



NEW YORK STATE SENATOR

William Larkin

## New York's Pre-Existing Condition Insurance Plan Now Accepting Applications

WILLIAM J. LARKIN JR. August 26, 2010

| ISSUE: **INSURANCE, HEALTH CARE**

NY Bridge Plan Will Begin October 1, 2010

Senator Bill Larkin (R-C, Cornwall-on-Hudson) announced today that a new insurance program to assist those individuals who have pre-existing health conditions is now accepting applications for coverage. The NY Bridge Plan, as the new program is known, will start providing coverage on October 1st to those people accepted into the program.

The NY Bridge Plan is available to those people with pre-existing conditions and who currently do not have health insurance. If accepted, the NY Bridge Plan will provide immediate coverage to individuals for medical expenses, including those related to the pre-existing condition. NY Bridge Plan will cost \$362 per month in upstate New York counties and \$421 per month in downstate counties. Physician services are subject to \$20 co-payment,

and there are no deductibles.

To be eligible to apply, individuals must:

- \* Be a legal US resident.
- \* Be a resident of New York State.
- \* Have one or more pre-existing medical conditions
- \* Not have had health care coverage for the last six months.

Enrollment is on a first-come, first-serve basis. Once the program is full, a waiting list will be established. The program is expected to enroll about 15,000 New Yorkers.

"This pre-existing condition insurance plan is a lifesaver to those individuals who currently cannot afford insurance," said Senator Larkin. "I would encourage everyone who is eligible to apply as soon as possible to be considered for this new program."

The NY Bridge Plan covers a broad range of services, including primary and specialty care, inpatient and outpatient hospital care, and prescription drugs, as well as assistance from professional nurses and caseworkers to help members manage chronic conditions and maintain overall health. The NY Bridge Plan is an Exclusive Provider Option (EPO), which

means that participants must use doctors and health care providers who are in the network, except in cases of emergency or when care is not available through a participating provider.

New York requested that Group Health Incorporated (GHI) serve as the designated nonprofit contractor to operate the pre-existing health insurance program on behalf of the State. By Federal rules, only a nonprofit can serve in this role. GHI is a subsidiary of EmblemHealth and is the only nonprofit company authorized to operate statewide in New York State. GHI's statewide network of participating providers will make it easier to facilitate access to care for New Yorkers all around the State.

**For additional information, call 1-877-444-9622 or go to [www.nybridgeplan.com](http://www.nybridgeplan.com).**