

New York State Attorney General Eric T. Schneiderman

Dear New Yorkers:

The Patient Protection and Affordable Care Act has already helped New Yorkers by expanding coverage, providing new protections and cutting costs.

Now, New York's official marketplace for affordable health insurance is open for business. "New York State of Health" is the official site for our state's health plan marketplace, and the only place you can obtain the income-eligible subsidies that help make insurance more affordable.

It's important for consumers to be fully informed about what to expect when purchasing a new health plan. Be cautious – be sure you are doing business on the official website or with a certified navigator who can help you select a marketplace plan.

Please contact my office's Health Care Bureau if you have questions or concerns.

Sincerely,



Eric T. Schneiderman



Office of the New York State Attorney General Health Care Bureau

- Solves problems with health care and insurance
- Investigates and prosecutes fraud and illegal practices in the health care system.



www.ag.ny.gov
Healthcare Hotline 800-428-9071
For the Hearing Impaired
TDD 800-651-7820

Consumer Tips

To find out more — or to sign up for health insurance — use the official website:

nystateofhealth.ny.gov
or call 855-355-5777

- **Use only the official website or a certified navigator. Use the website or toll-free number to check for certification of navigators who can help you select a marketplace plan.**
- **Do not give out personal information to someone not connected with NY State of Health, or a certified navigator. While you must provide personal information when shopping for a plan, do so only with a trustworthy source.**
- **Do not pay for help in selecting a health insurance plan. There is no charge for this service.**
- **Medicare plans are not available through NY State of Health, and selling a marketplace plan to someone with Medicare is illegal.**
- **Take time to consider which health insurance plan is best for you.**
- **Use the website or toll-free number to find locations for in-person help.**

If you suspect fraud, call the Attorney General's Health Care Helpline at
800-428-9071

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THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

EXPANDING NEW YORKERS' ACCESS
TO HEALTH INSURANCE



Office of the Attorney General

www.ag.ny.gov
Health Care Bureau
The Capitol, Albany, NY 12224-0341
800-428-9071

Highlights of the Patient Protection and Affordable Care Act

Expanding Affordable Coverage

If you do not have health insurance or feel that your current plan is too expensive or does not provide adequate coverage, you can sign up for affordable health insurance through “New York State of Health, the Official Health Plan Marketplace.”

Here are some details to keep in mind:

- Enrollment for individual and family health insurance plans through the marketplace began October 1, 2013 and ends March 31, 2014.
- Income-qualified individuals and families may be eligible for subsidies. Plans must be purchased through the NY State of Health website to qualify. Check the website for more information about tax subsidies and caps on out-of-pocket-spending.
- Medicaid enrollment is available through the NY State of Health Marketplace. Federal grants will help states that voluntarily expand Medicaid coverage for their residents.

All plans must cover essential benefits, including: doctor’s visits; hospital stays; emergency care; maternity and newborn care; mental health and substance abuse disorder services; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services; chronic disease management; and pediatric dental and vision.

Coverage for Young Adults

Young adults up to age 26 can be covered as dependents on their parents’ policy, regardless of their living situation, financial circumstances, marital status, or educational status. In addition, New York law extends coverage to age 29 in certain circumstances.

Preexisting Conditions

By 2014, insurance plans will not be able to deny anyone coverage based on a preexisting condition.

Preventive Services

New Yorkers can receive a wide range of preventive services at no out-of-pocket cost. Enrollees will have no co-payment, no co-insurance and no deductible for select screenings and counseling, routine immunizations, and preventive services for women and children.

Protection from Exorbitant Costs

- Prohibits lifetime dollar limits for all plans and phases out annual limits by 2014.
- Requires insurers to spend at least 80% (82% in New York State) of premiums towards health care for individual/small group plans and 85% for large group plans (51+ employees), limiting administrative costs and other expenses. Violators must provide refunds to enrollees.
- Reduces the Medicare coverage gap, also known as the “donut hole,” by extending discounts on prescription drugs covered by Medicare Part D until the coverage gap is closed in 2020. In 2014, enrollees will pay 47.5% for brand-name drugs and 72% for generic drugs.

Putting You in Charge of Your Healthcare

- Insurance plans must give consumers a standardized summary of benefits and coverage, making it easier to compare plans. In an easy-to-read format, the summary must include: covered benefits; coverage limitations; premium amount; deductible; out-of-pocket limit on expenses; and referral requirements.
- Strengthens the already robust external appeal

process available to New Yorkers and allows consumers four months to seek review of certain coverage denials.

How New Yorkers Have Benefited So Far:

- 40,000 people signed up for coverage on the NY State of Health marketplace during the first week of open enrollment.
- 160,000 young adults gained coverage under their parents’ policies.
- Nearly 4,000 enrolled in the NY Bridge Plan for those with preexisting conditions.
- In 2010, more than 254,000 seniors received \$250 rebate checks while in the “donut hole.”
- In 2012, New Yorkers received more than \$35 million in rebates due to the cap on Medical Loss Ratios.

