



RE: New York Individual Health Insurance Options

Following are some health insurance options which may be available to individuals that are not working or are not eligible to receive group medical insurance through their employer.

1. **Enroll in a spouse/partner's plan.** You may be able to enroll in your spouse/partner's plan. Contact his/her company's Human Resource Department to inquire about eligibility, cost and to obtain the proper forms.
2. You may be eligible for **Medicare**. Generally speaking, this applies to individuals who are Age 65 and older. Information may be obtained by contacting Medicare at **800-MEDICARE (800-633-4227)** or by browsing their website at www.medicare.gov.
3. You may be eligible for a **Standard Individual Plan**. There are two standardized comprehensive managed care plan options available in New York. Both of these plans emphasize the prevention, detection and treatment of illness before it poses a serious threat to an individual's health. The two plans have standard benefits that offer inpatient and outpatient hospital services, doctor services, preventive health care services, including well child care from birth, emergency services, prescription drugs obtained at participating pharmacies and other benefits. Under the HMO option, your coverage applies to care given by providers who have contractual arrangements with the HMO and are part of the HMO's network. Under the POS (Point of Service) option, your coverage includes care received from network and out-of-network providers.

Rates may be obtained at: <http://www.ins.state.ny.us/ihmoindx.htm>. You can learn more about the NY Individual Health Care Program by calling the NY Consumer Services hotline at **800-342-3736** or you may browse their website at <http://www.ins.state.ny.us/chealth.htm>.

4. You may be eligible for a **Healthy NY Individual Plan**: 866-HEALTHY NY (866-432-5849); <http://www.ins.state.ny.us/website2/hny/english/hny.htm>. In order to participate, you must meet the following eligibility criteria:
- You must reside in New York State.
 - You or your spouse must either be currently employed **or** must have been employed within the past 12 months.
 - Your employer does not currently provide you with health insurance. (Please see the FAQs and the exceptions listed below to see if this rule applies to you.)
 - You have not had health insurance for twelve months prior to your Healthy NY application or have lost that coverage due to a specific event. Specific events include but are not limited to the following:
 - loss of employment
 - death of a family member
 - change to a new employer
 - change of residence
 - discontinuation of a group health plan
 - termination or cancellation of COBRA coverage (if you are eligible for COBRA coverage or have COBRA coverage, you can still apply for Healthy NY)
 - termination of participation in a public health insurance program, including Family Health Plus, Child Health Plus or Medicaid
 - legal separation, divorce or annulment
 - loss of eligibility for group health insurance coverage
 - aging off of a parent's insurance policy
 - You must be ineligible for Medicare.
 - Your **current** gross (before taxes) household income meets the income guidelines of the program.

The Healthy NY Income Guidelines table below displays family size in column one and monthly household income in column two. The amounts are effective as of January 1, 2008. Pregnant women count as two people.

2008 Healthy NY Income Guidelines*

Family Size	Monthly Household Income
1	Up to \$2,167
2	Up to \$2,917
3	Up to \$3,667
4	Up to \$4,417
5	Up to \$5,167
Each Additional Person	Add \$750

***When calculating family size, include the number of family members in your household whether they will be included on the Healthy NY policy or not. Students aging off of a parent's insurance policy should not count their parents' income.**

5. There are also several **social programs** available; some are based on financial need. Eligibility criteria and benefits may be obtained by calling:

- a. Insurance Help (for the seriously ill and their caregivers) – 866-NYINSHELP (866-694-6743); <http://www.ins.state.ny.us/website1/inshelp/carehelp.htm>
- b. Child Health Plus – 800-698-4KIDS (800-698-4543); <http://www.health.state.ny.us/nysdoh/chplus/index.htm>
- c. Family Health Plus – 877-9FHPLUS (877-934-7587); <http://www.health.state.ny.us/nysdoh/fhplus/index.htm>
- d. Medicaid - 800-541-2831 (general information line); http://www.health.state.ny.us/health_care/medicaid/

Additional information on these and other programs may be obtained from the Partnership for Coverage website: <http://www.partnership4coverage.ny.gov/>.

We urge you to take the time to fully research your options so that the best alternative is chosen for your personal situation.