

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

1. Increase in wage level for small employer participants
2. Premium increases posted
3. Advertising campaign to begin Fall 2005
4. New call center retained
5. FAQs

1. Increase in wage level for small employer participants

The Healthy NY small employer program requires that at least 1/3 of eligible employees earn no more than \$33,000 per year and at least one such employee enroll in the program. Effective July 1, 2005, this amount has increased to \$34,000. Please revise your applications and inform your customer service representatives of the increase.

2. Premium increases posted

The Department has recently posted premium increases for the Healthy New York program which were effective July 1, 2005. Please review your company's listings on the website to determine if all rates and other information, such as addresses and telephone numbers, are correct.

3. Advertising campaign to begin Fall 2005

A statewide advertising campaign for Healthy New York will be conducted during the months of September through December 2005. The Department asks that the Plans notify their customer service representatives so that they will be prepared to handle an increased volume of inquiries and applications during this period.

4. New call center retained

The Department has recently executed an agreement with a new contractor that operates the Healthy New York program call center. Beginning July 2005, calls to the toll-free Healthy New York hotline are handled by Industries for the Blind of New York State. The call center will respond to calls between the hours of 8:00 a.m. and 9:00 p.m.

5. FAQs

Question: I have an applicant with two minor children who live with her who would be eligible for coverage under the Healthy NY program. The children will not enroll in Healthy New York because they have coverage through the Child Health Plus program. Is this applicant considered a household of 1 or a household of 3 for purposes of meeting the income requirements?

Answer: The applicant resides in a household of 3. There is no requirement that otherwise eligible family members be enrolled in Healthy NY in order to be counted as household members for income purposes.

Question: Does a driver's license need to be issued within 6 months in order to be considered as proof of residency?

Answer: No. A driver's license need not be issued within the past 6 months in order to be used as proof of residency. In addition, a recent utility bill or piece of stamped mail is acceptable as proof of residency.

Question: An applicant for Healthy NY has approval notices for US Immigration and Naturalization Services that extends their stay in the US until 11/14/05. Applicant has passports for identification, and has a NYS residence address (demonstrated by NYS driver's license and recent mail). Can this person be considered for Healthy NY?

Answer: Yes. The applicant does not need to be a US citizen, but does need to be a NYS resident. It appears that this person has acceptable proof of NYS residency.

Question: We have an applicant for Healthy NY who has voluntarily left his position and is losing health insurance as a result. Must this applicant exhaust COBRA coverage before enrolling in Healthy NY?

Answer: No. Even if an applicant leaves a job voluntarily, he/she may enroll directly in Healthy NY. The termination does not need to be involuntary and the person does not need to enroll in COBRA at any point. If he/she has enrolled in COBRA, he/she can drop the COBRA coverage and enroll in Healthy NY. COBRA coverage does not disqualify someone from applying to Healthy NY.