

# Healthy NY Program



“Health Insurance for the Uninsured”

Healthy NY Toll Free Phone No: 1-866-HEALTHY NY (1-866-432-5849)

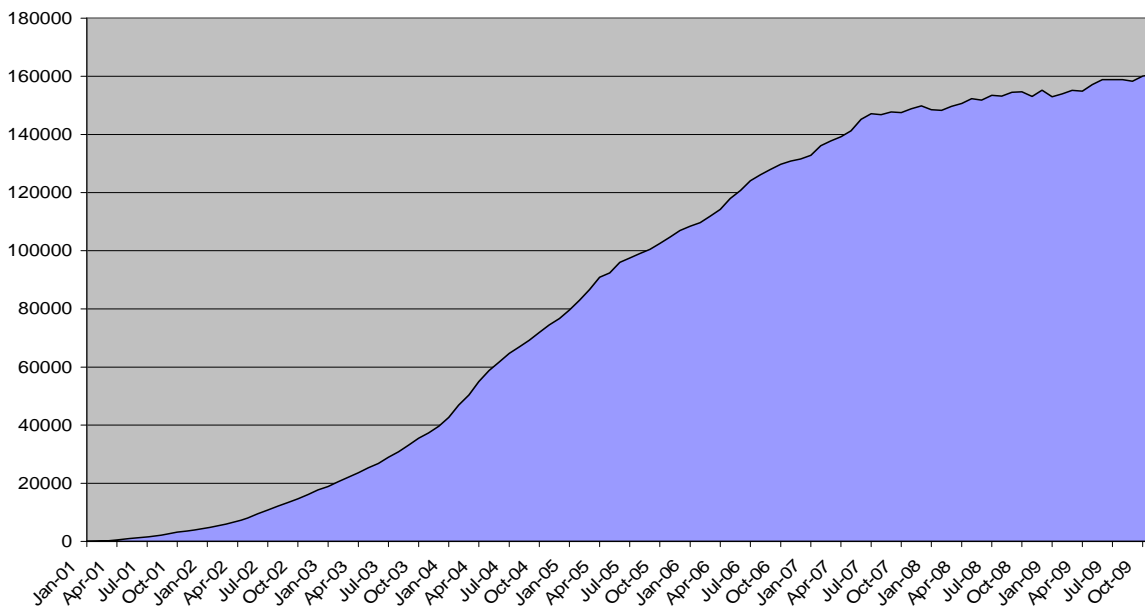
## Healthy NY Program Guidance

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### 1. Healthy NY Program Update

Healthy NY is entering its tenth year of operation! To date, the program has assisted over 500,000 New Yorkers with securing affordable insurance coverage. We would like to thank all of the health plans for their diligence and assistance over the years; without your dedication to the program, it would not be such a success and a model for other states to expand coverage. Active enrollment recently topped 160,000 for the first time.

### Overall Active Enrollment Through 12/1/09



## **2. 2009 Healthy NY Annual Study**

The 2009 Healthy NY Annual Study will be released shortly and will be posted to our website ([www.healthny.com](http://www.healthny.com)) as soon as it is available. As you may know, we have a new contractor for the 2009 study, Burns & Associates. We think you'll like the new look and content of this year's study. Some of the new content includes:

- summaries of the pilot projects - Brooklyn Healthworks and *Healthcore*.
- a timeline of important notables in the program.
- regional snapshots showing enrollment trends, satisfaction and premium paid.
- health plan specific snapshots showing each plan's enrollment history, region served, premium trend and member satisfaction.

Previous annual studies are available on the website under the "Reports" link.

## **3. 2010 Federal Poverty Level and Income Eligibility**

The Federal Department of Health and Human Services has not yet established Federal Poverty Guidelines for 2010. The Insurance Department is not updating monthly income guidelines for individuals and sole proprietors at this time. Please continue to use the 2009 Healthy NY income guidelines when processing applications and determining eligibility at recertification.

## **4. Impact of the "Age 29" Law on Determining Household Size when a Young Adult Dependent is Covered Under a Parent's Policy**

We have received many questions relating to determining household size for individual and sole proprietor eligibility purposes when a young adult dependent is covered under a parent's policy through the "Age 29" law. For eligibility purposes, household members include the applicant, the applicant's spouse (if residing in the household) and any children eligible for coverage under the policy. If an individual or sole proprietor has elected to extend the age of dependency under the policy by purchasing coverage through the "make available option," then any children up to the age of 30 who are eligible for coverage under the policy should be counted as members of the household. This is the case even if the young adult does not live with the parent or is not financially dependent on the parent. The income of any eligible young adults should not be counted as household income.

For consumer information on the "Age 29" law and answers to frequently asked questions, please visit our website at [www.ins.state.ny.us/health/S6030\\_Age29.htm](http://www.ins.state.ny.us/health/S6030_Age29.htm). Circular Letter 22 of 2009, which explains insurers' obligations under the new law, may be found at [www.ins.state.ny.us/circltr/2009/cl2009\\_22.htm](http://www.ins.state.ny.us/circltr/2009/cl2009_22.htm).

## **5. High Deductible Health Plan (HDHP) Filings**

As noted in previous guidance, HDHP deductible amounts increased as of January 1, 2010 to \$1,200 for an individual and \$2,400 for families. Policy form amendments referencing increases in HDHP deductible amounts should be submitted to the Department consistent with the guidance of September 23, 2009. It is recommended these filings include variable material and procedures to accommodate future increases.

## **6. Reminder Regarding Policy Form Amendments**

### **a. Filings Related to the “Age 29” Law**

Please note that the “Age 29” law, which extends the availability of dependent coverage, was effective as of September 1, 2009. The Department is receiving numerous inquiries from consumers looking to enroll their young adult dependents. All policy forms and rate filings relating to the new law should be submitted as soon as possible.

### **b. Filings Related to COBRA/State Continuation Extension to 36 Months**

As noted in September 23, 2009 guidance, the length of time that a person may have COBRA/state continuation coverage has been extended to up to 36 months. This law was effective as of July 1, 2009. Healthy NY policy form amendments should be submitted as soon as possible. Consumer information on this law may be found at [www.ins.state.ny.us/cobra/cobra\\_ext\\_36.htm](http://www.ins.state.ny.us/cobra/cobra_ext_36.htm), and Circular Letter 23 of 2009, which explains insurers’ obligations under the new law, may be found at [www.ins.state.ny.us/circltr/2009/cl2009\\_23.htm](http://www.ins.state.ny.us/circltr/2009/cl2009_23.htm).