

The Affordable Care Act (aka Obamacare) and the New Insurance Marketplace: Help is Available





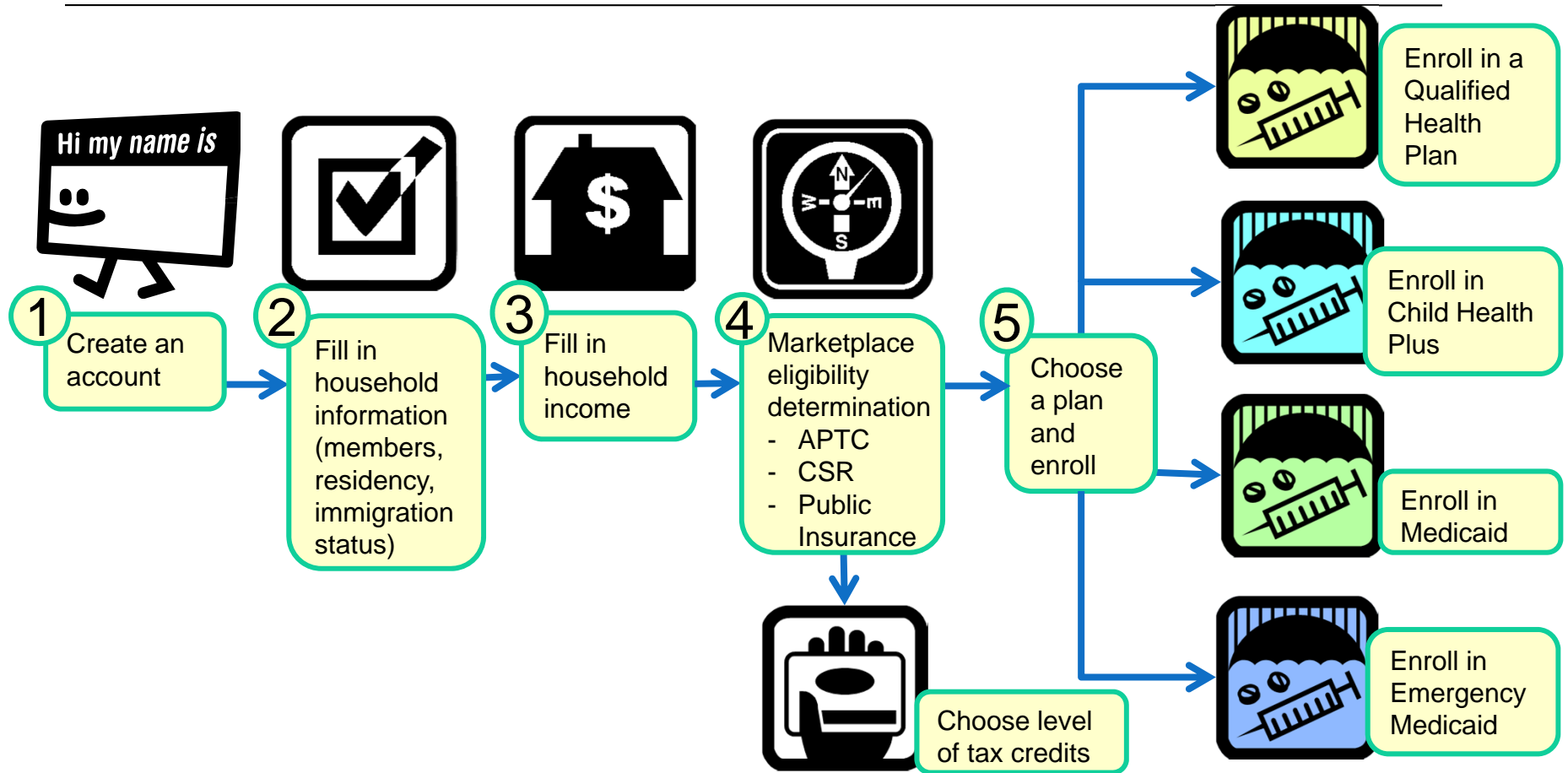
NEW OPTIONS AVAILABLE FOR CONSUMER ASSISTANCE

Where can people go for help enrolling in the NY State of Health?



- The NY State of Health will have a Consumer Support Center (toll-free call center) to provide real-time help
- Live chat function on the NY State of Health website
- Local in-person enrollment assistance for individuals or small businesses will be in every county in New York State through a variety of programs:
 - Navigator/In Person Assisters
 - Certified Application Counselors
- Brokers and agents can be certified to sell NY State of Health plans

Consumers and Small Employers Enroll Directly through the Marketplace



Example: Angie, Queens

Angie recently graduated from college and started a new job as a graphic designer, but it doesn't offer health insurance. She makes \$28,750 per year (250% of FPL).

Income: \$28,750/yr. (250% of FPL)

Monthly premium subsidy: \$172.26/mo.

Angie chooses a Bronze MetroPlus plan for \$334.44 per month. She chooses to take her premium subsidy in advance, and in full.

Final monthly cost for Angie:

$$\mathbf{\$334.44 - \$172.26 = 162.18}$$



Example: The Okafurs, Brooklyn

Temitope Okafur is a freelance photographer and earns \$47,100 per year. Her husband Emmanuel was recently laid-off and is now a stay-at-home dad for their two boys. They lost their coverage through Emmanuel's job and want to replace it.

Income: \$47,100/yr (200% of FPL).

Monthly premium subsidy: \$483/mo.

The Okafurs choose a Silver-level Emblem Health plan for themselves, and enroll the kids in Child Health Plus. They choose to take the full subsidy in advance.

Final monthly cost for the Okafurs:

Silver plan: \$770.60 mo. - \$483 = \$287

Child Health Plus: \$9 per child = \$18

$\$287 + \$18 = \$305$

The Okafurs also benefit from a cost-sharing reduction that brings their Silver plan up to a Gold plan equivalent. Their out-of-pocket maximum per year is reduced to \$4,000 (includes deductibles).



Example: Bob's Auto Shop, Manhattan

Bob runs his own Auto Shop where he has 7 full-time mechanics. Bob pays his employees an average of \$24,000 annually. Bob has decided to offer health insurance in 2014 and pay for 50% of his employees' premiums. Bob chooses to offer MetroPlus's silver level plan for \$387.23 per month per employee.

Cost of covering his employees: \$1,355.31/
month or \$16,263.66/year.

Tax credit available (50% of Bob's portion of the costs): \$8,131.83

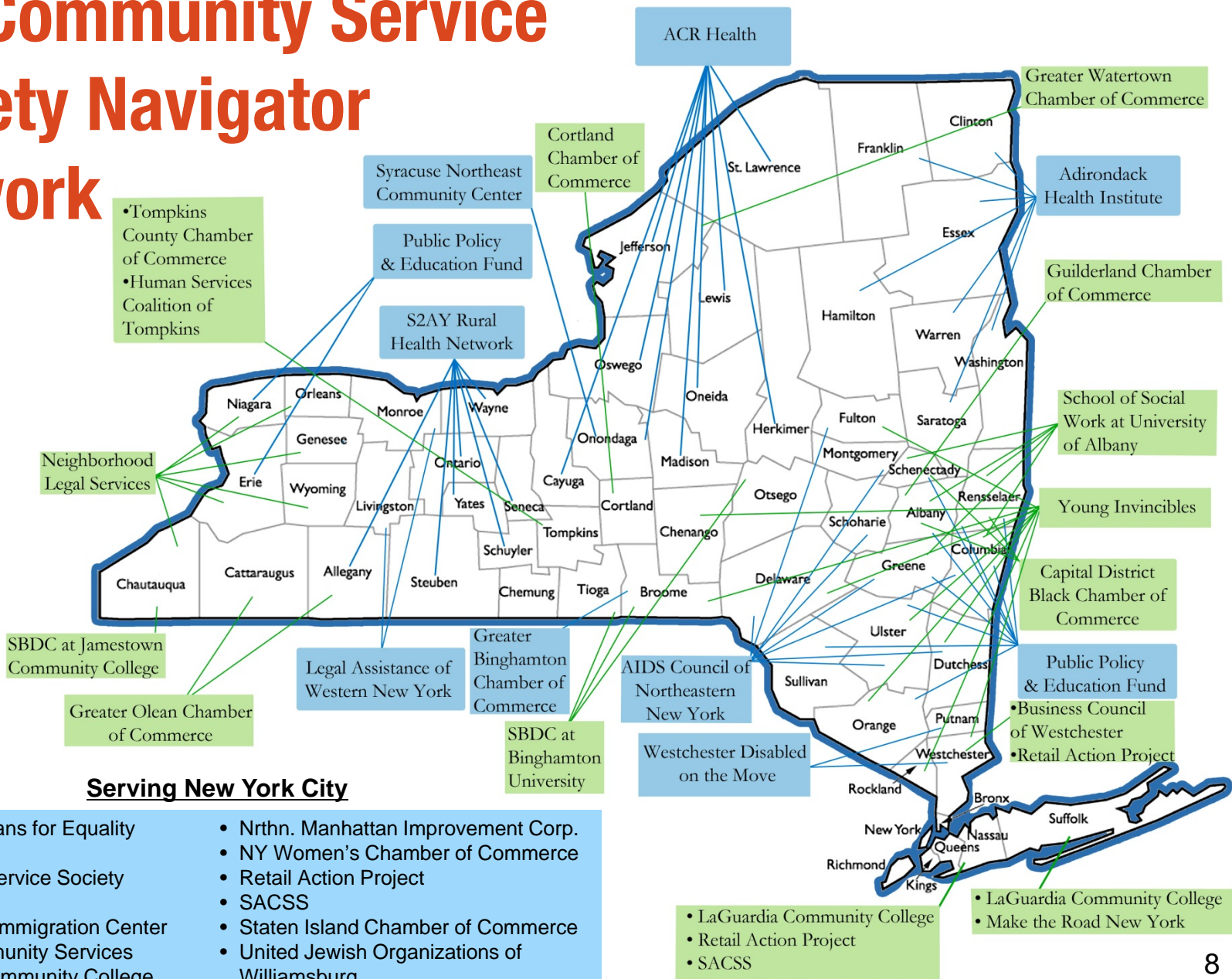
Final cost to Bob:

$$\mathbf{\$16,263.66 - \$8,131.83 = \underline{\underline{\$8,131.83.}}$$

Bob can deduct the remaining \$8,131.33 to reduce his total tax liability.



The Community Service Society Navigator Network



Serving New York City

- Asian Americans for Equality
- Actor's Fund
- Community Service Society
- CIDNY
- Emerald Isle Immigration Center
- Korean Community Services
- LaGuardia Community College
- Manhattan Chamber of Commerce
- Make the Road New York
- Nrthn. Manhattan Improvement Corp.
- NY Women's Chamber of Commerce
- Retail Action Project
- SACSS
- Staten Island Chamber of Commerce
- United Jewish Organizations of Williamsburg

What if people need help with other types of insurance problems?

Community Health Advocates (CHA) is the state's Consumer Assistance Program. People who experience more in-depth problems with enrollment or their health insurance, can contact CHA. CHA can help people with things like:

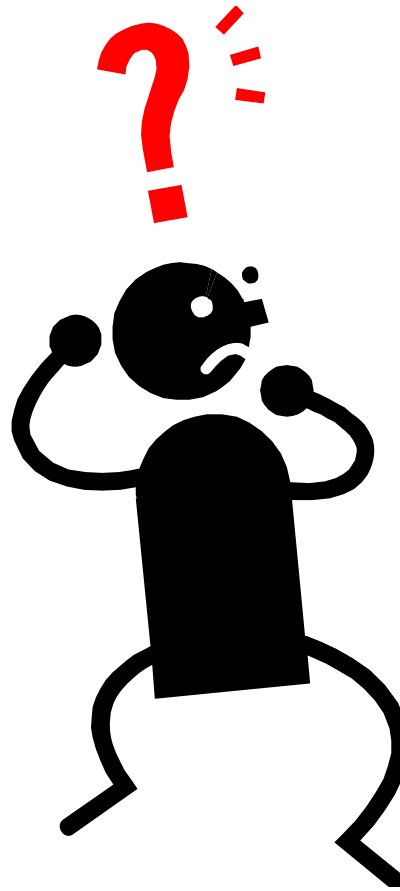
- Filing grievances or appeals
- Resolving problems with tax credits and subsidies
- Learning about rights and responsibilities
- Resolving medical bills
- Enrolling into or renewing coverage



Resources

- New York State of Health: <http://www.nystateofhealth.ny.gov/>
- Community Health Advocates: www.communityhealthadvocates.org
 - For help enrolling and using insurance or health care, call toll free: 1-888-614-5400.
- Small Business Assistance Program: <http://sbapny.org/>
- Health Care For All New York: www.hcfany.org
 - Check out our website to find out more about the law and to keep posted on what's going on with health reform implementation or call: (212) 614-5337.
- Find coverage: www.healthcare.gov

Questions



For Further Information

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