



INFORMED ABOUT HEALTH CARE REFORM

Fast Facts About the NY State of Health Marketplace



Under the new health care law, New Yorkers can now visit the NY State of Health marketplace and get a health insurance plan that fits their needs and budget. Here are 10 things you need to know about the marketplace:

1. EmblemHealth offers quality, affordable health care coverage on the marketplace. This includes 5 medical plans — the Select Care plans — and FirstSmiles, a dental plan for young people up to age 19.
2. 2014 open enrollment on the marketplace started October 1, 2013, and ends March 31, 2014. Visit www.nystateofhealth.ny.gov to enroll.
3. More people in New York State now qualify for Medicaid, a plan with no monthly premium. You may qualify now even if you didn't before.
4. All health insurers on the marketplace must offer 4 types of “metal” plans (Platinum, Gold, Silver and Bronze) and a catastrophic plan. All of these plans cover the same types of medical services. But they have different premiums (monthly cost) and different out-of-pocket costs (what you pay to see the doctor).
5. People who qualify can get tax credits to lower premiums or cost-sharing subsidies to lower out-of-pocket costs. In 2014, this help is available to individuals who make up to \$45,960 and, for example, families of 4 with a total household income of up to \$94,200. Use our Affordable Care Advisor at emblemhealthreform.com to see if you may be able to get financial assistance.
6. All plans offered on the marketplace cover 10 essential health benefits. They also offer many preventive care services at no out-of-pocket cost.
7. Young people can stay on their parents' health plan until age 26. In New York, they can stay on the plan until age 29 for an added cost.
8. People with a pre-existing medical condition are guaranteed health coverage. They will pay no more in premiums than anyone else, and won't have to wait to get care for their condition.
9. Individuals can get help from Navigators/ In-Person Assistors (IPAs), certified application counselors and brokers/agents to apply for a plan on the marketplace.
10. In most cases, if you have coverage through your employer or another government program, you cannot get financial assistance through the marketplace.

Want to learn more?

Please visit www.emblemhealthreform.com or call EmblemHealth at **1-866-838-9144**. You can also visit EmblemHealth Neighborhood Care to talk to someone in person. Go to www.ehnc.com for locations.