



“Health Insurance for the Uninsured”
Healthy NY Toll Free: 1-866-HEALTHY NY (1-866-432-5849)

Healthy NY Program Guidance

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1. New Healthy NY Program Website

We are happy to announce the release of the new Healthy NY website. The Healthy NY Program website was redesigned to improve program accessibility, as well as improve upon the presentation of program information. The website has been a resource to applicants and enrollees throughout the life of the Healthy NY Program. The website updates are especially important in the wake of federal health care reform. The redesign team considered feedback from consumers, brokers and insurers, and experience from the use of the previous website. As a result, the website is more user-friendly, up-to-date with federal health care reform information and provides all the necessary information to consumers for enrollment in the program.

2. Federal Health Care Reform Benefit and Annual Limit Changes

As you know, the Affordable Care Act (ACA) phases out annual limits on essential health benefits and as a result minimum annual limit amounts are scheduled to change each year,

up until the year 2014. Additional preventive services for women are scheduled to take effect this year, as well. These changes apply to the Healthy NY program.

Annual Limits

The ACA phases out the annual dollar limits that group, and individual health insurance plans issued after March 23, 2010, can put on essential health benefits. This law specifically affects Healthy NY prescription drug coverage. For the health plans that did not remove the annual limit on prescription drug coverage entirely in 2010, the annual limit increased to \$1.25 million for a plan year or policy year starting on or after September 23, 2011 but before September 23, 2012. The annual limit will increase to \$2 million for a plan year or policy year starting on or after September 23, 2012 but before January 1, 2014. Beginning January 1, 2014, no annual limits will be permissible.

Additional Preventive Services for Women

On August 1, 2011, HHS adopted additional Guidelines for Women's Preventive Services that will be covered without cost sharing in new health plans starting in August 2012. The guidelines were recommended by the independent Institute of Medicine (IOM).

The following women's preventive services must be covered with no cost-sharing in plan years starting on or after August 1, 2012: well-woman visits, gestational diabetes screening, HPV DNA testing, STI counseling, and HIV screening and counseling, contraception and contraceptive counseling, breastfeeding support, supplies, and counseling, and domestic violence screening.

Health plans can find more information about the phase out of annual limits on essential health benefits and the additional preventive services for women at www.healthcare.gov.

3. Spouse as the Primary Policyholder

In light of the program enrollment restriction, several health plans have inquired about a spouse of the subscriber who has either died or become eligible for Medicare. It has come to our attention that many health plans were inclined to require the spouse to reapply, therefore limiting the spouse to the high deductible health plan (HDHP). It is our position that the spouse is not a

new enrollee, therefore he or she is not limited to the HDHP. This situation is an exception to the enrollment restriction. We are aware that several health plans simply rename the spouse as the primary contract holder, since she or he could have been the subscriber at the time of initial application. We encourage this practice, which ensures the spouse has continuity of coverage in the program.

4. 2013 High Deductible Health Plan (HDHP) Deductible Amounts

The Healthy NY High Deductible Health Plan (HDHP) minimum annual deductibles have increased to \$1,250 for individuals and \$2,500 for families for 2013.

Note that for 2013, the maximum annual Health Savings Account (HSA) contribution will increase. Individuals with self-only coverage may contribute up to \$3,250. Families may contribute up to \$6,450. Also note that the maximum annual out-of-pocket amount for Healthy NY HDHP coverage will remain the same.

5. Current Wage Level for Small Employers

The current wage level for small employers is \$41,250. Therefore at least 30% of a small employer's eligible employees must earn \$41,250 or less in annual wages and small employers must offer Healthy NY to all employees who work 20 or more hours per week and earn \$41,250 or less in annual wages. Additionally, at least one employee who earns \$41,250 or less annually must enroll in Healthy NY.

6. 2013 Individual Income Eligibility Levels

Healthy NY individual income eligibility levels are set at 250% of the federal poverty line set by the Department of Health and Human Services (HHS). We are currently waiting for HHS to release the 2013 federal poverty limits which usually occurs by mid-March. We will update the website and provide notice on the 2013 income eligibility levels as soon as that information becomes available.

Thank you for your continued support and cooperation.