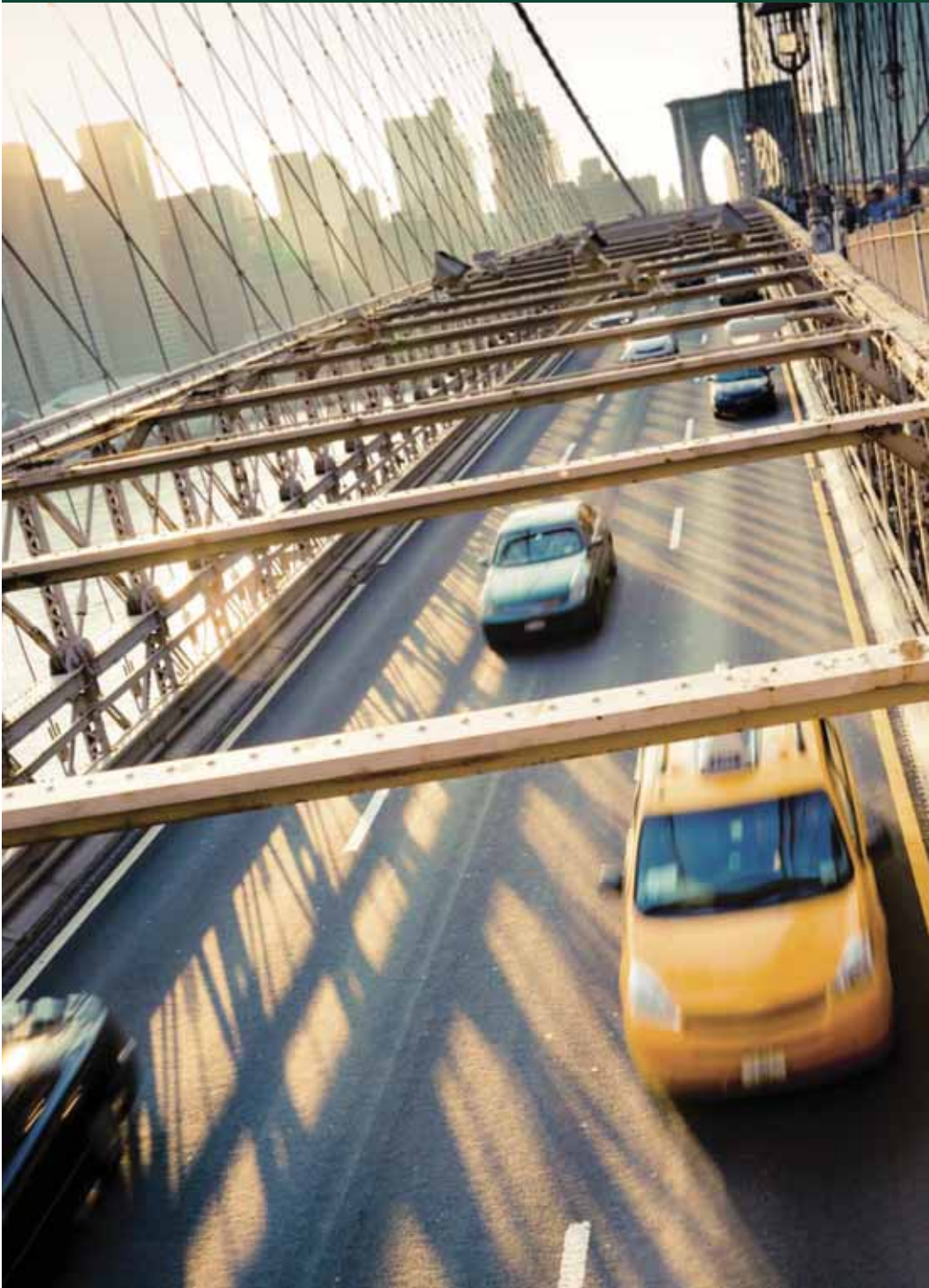
To learn more, visit www.emblemhealthreform.com.

Under the new health care law, you have new options for getting quality, affordable health care coverage. The law also requires most Americans to have health insurance starting in 2014 or pay a penalty.

- This kit can help you enroll in a health care plan, apply for financial help and get answers.
- Words in blue are defined on the card "Key Terms."

Want to talk to someone? Call us at 1-866-838-9144. If you have a hearing or speech impairment and use a TTY/TDD, call 711.

WHO CAN SIGN UP AND HOW IT WORKS



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Who Can Sign Up and How It Works

There are many ways to get health care coverage for you and your family. To get help with the costs, you need to buy your plan on **NY State of Health**. This is a marketplace where eligible New Yorkers can shop for and enroll in a health care plan. The first open enrollment period starts October 1, 2013, and ends March 31, 2014.

You can enroll in a health care plan through the marketplace if you...

- Live in New York State
- Are a legal US resident or a “lawfully present” immigrant (call us at the number below if you have questions about this)
- Are not eligible for affordable, adequate coverage from your employer*
- Are not eligible for other types of **minimum essential coverage**

To sign up for a health care plan on the marketplace, you can apply...

- Online
- In person
- By phone
- By mail

Visit www.nystateofhealth.ny.gov for details.

When you sign up on the marketplace, you'll find out if you can get...

- Help paying for a health care plan (**tax credits** and **subsidies**)
- Medicaid (a no-cost plan for low-income individuals and families)
- Child Health Plus (a low-cost plan for young people up to age 19)

Important: If you buy a plan on the marketplace and your income or family size changes, you will need to report the change to the marketplace right away because it could affect your eligibility for financial help.

Here are other ways to buy a health care plan...

- From insurers like EmblemHealth. Check out our plans on emblemhealth.com.
- From your employer. But if it's too costly, you may be able to buy a plan on the marketplace.
- Through a parent's plan. Children and young adults can stay on their parents' plan until age 26. In New York, they can stay on the plan until 29, for an added cost.

People with a pre-existing condition...

- Are guaranteed health care coverage and will pay no more in **premiums** than anyone else.

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*If the health care coverage your employer offers does not meet minimum federal standards for plan adequacy and affordability, you may be eligible to buy a health care plan on the marketplace.

WE'RE HERE TO HELP YOU



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We're Here to Help You

If you have any questions, here are five ways to get help:

- 1) **Go to www.emblemhealthreform.com.** Learn about the law and what it means for you. Read about our Select Care plans, and hear from New Yorkers choosing health care coverage.
- 2) **Call us — we're here to help.** Call **1-866-838-9144**.
- 3) **Stop by EmblemHealth Neighborhood Care.** Visit Neighborhood Care in Harlem and Queens for one-on-one guidance from a health care specialist. You can also take a health class, use our wellness resources and talk to clinicians about your health needs. Visit www.ehnc.com to learn more and get details on additional locations, including Chinatown.
- 4) **Talk to one of our Certified Application Counselors.** EmblemHealth has staff trained by the State government who can walk you through the enrollment process on the marketplace and help you pick the plan that's right for you. To talk to a counselor, call us at **1-866-838-9144**.
- 5) **Get support from a Navigator.** Navigators are people the US government makes available to help you compare plans and sign up for the one that best fits your needs.

Resources

EmblemHealth Neighborhood Care — Harlem

215 West 125th Street
New York, NY 10027
Phone: **1-866-469-0999**

EmblemHealth Neighborhood Care — Cambria Heights

206-20 Linden Boulevard
Cambria Heights, NY 11411
Phone: **1-866-539-0999**

EmblemHealth Neighborhood Care — Chinatown*

87 Bowery Street
New York, NY 10002
Phone: **1-855-283-2151**

Navigator support

For details, visit NY State of Health online at www.nystateofhealth.ny.gov.

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**Opening Fall 2013*



HELP WITH COSTS



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Help With Costs

Health care reform aims to make health insurance more affordable. There are a few ways to get help paying for a health care plan, if you qualify. The amount of help you can get depends on your income and family size, with more help going to those with lower incomes. To apply for help with costs, you must sign up for a plan on **NY State of Health**.

In 2014, you will get help at the following income levels...

Family Size	Yearly Household Income of Up to
1	\$45,960
2	\$62,040
3	\$78,120
4	\$94,200
For each additional person, add:	\$16,080

For those who qualify, there are two forms of help to pay for a health care plan on the marketplace...

- **Tax credits**, which help you pay monthly **premiums**. You can use tax credits to buy most health care plans on the marketplace. You can choose to take the tax credits either up front (to lower your monthly premium) or later (as a refund when you file your taxes).
- **Subsidies**, which help you pay **out-of-pocket costs** when you go to the doctor. They are for people with lower incomes. You must buy a Silver plan on the marketplace to qualify. If you are eligible for subsidies, you're also eligible for tax credits.

People with lower incomes may instead qualify for...

- **Medicaid**. This is a no-cost health care plan for individuals and families with low incomes. You may qualify now even if you didn't before. This is because the income you can earn and still get Medicaid will now be higher.
- **Child Health Plus**. This is a low-cost health care plan for young people up to age 19. Even if you don't qualify for Medicaid, your child may still be eligible for Child Health Plus.

Important: If you buy a plan on the marketplace and your income or family size changes, you will need to report the change to the marketplace right away because it could affect your eligibility for financial help.

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HEALTH CARE COVERAGE IS IMPORTANT



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Health Care Coverage Is Important

If you've never had health insurance, you may see no reason to have it. Some people say, "I've never been sick. Why pay for medical services I won't use?"

Here's why health care coverage matters:

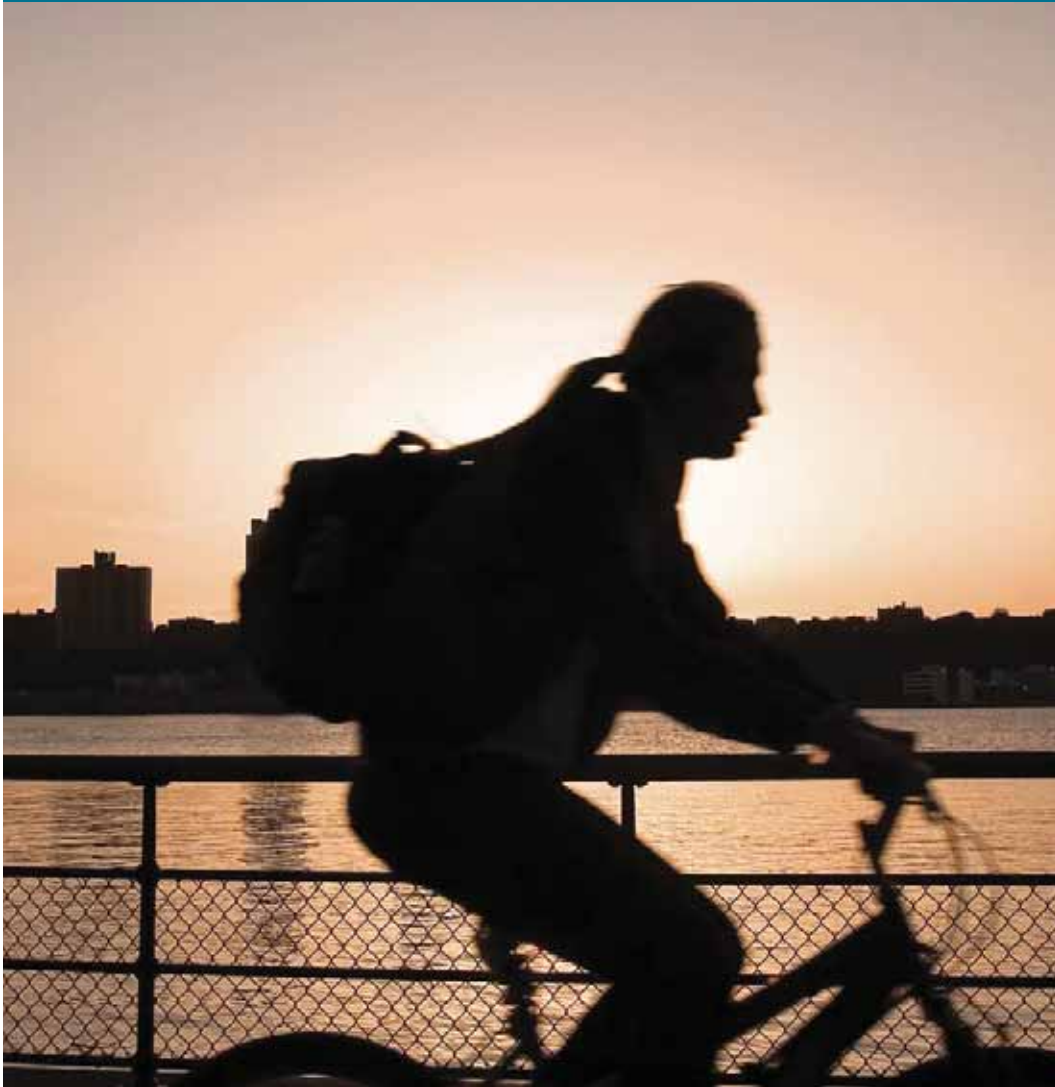
- **Sickness or injury can happen to anyone, at any time — at any age.** If you're healthy, you may not think too much about what could happen. But we all need medical care at some point, so it's important to be prepared.
- **If you get sick or hurt, you could end up paying thousands of dollars out of pocket for the care you need.** Health insurance protects you from these high costs.
- **You'll have free access to preventive care.** This type of medical care aims to keep you healthy and well, now and later. It includes services like checkups and screenings.
- **It can help avoid trips to the emergency room.** A doctor can provide nonemergency care instead. This can also save all of us money.

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BEFORE SIGNING UP...



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Before Signing Up...

Once you're ready to sign up for a health care plan on **NY State of Health**, you will need to have certain information with you.

Before applying, gather these items for each member of your household who needs health care coverage...

- **Social Security numbers** (or document numbers for legal immigrants)
- **Employer and income information** (for example, from your pay stubs or W-2 forms — Wage and Tax Statements)
- **Policy numbers** for any current health insurance plans covering members of your household
- **Any ideas for good health plans for you.** If you see plans on the marketplace you think may be a good fit, write down the details and keep them handy.

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DATES TO REMEMBER



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Dates to Remember

October 1, 2013:

NY State of Health opens. Visit www.nystateofhealth.ny.gov for more information.

December 15, 2013:

Last day to choose a health care plan on the marketplace if you want benefits to start January 1, 2014.

January 1, 2014:

Effective date of your health care plan if you enrolled by December 15, 2013.

March 31, 2014:

Last day to choose a health care plan on the marketplace during the open enrollment period.

October 1, 2014:

Time to renew your health care plan on the marketplace.

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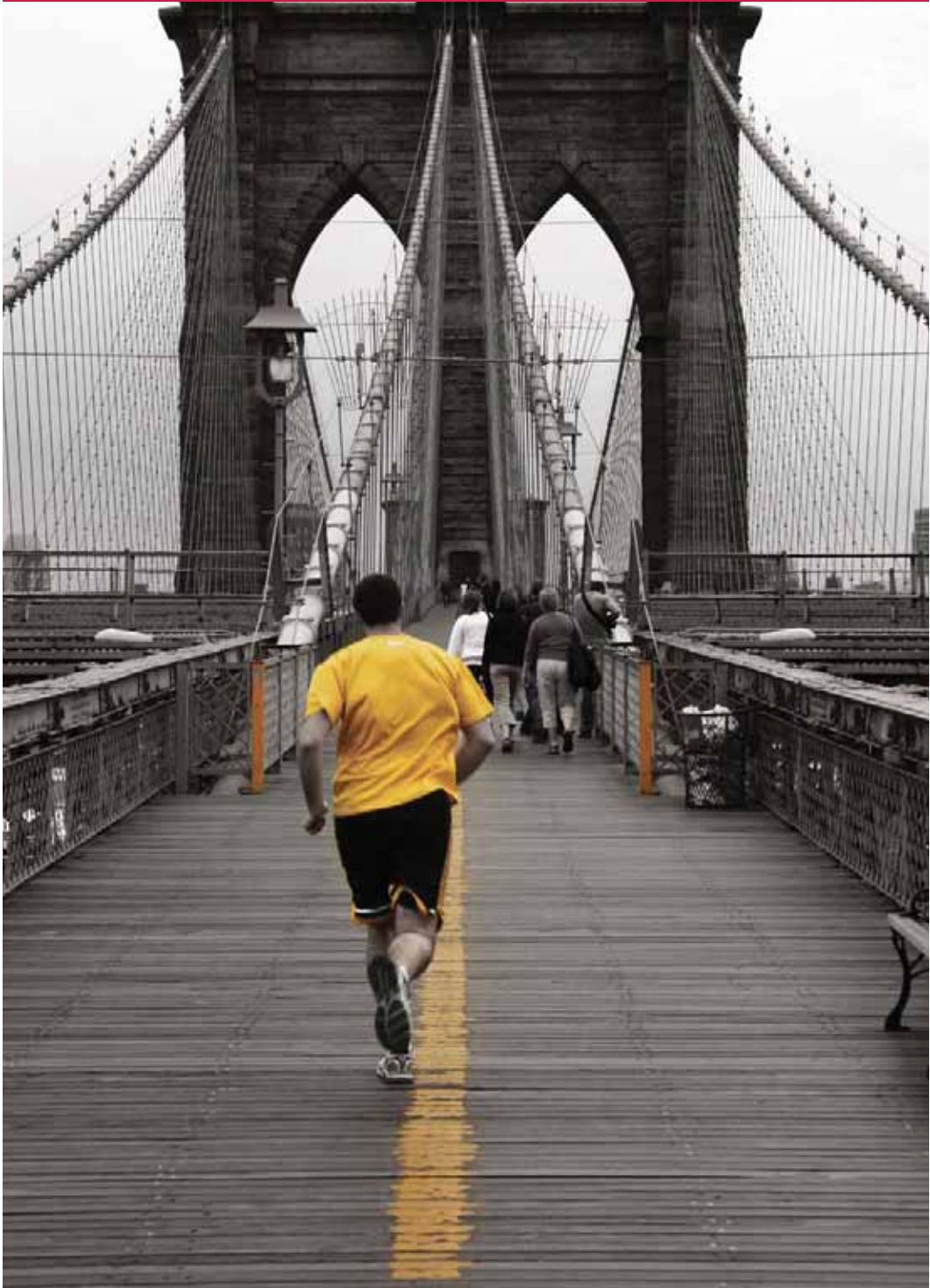
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YOUR HEALTH BENEFITS



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Your Health Benefits

The new health care law ensures all plans provide quality coverage for common health needs.

Your health care plan will cover...

- **Preventive care at no out-of-pocket cost.** You'll pay \$0 for services to keep you healthy and well, including immunizations, routine exams, women's preventive health services and prostate screening.
- **10 categories of essential health benefits.** Specific benefits vary by state, so you would have the coverage offered in New York State. The 10 categories are:
 - 1) Ambulatory patient services
 - 2) Emergency services
 - 3) Hospitalization
 - 4) Maternity and newborn care
 - 5) Mental health and substance abuse disorder services, including behavioral health treatment
 - 6) Prescription drugs
 - 7) Habilitative and rehabilitative services and devices
 - 8) Laboratory services
 - 9) Preventive and wellness services and chronic disease management
 - 10) Pediatric services, including vision care
- **Reimbursement for going to the gym.** If you are a member of a participating health club or fitness center (not including tennis clubs, weight loss clinics, spas or other similar places) and complete at least 50 visits in a six-month period, you can get help with the costs.
- **Health and wellness programs.** You can join programs to help you stay healthy, get well and live better. Learn more at www.emblemhealth.com/healthandwellness.



Dental coverage is available to kids and young adults...

- **EmblemHealth is offering FirstSmiles,** a pediatric dental plan for young people up to age 19. Available at an added cost, the plan focuses on good oral health and reducing the chance of dental and oral disease.

Health care plans for adults won't cover...

- Vision care or dental care

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OUR HEALTH CARE PLANS



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Our Health Care Plans

EmblemHealth is continuing our tradition of service to New York by offering five plans — the Select Care plans — on **NY State of Health**. Each plan covers many health needs. If you qualify for financial assistance, you can get this help through any Select Care “metal” plan.

Learn about our Select Care plans...

The Select Care “metal” plans (Platinum, Gold, Silver and Bronze) have the same benefits but different prices. Select Care Basic (for people under age 30) has similar benefits as the metal plans, but different costs.

- **Select Care Platinum:** Pay the least for your medical services but more for your monthly **premium** than in other Select Care plans.
- **Select Care Gold:** Pay less for your medical services but more for your monthly premium than in other Select Care plans.
- **Select Care Silver:** Pay mid-level prices for both your medical services and monthly premium. If you qualify for **subsidies**, you must choose a Silver plan to receive this type of financial help.
- **Select Care Bronze:** Pay a lower monthly premium but more for your medical services than in other Select Care plans.
- **Select Care Basic:** This plan is for individuals under age 30 and others who qualify. Pay the least for your monthly premium but a higher **deductible** than in other Select Care plans. If you think you and your family just need preventive care, this may be the plan for you.

We also offer a pediatric dental option...

- **FirstSmiles:** A dental plan for young people up to age 19. It focuses on good oral health and reducing the chance of dental and oral disease.

To enroll in an EmblemHealth Select Care plan, you must live in one of these New York counties...

- Bronx
- Kings
- Manhattan
- Nassau
- Orange
- Queens
- Richmond
- Rockland
- Suffolk
- Westchester

If you join a Select Care plan, you must also...

- Use in-**network** care for services to be covered. If you see doctors or other health care providers outside the Select Care network, you may have to pay the costs yourself.
- Choose a **primary care physician (PCP)**. This doctor will help manage your care and work with your other doctors if needed.
- Get referrals from your PCP to see any specialists.

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OUR PLAN DETAILS



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Our Plan Details

The chart below gives you more information about the EmblemHealth Select Care plans on **NY State of Health**. The cost-sharing amounts on the chart are the standard for most plans offered on the marketplace. But, if you qualify for financial help, you may pay less than what's listed.



To learn more about the EmblemHealth Select Care plans, visit www.emblemhealth.com/exchange.

Plan Name	Primary Care Physician Required?	Referral for Specialist Visits Required?	Deductibles (Individual / Family)	Primary Care Physician / Specialist / Emergency Room Copay	Out-of-Network Coverage?	Out-of-Pocket Maximum (Individual / Family)	Coinsurance?
Select Care Platinum	Yes	Yes	\$0/\$0	\$15 / \$35 / \$100	No	\$2,000 / \$4,000	No
Select Care Gold	Yes	Yes	\$600/\$1,200	\$25 / \$45 / \$150	No	\$4,000 / \$8,000	No
Select Care Silver	Yes	Yes	\$2,000 / \$4,000*	\$30 / \$50 / \$150*	No	\$5,500 / \$11,000*	No
Select Care Bronze	Yes	Yes	\$3,000 / \$6,000	50% Cost Sharing	No	\$6,350 / \$12,700	Yes
Select Care Basic	Yes	Yes	\$6,350 / \$12,700	0% Cost Sharing	No	\$6,350 / \$12,700	No

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*You may be eligible for added **subsidies** that can lower these costs.

PAYING THE PENALTY



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Paying the Penalty

Almost everyone will be required to have health insurance in 2014. If you don't, you may have to pay a penalty when you file your income taxes.

If you don't have health care coverage starting in 2014, you'll pay the greater of...

- **2014:** \$95 per adult and \$47.50 per child **OR** 1 percent of your taxable household income
- **2015:** \$325 per adult and \$162.50 per child **OR** 2 percent of your taxable household income
- **2016:** \$695 per adult and \$347.50 per child **OR** 2.5 percent of your taxable household income

After 2016, penalties will increase each year as the cost of living or minimum wage goes up.

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KEY TERMS



Key Terms

Coinsurance: The percentage of costs you pay for a covered service from a health care provider. Once you meet your **deductible** (if you have one), the insurer pays the other percentage of the covered service.

Copay: The fixed dollar amount you pay to the health care provider for covered services at the time of your office visit.

Deductible: A portion of eligible costs an individual or family must pay during a calendar year before an insurer starts paying for covered services.

HMO (Health Maintenance Organization): A type of health plan that provides comprehensive coverage to members through a **network** of doctors, hospitals and other health care providers.

Minimum essential coverage: Health insurance that meets the standards for the health care coverage people must have starting in 2014, rather than paying a penalty.

Network: The group of doctors, hospitals and other health care providers a health insurer contracts with to deliver medical services to the plan members.

NY State of Health (marketplace): An online marketplace where New Yorkers can shop for health insurance. You must buy your plan here to get help with the costs, if you qualify.

Out-of-pocket costs: Costs that plan members pay as part of their health care coverage. This includes **copays**, **coinsurance** and **deductibles**.

Out-of-pocket maximum: The maximum dollar amount per calendar year you will have to pay for covered services. In 2014, it is \$6,350 for an individual or \$12,700 for a family.

Patient Protection and Affordable Care Act: The bill President Obama signed into law in 2010 to reform health care. It's also known as Obamacare.

Premium: The amount you pay each month for your health care plan.

Primary care physician (PCP): A family physician — family practitioner, general practitioner, internist or pediatrician — who delivers or coordinates care.

Subsidy (cost-sharing reduction): A form of financial help the US government provides to help people pay the **out-of-pocket costs** of a health care plan. People who make less than 250% of the Federal Poverty Level will qualify for subsidies. (In 2014, this includes, for example, individuals who make up to \$28,725 and families of four with a total household income of up to \$58,875.)

Tax credit: A form of financial help the US government provides to help people pay **premiums**. People who make less than 400% of the Federal Poverty Level will qualify for tax credits. (In 2014, this includes, for example, individuals who make up to \$45,960 and families of four with a total household income of up to \$94,200.)

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