

# **Health Insurance Resource Guide**

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While health and wellness are important components to academic success, health insurance can be complicated to understand. This is not a complete guide to obtaining student health insurance in New York State, but a starting point to finding a plan that works best for you!

## I. What is Health Insurance?

- Health insurance is a plan, or policy, that covers a percentage of doctors' visits and hospital bills. It exists to help offset the costs of medical events, whether they're planned or happen unexpectedly.
- Health insurance is a contract between you and your insurance company/insurer. When you purchase a plan, you become a member of that plan.
- There are different types of health insurance plans to fit different needs. Some types of health insurance include government plans like Affordable Care Act (ACA) plans — which can also be called Marketplace or Exchange plans — Medicare plans and Medicaid plans. There is also private health insurance, which is managed by private insurance companies, rather than New York State.
- Having insurance doesn't mean your health care will be free. You'll still pay a monthly rate, or premium. Members may also pay copayments — or other out-of-pocket fees — or have to meet deductibles every year before insurance coverage kicks in.

### What is the Affordable Care Act (ACA)?

- It was designed to extend health coverage to millions of uninsured Americans. The act expanded Medicaid eligibility, created a Health Insurance Marketplace, prevented insurance companies from denying coverage due to pre-existing conditions, and required plans to cover a list of essential health benefits.

### How Do You Get Covered Through the Affordable Care Act in New York?

- You can buy ACA-compliant plans through the New York State of Health Marketplace or off-exchange (directly from insurers or licensed brokers).
- Since Marketplace plans are purchased on a month-to-month basis, you can buy one even if you don't need it for a full year.

### What Plans Are Cheaper?

- Your (or your family's) income will determine the cost of some plans based on available assistance. You might be eligible for no- or low-cost Medicaid health coverage or subsidies on Marketplace plans. Catastrophic insurance policies also have low premiums, but they don't qualify for subsidies.

### What Plans Offer Better Coverage?

- Affordable Care Act-compliant plans generally offer the most comprehensive coverage. By law, they must cover pre-existing conditions and "essential health benefits," including hospital care, prescription drug coverage, maternity services and mental health services.

### Tips for Picking a Plan

- Benefits - Does it cover the prescription drugs you take? Are you looking for extra services, like vision care or dental care?
- Doctors - Do the doctors and other health care providers you use accept the health plan?
- Cost - How much can you afford to pay for health insurance each month? How much can you afford to pay for health care when you need services?

## What Are the Health Insurance Options for New York Students?

1. Health Insurance Marketplace plans: You can apply for a plan that meets Affordable Care Act (ACA) requirements through your state's Marketplace.
2. Medicaid or the Children's Health Insurance Program (CHIP): Based on your age and income, you may be eligible for no- or low-cost health coverage through Medicaid, Child Health Plus (CHIP) or the Essential Plan.
3. Catastrophic health plans: Available through the Marketplace to those under 30 who can't afford other coverage and need a low monthly premium plan. They can protect you against major medical expenses, but you may have to pay large amounts out-of-pocket before your coverage begins because of their high deductibles.
4. Through your parents' health plan: If you're under 26 (or possibly 29), you can stay on your parents' plan.

## II. US Student Health Care Resources

NYS Provider & Health Plan Look-Up: <https://pndslookup.health.ny.gov/>

NY State of Health | Health Plan Marketplace – <https://nystateofhealth.ny.gov/>

The Marketplace gives you an easy way to compare health insurance plans so you can choose the one that's right for your health needs and your budget. Health insurance offered through the Marketplace will include a comprehensive set of benefits and coverage.

### Eligibility:

- Must live in New York
- Must be a US citizen, national, or lawfully present immigrant (Different immigration rules may apply if you are eligible for Child Health Plus or NYS Medicaid or the Essential Plan based on your income)
- Cannot be currently incarcerated. (Different rules may apply if you are eligible for Medicaid based on your income.)

### Plan Options:

#### 1. Qualified Health Plans

- Qualified Health Plans are private health insurance plans that are available on the NY State of Health Marketplace for individuals with middle or low income who are not eligible for Medicaid. You may be eligible for financial assistance to help pay for one of these plans.
- Enrollment for these plans is only available during the annual open enrollment period or during a special enrollment period (November 1 to January 31) or during a special enrollment period (February 1 to October 31).

#### 2. Medicaid – <http://www.medicaid.gov/>

- Medicaid is managed by states and is based on income.
- Medicaid pays for a wide-range of services, depending on your age, financial circumstances, family situation, or living arrangements. These services are provided through a large network of health care providers that you can access directly using your Medicaid card or through your managed care plan if you are enrolled in managed care. Some services may have small co-payments, which can be waived if you cannot afford them.

## 2. Medicaid – <http://www.medicaid.gov/> (cont.)

- Medicaid Eligibility:
  - » To participate in Medicaid, federal law requires states to cover certain groups of individuals. Low-income families, qualified pregnant women and children, and individuals receiving Supplemental Security Income (SSI) are examples of mandatory eligibility groups.
  - » Based on income
  - » Apply/Check Medicaid Eligibility:  
[https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)

## 3. Medicare – <http://www.medicare.gov/>

- Medicare is managed by the federal government and is mainly based on age.
- Eligibility:
- You can qualify for Medicare if you are age 65 or older and/or if you have certain disabilities or End-Stage Renal Disease (ERSD).
- Check Eligibility online: <https://www.medicare.gov/eligibilitypremiumcalc>

## 4. Essential Plan -

- A health plan for New Yorkers with no premium for those who qualify. And it offers the same essential benefits.
- For lower-income people who don't qualify for Medicaid or Child Health Plus.
- The monthly premium is \$0 for those who qualify. It has NO DEDUCTIBLE, so the plan starts paying for your health care right away.
- Dental and vision benefits are included without cost-sharing.
- You get FREE PREVENTIVE CARE like routine doctor exams and screenings to keep you healthy

### Health Insurance Companies offering private and US Health Care Marketplace plans:

- Affinity Health Plan – <http://www.affinityplan.org>
- EmblemHealth – <http://www.emblemhealth.com/>
- Empire Blue – <https://www.empireblue.com/>
- Fidelis Care – <http://www.fideliscare.org/>
- Health First – <http://healthfirst.org/health-insurance/>
- Oscar – <https://www.hioscar.com/>
- United Health Care – <http://www.uhc.com>
- Univera Healthcare - <https://www.univerahealthcare.com/>
- Cigna - <https://www.cigna.com/>
- Everest - <https://www.everestre.com/>

**Search the NY Health Plan Marketplace for more company options**

## III. International Student Health Care Resources

### [NYCgov Health Insurance Coverage and Care for International Students Brochure](#)

#### **Are Student visa holders eligible for health insurance coverage through NY State of Health?**

- **Yes.** Under the federal Patient Protection and Affordable Care Act (ACA), Student visa holders who intend to reside in New York are eligible to enroll in Qualified Health Plans. Depending on income level, they may also be eligible for federal tax credits to reduce the monthly premium and cost-sharing reductions to help lower the cost of healthcare services.
- International students can also use the New York State of Health Marketplace to compare health plans and find the fit that works best for their needs and preferences:  
<https://nystateofhealth.ny.gov/>

#### **Are Student visa holders eligible for Medicaid?**

- **No.** Lower income Student visa holders over the age of 19 would be eligible to enroll in Essential Plan, New York's Basic Health Program, not Medicaid.

#### **Additional Private Healthcare Companies for International Coverage:**

- Compass Benefits Group – <http://www.compassbenefits.com/>
- ISO Student Health Insurance – <https://www.isoa.org/>
- International Student Insurance – <http://www.internationalstudentinsurance.com/>
- Study USA-HealthCare – <https://my.travelinsure.com/studyusa/>
- International Student Protection – <http://intlstudentprotection.com>
- Student Health Advantage – <http://www.internationalstudentinsurance.com/brochures/pdf/student-health-advantage.pdf>
- Patriot Group Exchange - <http://www.internationalinsurance.com/pdf-brochures/patriot-exchange.pdf>
- GBG - <https://www.gbg.com>
- HTH - [https://www.hthtravelinsurance.com/glCitizens\\_plans.cfm](https://www.hthtravelinsurance.com/glCitizens_plans.cfm)
- Gateway - <https://gatewayplans.mercer.com/international-student-health-insurance.html>
- IMG - <https://www.imglobal.com/international-student-health-insurance>

## Additional Resources

### **Freelancers Union – <http://www.freelancersunion.org/>**

- Membership is free and open to freelancers of all kinds, from graphic designers and contractors to entrepreneurs and moonlighters. Freelancers Union offers:
- Insurance benefits such as health, dental, term life, disability, liability, and vision
- Community, including our NYC Freelancers Hub and SPARK, local freelance community meetups in nearly 25 major cities
- Advocacy for policy change, such as the annual Freelancing in America survey and the Freelance Isn't Free law
- Resources through legal and financial tools, including the #1 blog for freelancers

### **Access NYC – <https://a069-access.nyc.gov/ACCESSNYC/application.do>**

- Allows New Yorkers to screen for potential eligibility for over 30 City, State, and Federal benefit programs.

### **Fractured Atlas – <http://www.fracturedatlas.org/>**

- Helps individual artists and arts organizations at every level of the cultural ecosystem, in every creative medium by providing fundraising tools, educational resources, and personalized support.

### **Supplemental Security Income (SSI) – <http://www.ssa.gov/oact/cola/SSI.html>**

- SSI provides assistance to people who are blind or disabled and meet federal income and disability guidelines.
- It is not a health insurance program, but if you qualify for SSI, you will also qualify for Medicaid in New York State.

## Health Insurance Terms

### **Copayment (Copay):**

The amount you pay to a healthcare provider at the time you receive services. You may have to pay a copay for each covered visit to your doctor, depending on your plan. Not all plans have a copay.

### **Deductible:**

The amount you pay for your healthcare services before your health insurer pays. Example: If your plan has a \$2,000 annual deductible, you will be expected to pay the first \$2,000 toward your healthcare services. After you reach \$2,000, your health insurer will cover the rest of the costs.

### **Network Provider/In-network Provider:**

A healthcare provider who is part of a plan's network.

### **Out-of-pocket Cost:**

Cost you must pay. Out-of-pocket costs vary by plan and each plan has a maximum out of pocket (MOOP) cost. Consult your plan for more information.

### **Premium:**

Payments you make to your insurance provider to keep your coverage. The payments are due at certain times.

### **Subsidies:**

A health insurance subsidy helps you to pay for your health insurance. Subsidies lower your monthly premium.

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