

Teaching Artist Health Insurance Resources in New York State

Family Health Plus is a managed care plan that began in 2001. Family Health Plus is an expansion of the Medicaid program to include lower income working adults, aged 19 to 65, who do not have coverage through their employer and whose income disqualifies them from other public programs. There will be no cost to join Family Health Plus, which is designed for both individuals who do not have dependent children and for individuals with children. It is expected that Family Health Plus will provide a package of benefits similar to Child Health Plus.

There is no cost to apply for Family Health Plus and there are no deductibles once you are enrolled. Once enrolled, you may be asked to pay co-payments. If your family's income or resources exceed qualifying levels, you are not eligible to enroll. However, you may be eligible for [Healthy NY](#), another New York State health coverage option.

To qualify, income cannot exceed the amounts below, which are related to family size.

Maximum Gross Annual Income and Resource Guide Effective August 1, 2005				
Family Size	Yearly Income	Monthly Income	Weekly Income	Resource Level
Single Adult	\$9,570	\$ 798	\$184	\$12,000
Couples with No Children	\$12,830	\$ 1,069	\$247	\$17,550
Parents/Guardians Living with at Least 1 Child Under 21				
Family Size 2	\$19,245	\$1,604	\$370	\$17,550
Family Size 3	\$24,135	\$2,011	\$464	\$17,700
Family Size 4	\$29,025	\$2,419	\$558	\$17,850
Family Size 5	\$33,915	\$2,826	\$652	\$18,000
Family Size 6	\$38,805	\$3,234	\$746	\$20,400
Family Size 7	\$43,695	\$3,641	\$840	\$22,950
For each additional person add:	+\$ 4,890	+\$ 408	+\$ 94	+\$2,550

Family Health Plus provides comprehensive health insurance coverage. When you choose a health plan, you will have a regular doctor, get regular checkups and see specialists, if needed.

Coverage includes: physician services; inpatient and outpatient hospital care; prescription drugs and smoking cessation products; lab tests and x-rays; vision, speech and hearing services; rehabilitative services (some limits apply); durable medical equipment; emergency room and emergency ambulance services; behavioral health and chemical dependence services (which includes drug, alcohol and mental health treatment - some limits apply); diabetic supplies and equipment; hospice care; radiation therapy, chemotherapy and hemodialysis; and dental services (if offered by the health plan).

http://www.health.state.ny.us/nysdoh/fhplus/what_is_fhp.htm

Healthy New York is a program designed to encourage small employers to offer health insurance coverage to their employees. Qualifying small employers are those with not more than 50 eligible employees who have not had a group health insurance plan in place for their employees over the past year with at least 30% of the eligible employees receiving annual wages from the employer at or below \$30,000. The employer must insure 50% of the employees eligible for coverage. Healthy New York will also make coverage available to uninsured employees

whose employers do not provide group health insurance. Individuals must be ineligible for Medicare and reside in a household where the net income is at or below 208% of the federal poverty level. Healthy New York is administered by the New York State Insurance Department. It establishes a standardized benefit package that must be offered by all HMOs and may be voluntarily offered by other insurers. This is a very basic insurance plan that subsidizes claims, not premiums.

Healthy NY offers a choice of 13 HMO's in NYC and broad health care *except* mental health, home health care, chiropractic care, substance abuse, physical therapy and hospice care.

The cost of Healthy NY coverage varies by HMO, employer contribution and the type of plan selected.

http://www.ghi.com/plans/2_50/pl_2-50_nybenefit.html

Health Pass is a way for employers of between 2-50 employees to offer their workers a choice of twenty different plans (five different plans from four insurance carriers), and receive one consolidated bill. Employers can fix their health insurance costs and still allow their employees a choice in their coverage. Participating insurers have expressed confidence with the program to the Non-Profit Coordinating Committee of New York (www.npccny). To date, approximately 2,500 individuals have enrolled. Small businesses and non-profits with a business address in New York City, Long Island, Westchester, Rockland, Orange, Putnam or Dutchess counties can enroll. Employees of those companies who live in New York State, New Jersey, Connecticut and Bucks County, Pennsylvania are eligible to enroll. In addition, up to 10% of the eligible employees who live outside these areas can be enrolled in HealthPass.

Health Pass allows employers to choose from six carriers and 28+ benefit options. Coverage includes comprehensive medical plus prescription drugs and dental. Disability, life and accidental death and dismemberment coverage are also available.

Cost depends on the employer's contribution and the type of plan selected.

<http://www.healthpass.com/>

Council of Community Services of New York State provides third party health insurance administration. This agency offers a range of carrier plans with minimum administration on the part of the end user. When problems arise, CCSNYS's group purchasing power also enhances their ability to advocate to carriers behalf of the insured individual(s). Unless the teaching artists appear on an employer's NYS-45 form, ATA's membership would not be eligible for benefits through CCSNYS.

<http://www.ccsnys.org>

Working Today is a national nonprofit organization that represents the needs and concerns of America's growing independent workforce through advocacy, information and service. To make sure that independent workers have access to key protections such as health insurance and other benefits, Working Today has built links with professional associations, membership- and community-based organizations, unions and companies. Working Today enables the independent worker to gain access to services and essential products previously available only to the traditional workforce of full-time, long-term employees.

The comprehensive coverage offered by Working Today includes inpatient and outpatient care, emergency coverage, prescription drug coverage, dental care, home health care, physical, occupational and speech therapy, mental health care, substance abuse and chiropractic care.

This agency offers three health plan options, which are priced according to the access to specific coverage areas. The plans for individuals are priced at \$185.78, \$212.65, and \$287.58.

<http://www.workingtoday.org>

LIA Health Alliance gives New York City's small businesses and sole proprietors the opportunity to choose from five insurers and 39 benefit plan options, with one bill for employers. To be eligible for benefits, sole proprietors must be located in New York City, Long Island, Westchester or Rockland County. Plus, one also must join LIA Health by paying a yearly \$35 membership fee. In addition to health insurance, this fee will register the individual/business with the Long Island Chamber of Commerce.

Coverage through this agency offers a variety of benefits options. Coverage includes comprehensive medical plus prescription drugs, dental and vision care. Cost depends on the plan selected.

<http://www.liahealthalliance.com>

Premium Rates for Standard Individual Health Plans
As of October 2005

Albany County

Capital District Physicians' Health Plan, Inc. (CDPHP)

- 518-641-3700
- 800-777-2273
- www.cdphp.com
- Individual HMO - \$652.84
- Individual POS - \$786.45

GHI HMO Select, Inc.

- 914-340-2300
- 877-244-4466
- www.ghi.com
- Individual HMO - \$604.83
- Individual POS - \$725.77

MVP Health Plan, Inc.

- 518-388-8888
- 888-687-6277
- www.mvphealthcare.com
- Individual HMO - \$851.39
- Individual POS - \$972.39

Empire Health Choice HMO, Inc.

- 800-662-5193
- www.empireblue.com
- Individual HMO - \$436.06
- Individual POS - \$759.61

Health Now New York, Inc

- 518-453-5800
- 800-459-7587
- www.bsneny.com
- Individual HMO - \$667.91
- Individual POS - \$765.13

New York County

Aetna Health, Inc.

- 800-435-8742
- www.aetna.com
- Individual HMO - \$561.02
- Individual POS - \$657.79

Cigna Health Care of New York, Inc.

- 800-345-9458
- www.cigna.com
- Individual HMO - \$644.77
- Individual POS - \$858.43

GHI HMO Select, Inc.

- 914-340-2300
- 877-244-4466
- www.ghi.com
- Individual HMO - \$772.10
- Individual POS - \$926.54

Atlantis

- 877-632-7747
- www.atlantishp.com
- Individual HMO - \$513.28
- Individual POS - \$619.98

Empire Health Choice HMO, Inc.

- 800-662-5193
- www.empireblue.com
- Individual HMO - \$581.41
- Individual POS - \$1012.83

Health Insurance Plan of Greater New York, Inc.

- 212-630-5000
- 800-447-7187
- Individual HMO - \$408.90
- Individual POS - \$747.44

Health Net of New York

- 914-682-9192
- 800-762-3511
- Individual HMO - \$814.08
- Individual POS - \$975.70

Oxford Health Plans NY, Inc.

- 800-216-0778
- www.oxfordhealth.com
- Individual HMO - \$548.75
- Individual POS - \$962.15

Managed Health, Inc. (d/b/a Health First New York)

- 866-463-6743
- www.healthfirstny.com
- Individual HMO - \$597.58
- Individual POS - \$744.12

United Health Care of New York

- 315-433-5700
- 800-705-1691
- www.unitedhealthgroup.com
- Individual HMO - \$749.65
- Individual POS - \$1125.06
- Individual POS - \$657.79