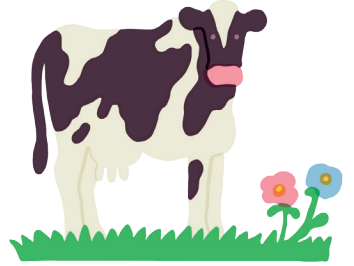


YOU CAN GET HEALTH INSURANCE IN NEW YORK.



Here's *how*
and why — *to do it.*

**MAKING
POLICY
PUBLIC**

How does health insurance work?

A lot of people pay money* each month into a big pool.

When one of those people gets sick or needs medical care, money from the pool pays for it.

Some people get very sick and their care will use a lot of money from the pool.

But others will stay healthy. That way the big pool of money will be enough to cover everyone's costs.



Why get insurance?

If you get sick or have an accident, health insurance will pay most of the costs so you don't have to.

You can get medical care when you're sick, in an emergency, or even before you get sick.

But if you don't get insurance, you might have to pay a penalty to the government.



Affordable Care Act

The Affordable Care Act (ACA), sometimes called Obamacare, is a national law that gives more people access to health insurance. Because of the ACA, your insurance will have more healthcare benefits, rights, and protections.



* Some people qualify for free insurance too.

What does the Affordable Care Act do for you?

HEALTH INSURANCE HAS TO COVER THESE 10 ESSENTIAL HEALTH BENEFITS:

1. Emergency services 
2. Hospital care 
3. Preventive care & wellness services 
4. Pregnant mother & baby care 
5. Child dental & vision care 
6. Lab services 
7. Prescription drugs 
8. Rehab & skill development 
9. Long-term disease management & prevention 
10. Mental health & addiction treatment 

YOU ALSO HAVE THESE RIGHTS:

- You can get insurance even if you're sick or have an existing health condition. 
- You can get insurance no matter what your sexual orientation is. 
- In New York State, if you're under 29, you can be covered on your parents' health insurance plan. 
- Preventive care — like checkups — is free. 
- If you disagree with something your health insurance company decides, you can challenge it, and someone outside the company will review your case. 
- There's a maximum amount that you would ever have to pay for medical costs yourself — so you won't go broke even if you get really sick. 

How can you get insurance for you and your family?

FROM WORK

Some people get insurance through work, though you might have to pay for part of it. Ask your employer about it.


FROM AN INSURANCE COMPANY

You can buy insurance directly from a private insurance company.


FROM THE MARKETPLACE

You can buy health insurance in the NY State of Health Marketplace. It's the only place you can get insurance that includes financial help. Your insurance could even be free!


The Marketplace has options for every family's needs.

THE JOHNSON FAMILY 

Martin has insurance through work, but it doesn't cover his family. Sean is an active freelancer and has coverage from the NY State of Health Marketplace. Based on their family income, Sean qualified for financial help to cover his insurance costs, while Martin stayed covered through his job.

THE COHEN FAMILY 

Michael and Sue are married. Michael is 65 and insured through Medicare. Sue is 62 and buys her health plan through the Marketplace.

THE YEUNG FAMILY 

Gerald is eligible for Medicaid financial assistance to help pay for his coverage. His 63-year-old mother is covered by Medicaid. Junior and Janice are eligible for Child Health Plus.

Open the poster to find out how to get insurance in the Marketplace.

Here are some words you might need to know:



The amount you pay for your health insurance each month (even if you don't get medical care that month).



This is the amount that you pay directly to your doctor for each service. There are no copayments for preventive care.



This is the total amount you pay directly for your healthcare expenses. It's what it sounds like—money coming out of your pocket—also called cost-sharing.



The amount that you have to pay each year in out-of-pocket costs before the insurance starts to cover expenses. You pay this in addition to your premium, and only when you get medical care.



This is the list of doctors and hospitals (and other health services) that your insurance company lets you use.



This is the list of prescription drugs that your health insurance plan will pay for. Drugs that are not on this list you have to pay for yourself.



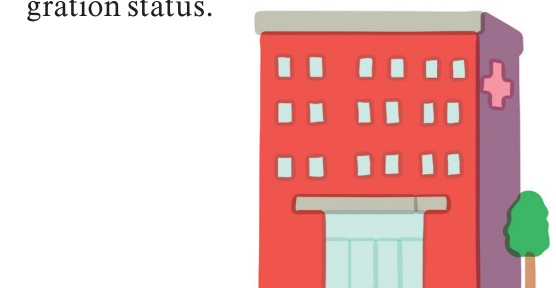
If you are over 65 and have low income, you might qualify for Medicaid or a Medicare Savings Program.



Immigrants with legal recognition qualify for coverage through NY State of Health. Undocumented immigrants with low incomes may qualify for Emergency Medicaid. Or you can buy a private health insurance plan directly from an insurance company.



Children might be eligible to get free or low-cost insurance on the Marketplace regardless of immigration status.



HOW TO GET HEALTH INSURANCE IN THE NEW YORK STATE MARKETPLACE

When can you apply for insurance?



Anyone can apply during open enrollment. You can find out when that is by going to: nystateofhealth.ny.gov Or search online for: open enrollment

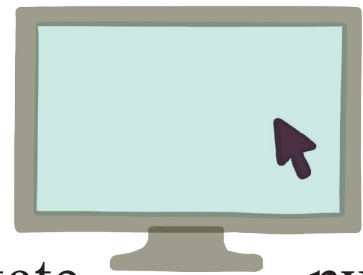
You can apply for public health insurance (Medicaid and Child Health Plus) at any time.

You can also apply within 60 days of having a life change like marriage, birth, or adoption.

Step 1: LET'S GET STARTED

Apply:

Apply online:



nystateofhealth.ny.gov

Apply by phone or get free in-person help by calling:



(855) 355-5777

To apply you'll need:

An email address

A social security number

List of your household members (names & dates of birth)

Proof of income (paystubs & tax returns)

Information about health insurance plans for members of your household

Find out what you qualify for:

FREE

If you qualify for Medicaid, your insurance is free.

The Marketplace will tell you if you qualify.

Some people have to apply for public health insurance at their local social services district office.

You have to reapply for Medicaid coverage every year.

Skip to Step 3: Pick your plan and network.



LOW-COST

You might qualify for financial help, or you can get money back as a refund when you pay taxes.

If you qualify for Cost-Sharing Reductions, your out-of-pocket costs (like the deductible and copayment) will be lower. You have to choose a silver level plan to get this.

Go to Step 2: Silver plan

You could qualify for the government to pay part of your premium through something called Advanced Premium Tax Credits. You can't get this with a catastrophic plan.

Go to Step 2: Choose your metal level.

FULL PRICE

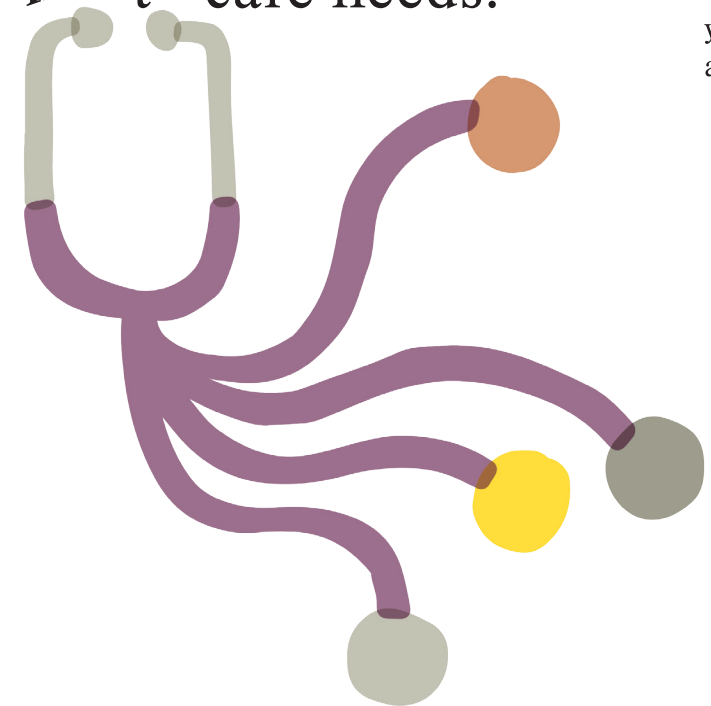
You can look for a plan in the Marketplace. It's easier than buying directly and much cheaper.

Go to Step 2: Choose your metal level.



Step 2: CHOOSE YOUR METAL LEVEL

The plans are divided into different metal levels that help you pick a category of plans that meet your budget and health care needs.



To choose a metal level that's right for you, think about:

Would you rather spend more on your monthly premium but less if you get sick, or spend less each month and pay more when you get sick?

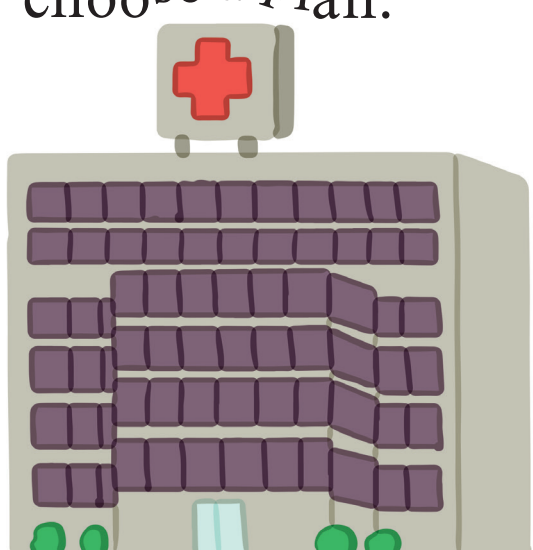
Will you use a lot of medical services this year? If so, you might consider a plan with a higher premium and a lower deductible.

These are the metal levels:

	Plans on this end cost more every month, but cover more if you get sick.			Plans at this end are cheaper each month, but you will have to pay much more if you get sick.	
	PLATINUM	GOLD	SILVER	BRONZE	CATASTROPHIC
Months Premium	High	Medium-High	Medium	Medium-Low	Low
Annual deductible	Low	Medium-Low	Medium	High	Very High
Doctor's visit copayment/coinsurance	High	Medium-High	Medium	Low	Very Low

Step 3: PICK YOUR PLAN AND NETWORK

After you figure out what insurance you are eligible for, you need to think about a few more things to choose a plan.



Every plan has a different network or list of doctors you can go to.

Do you have a doctor or doctors you want to make sure you can keep going to? Check the coverage network.

Does the plan cover your medications?

Does it matter to you if you can see specialists without a referral or see doctors outside of your network?

Does the plan include other special services you might want, like acupuncture?



Use this chart to decide what type of plan you want, then look for that plan on your network:

	HMO Health Maintenance Organization	PPO Preferred Provider Organization	EPO Exclusive Provider Organization
Can you see doctors outside your network?	✗	✓	✗
Do you need permission to see a specialist?	✓	✗	✗

Check the plan details.

I have insurance, now what?



Pay your premiums on time.

Before you go see a doctor, call to make sure they accept your insurance.

If you don't understand your bill, contact your insurance company and ask them about it.

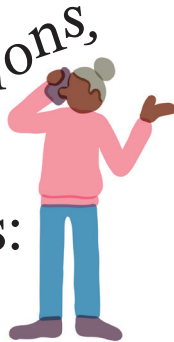
Learn your rights: carefully read the plan documents your insurer sends you.



If your income or household changes, and you got insurance through the Marketplace, make sure you report the changes to NY State of Health.

Get free help!

If you have questions, call Community Health Advocates: (888) 614-5400



MAKING POLICY PUBLIC is a program of the Center for Urban Pedagogy (CUP). CUP partners with policy advocates and graphic designers to produce foldout posters that explain complicated policy issues, like this one. makingpolicypublic.net

COLLABORATORS

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THE CENTER FOR URBAN PEDAGOGY (CUP) is a nonprofit organization that uses the power of design and art to increase meaningful civic engagement. welcometocup.org



COMMUNITY HEALTH ADVOCATES (CHA), a program of the Community Service Society of New York, helps New Yorkers navigate the complex health care system by providing individual assistance and public outreach and education to communities throughout New York State.

OTHER MEANS is a graphic design studio in New York City that works with clients in the cultural sector designing identities, websites, exhibitions, and publications. In addition to their work with clients, they produce projects that investigate language and the relationship between design and popular culture.

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