

HEALTHY NEW YORK INSURANCE

2024 INFORMATIONAL GUIDE



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WHAT IS HEALTHY NEW YORK INSURANCE?

- Healthy New York Insurance is a state-sponsored health program introduced by the Health Care Reform Act of 2000.
- It offers a standardized, streamlined but comprehensive health benefit package for small businesses
- Lower premium rates than other small-group health insurance
- Provides Gold-level coverage for a lower premium.



ELIGIBILITY REQUIREMENTS

To qualify for Healthy NY insurance, your small business must fall into the following criteria:

- The business must be located and registered in New York State
- It must have 1-50 full-time employees within the last 12 months
- as of 2024, at least 30% of employees must have annual wages of \$51,570 or less.
- The business must not have offered and provided group health insurance coverage to its employees within the last 12 months

ELIGIBILITY REQUIREMENTS

If eligible for Healthy New York Medical Insurance, the small business must ensure that at least 50% of the full-time employees will participate and at least one employee is earning \$51,570 or less in annual wages (the employee should be part of the 50% that will participate). The business is required to pay at least 50% of the premium of the participating employees. Lastly, the company must offer Healthy New York insurance to all employees, actively working 20 or more hours per week and earning \$51,570 (adjusted annually) or less.

WHAT IS COVERED?

Medical Benefits:

- Office Visits: Both PCP and specialist visits.
- Preventive Care: includes annual physical exams, immunizations, mammograms, family planning services, bone density tests, and screenings for prostate cancer.
- Emergency and Urgent Care: Ambulance services, emergency room visits, and care at urgent care centers.
- Professional and Outpatient Services: These include advanced imaging (MRIs), allergy testing and treatment, outpatient surgeries, chemotherapy, chiropractic services, diagnostic testing, dialysis, and home health care.

WHAT IS COVERED?

Medical Benefits:

- **Additional Services, Equipment, and Devices:** Health NY covers autism diagnosis and treatment, hospice care, diabetic equipment, durable medical equipment, hearing aids, cochlear implants, and prosthetic devices.
- **Inpatient Services and Facilities:** Hospital stays, care in skilled nursing facilities, and rehabilitation services.
- **Mental Health and Substance Use Services:** both inpatient and outpatient mental health services, as well as substance use disorder treatments.
- **Prescription Drugs:** Medications prescribed by your healthcare.

WHAT IS COVERED?

Pediatric Dental Benefits:

- Basic Dental Care: includes fillings and extractions.
- Orthodontia: misaligned teeth correction with braces or devices.
- Major Dental Care: Includes root canals, crowns, and dentures.
- Routine Dental Check-Up: Regular cleaning and exams for prevention.

Pediatric Vision Benefits:

- Eyeglasses coverage: prescription eyeglasses reimbursement.
- Routine eye exam: regular vision check-ups to monitor eye health.
- Contact lenses: prescription contact lenses reimbursement.

WHAT IS COVERED?

Below is the summary of the NYS Healthy NY health insurance:

In-Network Benefits	Cost
Office Co-pay	\$25
Specialist Co-pay	\$40
Prescription Drugs:Generic/Brand/ High Brand	\$10/\$35/\$70 deductible waived
Emergency Room	\$150
Hospital Co-pay	\$1,000
Referrals Needed	No
In-Network Deductible (single/ family)	\$600 individual / \$1,200 family
Max Out of Pocket (single/family)	\$7,900 individual / \$15,800 family
In-Network Co-Insurance	N/A

WHAT IS COVERED?

Out-of-Network Benefits	-----
Deductible	N/A
Out of Pocket Max (single/family)	N/A
Co-Insurance	N/A
Other Benefits	-----
Vision/Dental	Pediatric only
Mental/Substance outpatient	\$25

All Costs are after deductible unless otherwise specified.



WHO CAN BE COVERED?

- **Employees:** This includes all employees, including yourself as the business owner.
- **Employees' Spouses:** Both same-sex and opposite-sex spouses are eligible for coverage if they reside in the employee's household.
- **Employees' Domestic Partners:** If you wish, you can make coverage available to domestic partners. You can also decide whether to offer coverage to same-sex domestic partners, opposite-sex domestic partners, or both.
- **Employees' Children:** Children are covered up to age 26. This includes stepchildren and children not living in the employee's household.

HOW TO ENROLL?

Contact us at (888) 215-4045 to check if you qualify for Healthy New York medical insurance. We'll then compare all health insurance companies offering the Plan in your area and ensure your current doctors, hospitals, and labs are included in the network.



FREQUENTLY ASKED QUESTIONS

Can my out-of-state employees participate in Healthy NY Insurance?

No, the plan is specially designed to benefit NY businesses and employees.

Some of my employees have private insurance, do I need to offer Healthy NY to them as well?

The employer must offer Healthy NY to all employees. The employee can choose to waive coverage.

How does Healthy NY compare to health insurance plans offered on the NYS of Health Exchange?

Healthy NY offers services similar to Gold plans in the Exchange, but Healthy NY plans require employers to pay at least 50% of the premium.

FREQUENTLY ASKED QUESTIONS

My company has only 2 employees, which are myself and my spouse. Do you think we can still qualify?

You can still qualify as long as one of you earns \$51,570 or less in annual wages.

Can I sign up for Healthy NY any time of the year or is there an open enrollment period?

You can apply for Healthy NY any time of the year.

If my employee leaves the company, do I still need to cover them and pay 50% of their health insurance?

Employers are generally not required to continue paying for their health insurance. However, you must offer them the option to continue their coverage via COBRA, if the employee and the small business qualify for it.

FREQUENTLY ASKED QUESTIONS

Can I have a better health insurance plan for the employers and Healthy NY for the employees?

The employer can waive his coverage and get a different plan.

Does Healthy NY cover the 10 essential health benefits?

Yes. Like every plan on the NY State of Health Exchange, Healthy NY plans are regulated to cover the 10 essential health benefits.

What happens if our company no longer qualifies for NYS Healthy NY, does the plan terminate immediately?

If the company no longer meets eligibility during recertification, the Healthy NY plan will terminate on the renewal date. The health insurance company will send you a notice 45 days before termination.

FREQUENTLY ASKED QUESTIONS

If we're not happy with our health insurer, can we switch anytime or do we have to wait until our plan is up for renewal?

You can send a new application for a different carrier anytime if the company is still eligible for NYS Healthy NY.

What happens during our anniversary, do we need to go through recertification to see if we still qualify?

The small business must undergo recertification to prove that the business still qualifies for Healthy NY.

When does Healthy NY renew?

The plan renews 12 months after the application's start date. You must also undergo recertification on your renewal date to prove that the business still qualifies for Healthy NY.