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## News & Opinion Weekly

## Possible medical insurance options for New York residents

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by *Michael L. Frank*

For those of you who have medical insurance and those who do not have coverage, one thing we all know is that premiums are very expensive. Whether you are an individual or part of an employer group plan, insurance coverage is not cheap. Group plan insurance averages more than \$500.00 per month for single employees and more than \$1,700.00 per month for family coverage. Medical plans for individuals (not part of an employer group plan) are higher in cost and provide fewer medical benefits than traditional employer (company) sponsored plans. As a result, we are seeing a growing population of uninsured people in our community. Job layoffs due to the economy have not helped the situation.

For those individuals without insurance due to financial, unemployed or uninsurable reasons, there might be solutions. Many of you may not be aware that the New York State Department of Health (NYSDOH) offers insurance for those without the financial ability to obtain it. The purpose of this article is to educate those who might not have the resources or assistance to find health care. If you are aware of people who might benefit from reading this article, please forward it along.

### ***Medicaid***

The New York State government offers medical insurance through Medicaid. The income level (needs-based) to obtain this coverage is very low and might be difficult to meet. In addition to income levels, you may be eligible to be covered by Medicaid if you have high medical bills, receive Supplemental Security Income (SSI) or you meet certain resource, age or disability requirements. To learn more about Medicaid eligibility, the toll free number is 1-877-472-8411.

### ***Child Health Plus***

Other New York state benefits offered include a health insurance plan for kids called Child Health Plus. Depending on your family's income, your child may be eligible to join this medical program. Coverage is available through dozens of providers (health plans) throughout the state. For this coverage, there is no monthly premium for families whose income is less than 1.6 times the poverty level. That's about \$563 a week for a three-person family, about \$678 a week for a family of four. Families with somewhat higher incomes pay a monthly premium of \$9, \$15, \$30, \$45 or \$60 per child per month depending on their income and family size, as posted on the New York Department of Health website in July 2009.

For larger families, the monthly fee is capped at three children. If the family's income is more than four times the poverty level, they pay the full monthly premium charged by the health plan. There are no co-payments for services under Child Health Plus, so you don't have to pay anything when your child receives care through these plans. This is important since traditional health insurance plans will have deductibles, coinsurance and/or copays (cost per visit) requiring a covered person to provide additional

out-of-pocket costs beyond their medical insurance premium.

To be eligible for coverage, children must be under the age of 19 and be residents of New York State. Qualifications will depend on gross family income. To obtain more information, please call 1-800-698-4KIDS (1-800-698-4543). Resources are available for non-English speaking people as well. For additional information about Child Health Plus, please see website <http://www.health.state.ny.us/nysdoh/chplus/>.

### ***Family Health Plus***

Besides Medicaid and Child Health Plus, another program exists called Family Health Plus, which is a state insurance program for adults between the ages of 19 and 64 who do not have health insurance (either on their own or through their employers), but have income or resources too high to qualify for Medicaid. Family Health Plus is available to single adults, couples without children, and parents with limited income who are residents of New York State and are United States citizens or fall under one of many immigration categories.

Most of the carriers that participate in Child Health Plus also offer the Family Health Plus plan. To learn more about these coverages, please see website <http://www.health.state.ny.us/nysdoh/fhplus/>.

### ***Access in Westchester***

For health plans that participate in Westchester County, the phone numbers are as follows:

- \* Affinity Health Plan: 1-866-247-5678
- \* Empire BlueCross BlueShield: 1-800-431-1914
- \* Fidelis Care New York: 1-888-343-3547
- \* GHI HMO: 1-877-244-4466
- \* Health Insurance Plan of Greater NY: 1-800-542-2412
- \* Hudson Health Plan: 1-800-339-4557

The above numbers are posted on the NYS Department of Health website and are provided in this article for those who do not have internet access. Phone numbers and available health plans vary by county, so if you reside outside of Westchester, but still reside in New York, then there are other health plan solutions available to you.

In addition, there are community organizations that can help you enroll state-wide. For example, residents of Westchester can contact Westchester County Department of Health at 914-813-5048.

Individuals with internet access can go online if they qualify for state programs such as Medicaid, Child Health Plus and Family Health Plus. As an example, one company, Hudson Center for Health Equity & Quality (HCHEQ), which is a non-for-profit organization in Tarrytown, has a website at [www.enrollny.org](http://www.enrollny.org). Individuals can go online to this site and see if they qualify for benefits and start the enrollment process. It is available for use throughout New York State.

### ***Healthy New York***

Lastly, if you are not eligible for any of the plans above, New York State offers another program called Healthy New York. This coverage is available to individuals and small employers. To find out more

information about Healthy New York, the toll free number is 866-HEALTHY-NY (866-432-5849). In order to participate, you must meet the following eligibility criteria: (1) reside in New York State; (2) must either be currently employed or must have been employed within the past 12 months (3) Your employer does not currently provide you with health insurance; (4) You have not had health insurance in effect for the twelve-month period preceding application or have lost that coverage due to a qualifying event. Qualifying events and eligibility requirements are described on the NYS Department of Health website.

Individuals without insurance today might find this program beneficial. In addition, students graduating from high school and college without employment might find this beneficial.

*Michael L. Frank is an actuary in healthcare and insurance and also an insurance/reinsurance broker who resides in Westchester County. He has collected this information and provided this summary as a service to the Westchester County community. All of the information contained in the article is from the New York State Department of Health web site, which is periodically updated.*

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