



## What You Need To know

- The goal of the federal Affordable Care Act (aka Obamacare) is to extend quality, affordable health insurance to millions of uninsured or underinsured U.S. citizens
- In 2014, the new health care law requires that every American has health coverage; otherwise, you can face tax penalties (some exemptions apply)
- Nothing changes if you already have health insurance privately through your employer or an existing NYS Medicaid plan

**Montefiore**  
Inspired Medicine

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**Do you need  
affordable health  
coverage?**



## New York State of Health "Official" Insurance Marketplace is open for business beginning October 1st

*New Yorkers can shop for and enroll in a health insurance plan by visiting the New York State of Health online marketplace at [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov).*

### Important Dates:

- Open enrollment: October 1, 2013–March 31, 2014
- Effective Date of Health Coverage: January 1, 2014
- Special Enrollment periods are available if a significant life event occurs (i.e. marriage, divorce, loss of employment, etc.)

### New York State of Health – One-Stop Shop

- Open to individuals, families, and small business owners without health insurance
- Helps the underinsured if they do not have enough health coverage if their current plan is too costly
- Financial assistance based on income is available to reduce coverage costs
- Assistance with eligibility and enrollment in NYS Medicaid and Child Health Plus

### Requirements to Access Coverage

- You must live in New York State
- You must be a U.S. citizen, national or lawfully present immigrant
- Different immigration rules apply for undocumented children eligible for Child Health Plus
- Emergency Medicaid still available for undocumented immigrants

### check List:

- Social Security Number (or document number for legal immigrants)
- Employer and income information for each member of your household needing coverage (i.e. pay stubs or W-2 forms)
- ID numbers of any current health insurance plans covering members of your household
- A complete Employer Coverage Tool: a special form to fill out if your employer provides insurance regardless of enrollment

### Your Right to Health Coverage

- Under the new law, all insurance plans must cover items such as doctor visits, hospitalizations, maternity care, emergency room visits, mental health care and prescriptions
- If you have a prior illness or health condition, insurance plans cannot deny coverage
- Insurance plans must show the cost of coverage with no hidden fees

### Help is Available

Experts will assist with the enrollment process and help you choose the best health insurance based on your needs. Support is available online, in person and by phone. For more information, please contact the official New York State of Health marketplace at:

Website: [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov)  
Email: [exchange@health.state.ny.us](mailto:exchange@health.state.ny.us)  
Phone: **1-855-355-5777**–(Monday-Friday 8:00 am-5:00 pm)

