

NEW HEALTH INSURANCE OPTIONS IN 2014

Starting January 1, 2014, you can get free or low-cost health insurance at a new **Marketplace**, called **NY State of Health: The Official Health Plan Marketplace**. It will open on October 1, 2013.

What are my new health insurance options?

The Marketplace will offer affordable, free or low-cost health insurance options. It will make it easy to find and buy insurance. The website is www.nystateofhealth.ny.gov.

Public Insurance

- The Marketplace will tell you if you are eligible for free or low cost insurance.
- Free coverage will be through Medicaid (for low-income individuals) or Child Health Plus for children.

Private Insurance

- You can buy insurance at the Marketplace.
- Financial help is available so that you can find a plan that fits your budget.
- The Marketplace will help determine how much help you can get.

What if I get health insurance through my employer?

- You can keep your job-based insurance if you have it.
- You can get financial help to buy insurance on the Marketplace if your share of your job-based insurance costs more than 9.5% of your income.

After 2014, all health insurance plans will have to meet certain new standards.

- ✓ They must cover 10 essential health benefits, like emergency services, hospitalization, maternity and newborn care, mental health services, and more.
- ✓ They cannot cap how much insurance will cover per year or per lifetime.

If you have questions, call Community Health Advocates (888) 614-5400.



GET AFFORDABLE HEALTH INSURANCE IN 2014

1



Why should I get health insurance?

- It protects you financially from high or unexpected medical costs if you get a serious illness or have an accident.
- You can access preventive, sick visits and emergency care when you need it.
- It makes you feel more secure.

3



Apply/Enroll

- Make an appointment with a trained enroller by emailing enroll@cssny.org or go to the NY State of Health: The Official Health Plan Marketplace website www.nystateofhealth.ny.gov
- Enter required information for you and your family (name, address, and income).
- Choose a plan that works for you and your family.
- Get financial help if you are eligible.
- Pay your premium to the plan (if any).

2



Find Help to Apply

- Starting October 1, 2013, trained independent enrollers will be available to help you understand your options.
- Learn about new affordable health insurance plans.
- Find out how to get financial help.

4



Use Your Insurance

- Your coverage can start as soon as January 1, 2014.
- Learn about your network of providers.
- Get medical services when you need them.

If you have any questions, call (888) 614-5400.

