



Alternative Health Care Options for Working Individuals

WHAT IS AVAILABLE?

In New York State low-income individuals who do not meet the eligibility criteria for Medicaid or Family Health Plus or receive coverage from an employer-sponsored health insurance may qualify for coverage at drastically reduced prices. Two such options are Healthy NY and HHC Options.

WHAT IS HEALTHY NY?

Healthy NY is a New York state program designed to assist uninsured workers whose employers do not provide health insurance. Individuals can purchase, at affordable, below-market rates, comprehensive healthcare benefit packages offered by health maintenance organizations (HMOs) in New York state. These packages cover essential health needs like inpatient and outpatient hospital services, physician services, maternity care, preventive health services, diagnostic and X-ray services, and emergency services. Covered services are subject to a copayment in addition to the monthly premium the HMO charges. Some plans have limited prescription drug coverage; these plans include a deductible and ceiling coverage of \$3,000 (per person, per year).

WHO IS ELIGIBLE FOR HEALTHY NY?

In order to participate you must meet the following eligibility criteria:

- Reside in New York State
- Be able to demonstrate employment at some time in the past twelve months (includes you or your spouse)
- Receive no health insurance coverage from your employer
- Have not had health insurance in the past twelve months; or
 Lost that coverage due to a qualifying event i.e., loss of employment, death of a family member, employment change, termination of COBRA, legal separation/divorce/annulment (this is not an exhaustive list)
- Be ineligible for Medicare
- Meet the income requirements of the program (see below)

HEALTHY NY MAXIMUM GROSS HOUSEHOLD INCOME						
(Effective January 1, 2007 – check www.healthyny.com for current information)						
Family Size	1	2	3	4	5	For each add'l
Monthly Income	\$2,107	\$2,832	\$3,557	\$4,282	\$5,007	+725

NOTE: Pregnant women count as two people for the purpose of determining family size.

HOW DO I APPLY FOR HEALTHY NY?

Healthy NY is offered by all HMOs in New York State. To apply for Healthy NY, you will have to submit an application to the HMO whose benefit package you have selected. You may complete an application

form made available from the participating insurer or you may fill out a standard application found on the Healthy NY website (www.healthyny.com).

To view current premium rates and contact information for the HMOs use the following link:
<http://www.ins.state.ny.us/website2/hny/english/hnyr.htm>.

If you do not have access to a computer and would like to apply for Healthy NY then call:
1-866-HEALTHY NY or 1-866-432-5849

TIP: Healthy NY offers the same benefit package for each HMO; however, HMO premium rates may vary greatly. For example in New York County Healthnet, Inc. charges a monthly premium of \$259.02 with prescription drugs and \$228.33 without. Alternatively, Oxford Health Plans, Inc. has a monthly premium of \$245.35 with prescription drugs and \$215.93 without. These quoted premiums are based upon individual coverage.

WHERE CAN I GET MORE INFORMATION?

Healthy NY Consumer Guide: <http://www.ins.state.ny.us/website2/hny/reports/hnyguide.pdf>

New York State Consumer Guide to HMOs: <http://www.nyshmoqguide.org/>

WHAT IS HHC OPTIONS?

HHC stands for New York City Health and Hospitals Corporation, a City-created entity that oversees the public hospitals and clinics in all five boroughs, including 11 hospitals, six diagnostic and treatment Centers, four long-term care facilities, a certified home healthcare agency, and more than 80 community health clinics.

Through HHC Options, these various hospitals, clinics and other medical service centers offer low-income and moderate-income individuals access to affordable healthcare. HHC Options achieves this through either assisting a person to apply for public health insurance or, if found not eligible, offering a sliding fee scale based on income and family size. That means your bill for medical care is linked to your financial capacity.

The range of benefits include: Inpatient/Outpatient services, Emergency and Clinic Visits, X-rays and Laboratory testing amongst other services. For example, the fee for an adult clinic or emergency room visit ranges from \$15 - \$60 based on income.

WHO IS ELIGIBLE FOR HHC OPTIONS?

Everyone is eligible to apply regardless of their immigration status (including undocumented immigrants and their children who may be eligible for specific programs).* An individual is eligible so long as his or her income falls within certain poverty levels set by the federal government. Even persons with other medical insurance, like Medicare, which does not cover all health services needed, may be able to get a sliding fee scale for the omitted services.

*HHC materials indicate that staff is trained to respect and protect the privacy of all patients, meaning no patient will be reported to the United States Citizen and Immigration Services.

HOW DO I APPLY FOR HHC OPTIONS?

It is necessary to meet with a Financial Counselor at an HHC hospital or clinic to start the process. See below for a list of hospitals and their contacts. HHC suggests the meeting occur during the first visit to a hospital or clinic. The sooner you apply for insurance or the fee scale offer, the sooner you can reduce the amount of your bill. If eligibility is not worked out prior to receiving services, a person may be charged the full amount of the bill.

The following documentation is recommended:

- Proof of Identity and Date of Birth (i.e., birth certificate, Baptismal record, Consular I.D., or foreign passport);
- Home Address (i.e., I.D. or a letter or bill sent to you);
- Proof of Income (i.e., copy of check or stubs, pay envelope, letter or written statement from the employer, person, or agency providing income. If you cannot get a written statement, talk to the Financial Counselor about your income).

WHERE CAN I GET MORE INFORMATION?

For additional information on HHC Options, you can call a Financial Counselor at one of the hospitals listed below. On the internet visit: http://www.nyc.gov/html/hhc/html/community/hhc_options.shtml

BRONX

Lincoln Medical & Mental Health Center: Financial Counseling: **718-579-4337**

Morrisania Diagnostic & Treatment Center: HCI/Financial Counseling: **718-960-2636**

Segundo Ruiz Belvis Diagnostic & Treatment Center: Patient Accounts: **718-579-1763**

Jacobi Medical Center: Financial Counseling: **718-918-4710**

North Central Bronx Hospital: VWomen's Health/Pediatrics: **718-519-3537**; Adult Medicine/Specialty: **718-519-3129**

BROOKLYN

Woodhull Hospital & Mental Health Center: Pre-Admission Office: **718-963-8995**; ED Discharge Office: **718-630-3403**

Cumberland Diagnostic & Treatment Center: Patient Accounts: **718-260-7742**

Kings County Hospital Center: Health Insurance Enrollment: **718-245-4324**

East New York Diagnostic & Treatment Center: Financial Counseling : **718-240-0628/0629**

MANHATTAN

Harlem Hospital Center: Inpatient: **212-939-8172**; Outpatient: **212-939-8094**; Patient Financial Customer Service: **212-939-8994**

Renaissance Health Care Network Diagnostic & Treatment Center: Managed Care Department: **212-932-6622**; Registration Desk: **212-932-6585/6586**

Metropolitan Hospital Center: Business Center: **212-423-6451**; Inpatient Billing: **212-423-7446**

Bellevue Hospital Center: New Patient Services: **212-562-3000**

Gouverneur Healthcare Services: Outpatient Registration **212-238-7143**; Financial Center **212-238-7139**

QUEENS

Elmhurst Hospital Center: Financial Counseling: **718-334-2565**

Queens Hospital Center: Registration: **718-883-6702/6705**

Coney Island Hospital: Insurance: **718-616-5024**