



NEW YORK STATE SENATOR

William Larkin

Larkin Announces 2005 Guides To Health Insurers Is Available

WILLIAM J. LARKIN JR. October 24, 2005

This week, Senator Bill Larkin informs residents about the availability of the 2005 New York Consumer Guide to Health Insurers, which allows New Yorkers to compare commercial and non-profit health insurers as well as health maintenance Organizations (HMOs).

"These guides are extremely helpful because they give consumers a way to easily compare the benefits and service records of all major New York health insurers and HMOs," said Senator Larkin. "They can remove some of the overwhelming confusion that often goes along with the health care industry, and allow families and individuals to make the best decisions about their health insurance coverage."

In addition, Senator Larkin also announced that the 2005 New York Consumer Guide to HMOs has been issued. The publication is especially helpful to New Yorkers seeking health insurance separate and apart from an employer. An online version also allows consumers to immediately obtain information about competing insurers and HMOs and is available at www.nyshmoguide.org. Here, New Yorkers can get a detailed summary of the characteristics, complaint records and services provided by HMOs operating in the counties where they live and work.

One of the Guide's most accessed online features is the annual complaint ranking of health insurers and HMOs which allows for a direct comparison of complaint records. An HMO

complaint ranking for the past three years is also available through the HMO Interactive Guide. The three-year history gives consumers the ability to evaluate the year-to-year consistency of an HMO's complaint record.

The online version of the 2005 New York Consumer Guide to Health Insurers is available at the **Insurance Department's Web site at www.ins.state.ny.us**. Hard copies of that guide, as well as the 2005 New York Consumer Guide to HMOs, can be obtained by calling **1-800-342-3736**.