

Healthy NY Frequently Asked Questions (FAQs)

Individuals and small businesses enrolling in Healthy NY for coverage effective January 1, 2012 or later are limited to enrollment in a High Deductible Health Plan (HDHP) option only.

Below are some FAQs on how this may affect the coverage choices for people currently enrolled in Healthy NY. Please do not hesitate to contact the Department of Financial Services at askhealthyny@dfs.ny.gov for questions not addressed below.

- **Question-** I have standard Healthy NY coverage. May I keep it through my current HMO/health plan?
 - **Answer-** Yes. Your Healthy NY coverage will not be affected.
- **Question-** If I switch my Healthy NY coverage from one HMO to another may I keep my standard Healthy NY coverage?
 - **Answer-** No. If you switch your coverage from one HMO to another, you must submit a new application and will only be able to enroll in the HDHP.
- **Question-** I wish to keep my current standard Healthy NY coverage and HMO but would like to add or remove the prescription drug option. May I do so?
 - **Answer-** Yes, this is permitted.
- **Question-** I have standard Healthy NY coverage that is a “grandfathered plan” under federal healthcare reform. Will this change affect my grandfathered status?
 - **Answer-** No. If you keep your current coverage with your health plan, your “grandfathered” status will not be affected.
- **Question-** I have standard Healthy NY coverage. Will adding or removing a dependent require me to enroll in a HDHP?
 - **Answer-** No. Adding or removing dependents will not affect your coverage.
- **Question-** I am a small business owner currently providing standard Healthy NY to my employees. Will adding or removing employees require me to switch to a HDHP plan?
 - **Answer-** No. Adding or removing employees from your group coverage will not require enrollment in a HDHP option. They may be added to your existing coverage.
- **Question-** I previously had Healthy NY but my coverage lapsed. May I re-enroll in standard Healthy NY coverage?
 - **Answer-** No. If you are seeking coverage effective January 1, 2012 or later, you may only enroll in a HDHP.
- **Question-** I currently have Healthy NY HDHP coverage but would like to switch to standard Healthy NY coverage. May I do so?
 - **Answer-** You may switch to the standard Healthy NY product only if you effectuate the coverage before January 1, 2012. In order to do so, you must apply on or before November 20, 2011.