

**New York State Attorney General
Eric T. Schneiderman**

Dear New Yorkers:

Starting on November 15, 2014, you will be able to purchase health insurance coverage through the New York State of Health Marketplace – the only official health insurance exchange for New York established under the Patient Protection and Affordable Care Act.



It's a good idea to evaluate all the available options, before you sign onto or re-enroll in a plan. Your plan, as well as others you may have considered during the last enrollment period, may have changed.

This brochure lays out some factors to consider when evaluating health plans, as well as some helpful hints to ensure you enroll in a plan that meets your needs.

Sincerely,

A handwritten signature in black ink that reads "Eric Schneiderman". The signature is fluid and cursive.

Eric T. Schneiderman
Attorney General



New York State Attorney General
The State Capitol
Albany, New York 12224
1-800-771-7755
www.ag.ny.gov

Resources

New York State of Health

The only official health plan Marketplace for
New York State

<https://nystateofhealth.ny.gov>
1-855-355-5777

Office of the Attorney General

www.ag.ny.gov
Health Care Bureau
800-428-9071

Key Dates for Open Enrollment

November 15, 2014: Open enrollment begins for the New York State of Health Marketplace.

December 15, 2014: Deadline to enroll through the Marketplace for coverage starting on January 1, 2015.

February 15, 2015: Final day to enroll for coverage in 2015.

Additional Tips

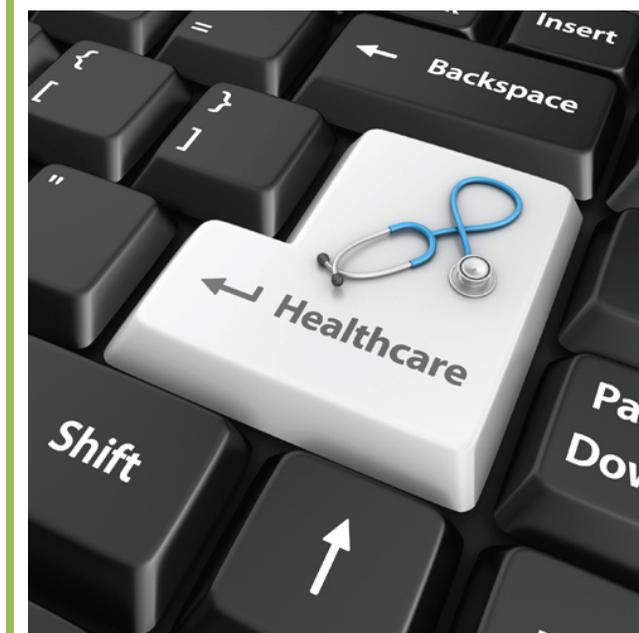
- Retain copies of all enrollment confirmations and premium payments.
- If you enroll by December 15, 2014, but do not receive proof of insurance coverage, such as a member identification card, by January 1, 2015, contact your plan to confirm coverage.
- Check that your premium payments are processed each month – if your payments aren't processed for any reason, you risk having your coverage terminated!

NEW YORK STATE OFFICE
of the
ATTORNEY GENERAL



Shopping for Health Insurance

Helpful Tips for Open Enrollment



The Health Care Bureau

SHOPPING FOR HEALTH INSURANCE

Identify Your Health Needs

First, consider what benefits will be necessary for you and your family in the upcoming year. Some items may include:

- Prescription drugs;
- Physical therapy needs;
- Seeing out-of-network providers;
- Mental or behavioral health services;
- Maternity care and childbirth;
- Potential for surgery.

Budget

Consider how much of your income can be allocated to monthly health insurance premium payments.

- If you are healthy and have a limited budget, you may want to consider a plan that has lower monthly premiums but higher deductibles and/or co-payment and co-insurance. If you have a chronic illness, it may be worth it to pay higher premiums to cover more of your health needs.
- Evaluate whether you are eligible for a premium tax credit (commonly called a subsidy) for your health coverage through the New York State of Health Marketplace. If you qualify, you must enroll in a plan directly through the Marketplace to use the subsidy.

Compare Plans

Once you identify your health needs and your budget, evaluate how the different plans available during open enrollment meet those needs.

Don't automatically re-enroll in your plan. Even if you were happy with the coverage, your needs or the plan's coverage may have changed – including the premiums and participating providers.

When evaluating plans, consider:

- The monthly premium;
- The deductible you will have to meet before the plan contributes toward the cost of care;
- Co-payments and co-insurance for benefits you expect to use, including for medications;
- The prescription drug “formulary” (the list of drugs covered by your plan) and mail-order requirements;
- Any limits on benefits you may need;
- Whether your providers participate in the plan's doctor and hospital network.

NOTE on “In Network”: When a health care provider “participates” in your health insurance “network,” it agrees to accept the insurance company's payment, along with your co-pay. If the provider says it “accepts” your insurance, it may mean it will interact with the insurance company, but you may be responsible for the difference (which may be substantial) between what the provider charges and the insurance company pays.

Be Sure Your Providers Are In Network before Enrolling

If there are particular health care facilities, doctors, or other providers you want to see during the year, be sure they participate in the plan you are considering.

CONFIRM WITH THE PLAN:

- Check the list of providers participating in the plans you are considering (list is often available online).
- Next, if your providers are listed, call the insurance company to confirm that the providers participate.

NOTE: Make sure you specify the name of the plan(s) you are interested in – health insurance companies often offer many different plans that have different participating provider networks.

CHECK WITH YOUR PROVIDER:

Even if the insurance company confirms the provider's participation, call your providers so they can confirm as well.

DOCUMENT EVERYTHING:

Save documentation from the plan showing that the provider participates, and take detailed notes of all conversations with the plan and providers.

Need help? The state has certified “navigators” to help people enroll and understand the plan benefits available on the Marketplace.

Call 1-855-355-5777 or check <https://nystateofhealth.ny.gov> to find a certified Navigator!