



The New York Bridge Plan

Health Insurance for Individuals with Pre-existing Conditions

I have health problems but I can't afford insurance. Does the new federal health reform law help me?

Yes. The Affordable Care Act includes a program to help make insurance more affordable for people with pre-existing conditions.

What is this program called?

You may have heard of this referred to as the "high risk pool" or the Pre-existing Condition Insurance Plan. In New York, this plan is called **The NY Bridge Plan**, and it is administered by EmblemHealth.

How much will it cost?

The monthly premium will depend on where you live:

- Downstate - \$421 per month
- Upstate - \$362 per month

Am I eligible for The Bridge Plan?

You are eligible for the Bridge Plan if you:

- are a US citizen or lawful immigrant;
- are a resident of New York State;
- have one or more pre-existing medical conditions; and
- have been uninsured for the last six months.

What does the NY Bridge Plan cover?

The NY Bridge Plan's benefits are comprehensive, including coverage for preventive care, hospital treatment, mental health, prescription drugs, substance abuse treatment, and more. There are no deductibles and reasonable co-pays.



Is my doctor covered?

You must use providers in the plan's network, except in emergencies. To see if your doctor is included, go to www.NYBridgePlan.com or call EmblemHealth at 1-877-444-9622.

How do I sign up?

- Applications are available online at www.NYBridgePlan.com.
- Include documentation about pre-existing conditions and immigration status.
- If your application is received by the 15th of the month, you will be covered starting from the 1st of the next month.

Space in the plan is limited and applications will be processed on a first-come, first-serve basis.

For more information:

- Go online to www.NYBridgePlan.com
- Call GHI:
 - For info - 1-877-444-9622
 - For application - 1-866-693-9277
- Contact Community Health Advocates:
 - 1-888-614-5400
 - www.communityhealthadvocates.org

**For more information,
call the Community Health Advocates
Helpline:
1-888-614-5400**

**Be part of the solution!
Join Health Care For All New York (HCFANY) by going to:
www.hcfany.org**