

Access to Health Care Program FAQs

1. What is the NYS of Health Marketplace?

It is the official health plan marketplace for New York, where individuals and families can apply for health coverage. It is the only place to get financial assistance for your health coverage. You can shop, compare, and enroll in low-cost health plans on their website, or you can receive assistance with a certified navigator who can help you through the application process.

2. How can I apply for health coverage and how long does it take?

At HWCLI, we have an incredible health care access team of certified navigators that can help you and your family enroll for health coverage. Our navigators are ready to help you through this application and can help you determine your eligibility, compare plan prices, and advise on the best health plan options for you and your family based on your financial and medical needs. Additionally, if you encounter any marketplace issues, our navigators can advocate for you.

*Health & Welfare Council of Long Island
Call our Health Care Access Line
Provide Services in English, Spanish and Creole
516-505-4426*

3. How is one eligible for health insurance with the marketplace?

Eligibility is based on the following criteria:

- Household size
 - Household income
 - US Citizenship, immigration status
 - Age (0-64 years):
- Applicants sixty-five and older will transition to Medicare with Social Security Administration, and if they need additional coverage, they can receive Medicaid only through Department of Social Services
 - Applicants sixty-four or under AND certified disabled can only get health coverage either through Medicare with the Social Security Administration (SSA), or they can receive Medicaid for aged, blind, and disabled through the Department of Social Services. If you fall into either category, our Community Health Advocates can help you with this process.

4. What is the Community Health Advocate (CHA) program ?

As Community Health Advocates, we provide free, post-health insurance enrollment guidance, helping Long Islanders navigate through our complex health care system. We provide health care advocacy, educational resources on health insurance, and help clients use

their health coverage. Our services include understanding Medicare plans, doctor or specialist referrals, issues with your health plan, understand Medicaid with Local Departments of Social Services (LDSS), medical billing, prescription coverage and information on accessing Long Island's Federally Qualified Health Centers (FQHCs). Contact our Health Care Access line at **516-505-4426** for more information.

5. What health insurances are available in the NYS of Health Marketplace?

There are 4 Public Health Insurance Programs in the marketplace:

-Medicaid: federal and state funded health insurance program that includes medical, dental and vision coverage all included. This program is for children and adults, income eligibility varies. There are no monthly premiums.

-Child Health Plus: children ages 0-19 and do not qualify for Medicaid-all children qualify for Child Health plus regardless of their immigration status-Coverage includes medical, dental and vision. Premium cost will vary. It is set on a sliding fee scale, and it is based on the household income. No copayments or deductibles.

-Essential Plans: Age range for this plan is 19-64. There are four levels. There are no premiums as of June 2021, and plans includes medical, dental and vision coverage. There may be co-payments depending on the level but there are no deductibles.

-Qualified Health Plan w/ Tax Credit (financial help): Age Range for this plan is 19-64. The monthly tax credit will help lower your premium costs. This is the Metal Level plans. (Bronze, Silver, Gold, Platinum, Catastrophic). There are cost-sharing in this plan such as copayments and deductibles. All prices vary but our navigators can help you choose the best health plan option for you by comparing prices.

-Full Cost Qualified Health Plans: This is a full-pay plan. This plan is for those that are over the income limit for any financial help. This is the Metal Level plans. (Bronze, Silver, Gold, Platinum and Catastrophic). There are cost-sharing components in these plans, such as copayments and deductibles. All prices vary but our navigators can help you choose the best health plan option for you by comparing prices.

5. What health plans are available in the NYS of Health Marketplace?

Health plans vary based on which public health insurance program. Below are the following health plans available on Long Island:

- *Affinity Health by Molina*
- *Emblem Health*
- *Empire BCBS HealthPlus*
- *Fidelis Care*
- *Healthfirst*
- *Oscar*
- *United Health Care*
- *Well Care*

6. What does the health insurance cover under the NYS of Health Marketplace?

All health plans on the marketplace must include the ten essential health benefits, which include:

- Care at a doctor's office

- Emergency services
- Hospital care
- Pregnant mother and baby care
- Mental health and addiction treatment
- Prescription drugs
- Rehab and skill development services and devices
- Lab services
- Prevention & wellness services and long-lasting disease management
- Dental and vision care for children

Depending on which program you are under and what health plan you select, cost-sharing may vary.

7. What information will I need to have when applying for health insurance?

The following information required for the application is:

- First & last name of everyone in the household
- Date(s) of birth
- Social security number(s)
- Household address or P.O Box
- Immigration status.
- proof of income such as pay stubs, letters from your employer, and/or completed tax returns.
- proof of any Social Security benefits, Unemployment Insurance Benefits, etc.

10. What options are available for people who are undocumented and need care?

People who are undocumented can still qualify for Emergency Medicaid with the NYS of Health Marketplace, but they must meet the Medicaid income requirement. Emergency Medicaid only covers emergency conditions in the hospital. Other options are to seek care at Long Island Federally Qualified Health Center that have uninsured care programs. They can still receive preventative care at low cost at these facilities. You can speak to one of our Community Health Advocates to help you find a local federal clinic in your area.