

Health Care Reform

What does it mean?

U.S. citizens and legal residents are required to have health insurance. People who do not have health insurance may pay a tax penalty based on their household income. The tax penalty varies each year.

Tax penalties by year:

2015: \$325.00 per adult, or 2% of household income, whichever is greater
 2016: \$695.00 per adult, or 2.5% of household income, whichever is greater
 Beyond 2016: Varies with inflation

What do I need to do?

If you do not have health insurance coverage, you need to apply for coverage.

How do I apply for coverage?

You can apply for health insurance many different ways. You can contact the New York State of Health Marketplace, you can meet with a Navigator, Marketplace FE, Certified Application Counselor, or in some cases, your employer group.

How can I get help with the cost of the premium/services?

In order to find out if you are eligible to receive help with the cost of health insurance and health services, your application needs to be completed On the Marketplace.

What is "On the Marketplace" and "Off the Marketplace"?

On the Marketplace means the application is processed through the New York State of Health portal. If you want to receive help with the cost of health insurance and services, your application must be completed On the Marketplace. Off the Marketplace means that you have applied for coverage (not through the NYS of Health Marketplace Portal) and do not expect to receive any help with costs.

What products will be available through the Marketplace?

On the Marketplace, you will be able to apply for Qualified Health Plans (also known as the metal levels), the Essential Plan, Child Health Plus and Medicaid/Medicaid Managed Care.

Definitions

- **Health Insurance Marketplace** - Marketplace to compare and purchase health insurance online, by phone, by mail or in person.
- **Qualified Health Plan** - Health insurance plans sold on the Marketplace.
- **Federal Poverty Level (FPL)** - Income level used to determine eligibility for insurance affordability programs (Medicaid, advanced premium tax credits, and cost sharing reductions). Set by the Federal government.
- **Advanced Premium Tax Credit (APTC)** - Income based tax credit available to most people with income between 139-400% FPL who purchase health insurance on the Marketplace.
- **Cost-Sharing Reductions** - Income based subsidy available to individuals with incomes between 139-250% FPL who purchase a Silver level plan on the Marketplace.
- **Deductible** - The amount of money you have to pay before the health insurance company will make any payments towards health care services.
- **Out-of-pocket costs** - The amount you pay for health care services. Includes copays, coinsurance and deductibles; not including premiums paid.
- **Co-pay** - This is a fixed amount that you pay each time for certain services.
- **Coinsurance** - This is similar to copay but instead of being a fixed amount, it is a percentage of the bill.
- **Out-of-Pocket Maximum** - An annual limit on the amount of money you have to pay for health care costs, not including premiums.
- **Qualifying Event** - A change in your life that can make you eligible for a Special Enrollment Period (SEP) to enroll in health coverage outside of the annual Open Enrollment Period.
- **Essential Plan** - Income based plan that provides premium and out of pocket cost assistance from 139-200% FPL. Make an appointment with a navigator for eligibility and information.
- **Fee For Service (FFS), "Regular" or "Straight" Medicaid (MA)** - Those with FFS MA must go to a doctor who accepts regular or FFS MA. FFS MA may act as primary insurance, for example, those awaiting for their Medicaid Managed Care plan to begin, or those who are doing a Medicaid Spend-down. FFS Medicaid may also be secondary to an employer based plan, or secondary to those on Medicare.
- **Medicaid Managed Care** - MMC is Medicaid facilitated by a health plan. Individuals must seek care with providers who accept the selected MMC. You cannot have MMC as secondary insurance.



Help With Filling Out Forms

Applying, questions and/or need help?

New York State of Health Marketplace

You can apply on your own, or seek assistance from an Navigator, Marketplace FEs, Certified Application Counselor, or a Marketplace certified Broker.

Website: <https://nystateofhealth.ny.gov/>

Phone number: 1-855-355-5777

Navigators, Certified Application Counselors (CACs), Marketplace Facilitated Enrollers (FEs), and Certified Brokers

These are people with special training in the community to help you find out what programs you are eligible and help you fill out the application for health insurance. **Make an appointment if you need help!**

Navigators, CACs: On the Marketplace Enrollment

Coordinated Care Services Incorporated (CCSI): 585-613-7662

Legal Assistance of Western New York: 1-855-250-7748

Thompson Health: 585- 396-6000

Marketplace FEs: Insurance Plans for Off the Marketplace Enrollment

Excellus BCBS: 1-800-716-4885

Fidelis Care: 585-383-8104, ext 0

MVP: 1-888-687-6277

Other Places to Find Help:

Monroe County Legal Assistance Center: 585- 325-2520

Community Health Advocates: 607-962-8459

Pay Your Premium on time each month to avoid the possible cancellation of your health plan. If you do not pay your premium, and lose coverage, you will most likely have to wait until the next Open Enrollment Period to enroll into a new health plan.

Where can I find these people?

These people are located at different places in Livingston County. When you call them, they will set up an appointment at a location that is convenient for you. The Livingston County Area Chamber of Commerce will also have special days and hours where you can come and receive help. They can be reached at 585-243-2222.

Enrollment

Open Enrollment is an annual time when individuals may enroll into a Qualified Health Plan (QHP). After Open Enrollment has passed the only applications accepted are individuals, families and sole proprietors who are eligible for Medicaid, Child Health Plus, the Essential Plan, or those who qualify for a Special Enrollment Period (SEP)

QHP Metal levels: Platinum, Gold, Silver, Bronze, and Catastrophic (under 30)

What if I am eligible for Medicare? (due to age or disability)

Health Insurance Information Counseling and Assistance Program (HIICAP)
1-800-701-0501

For Plan information contact the health plan carrier

Other places to find information

Livingston County Department of Social Services: 585-243-7300
NY Connects Livingston County: 1-888-443-7520

****Awareness Comments****

Electronic Notifications: If you checked to “receive electronic notifications” on your marketplace health plan, **you will not receive paper notices by paper through the U.S Postal Service.** Unless otherwise elected, these notifications will appear in your marketplace inbox, not your personal email. If you are not likely to check your Marketplace inbox often, you may want to opt out of electronic notifications, so that you will receive notifications U.S Postal.

Reapplying and Renewals: If you already have marketplace coverage review your Marketplace inbox or mailed notices to reapply for or to renew coverage. Reapplying too soon could potentially affect your current coverage. If you need help please contact your Navigator, CAC, Marketplace FE, or call the marketplace directly.

