



NEW YORK STATE SENATOR

Martin J. Golden

Brooklyn Chamber Enrolls 1,000th Small Business Into Brooklyn Healthworks

MARTIN J. GOLDEN January 25, 2012

Senator Marty Golden was the Senate sponsor of the legislation that created the Brooklyn HealthWorks Program.

Senator Marty Golden (R-C-I, Brooklyn) stated, "Today, we celebrate the continued success and true meaning of Brooklyn HealthWorks. This program is recreating the climate of small business in Brooklyn and is making Kings County a leader in the State in offering business owners and employees an important opportunity at health care. This program has made a difference for countless families and we should be proud of what we have accomplished thus far."

BROOKLYN CHAMBER ENROLLS 1,000TH SMALL BUSINESS INTO BROOKLYN HEALTHWORKS

Expands Coverage Options for Sole Proprietors, Self-employed, and Individuals

The Brooklyn Chamber of Commerce began the New Year by enrolling the 1,000th business into Brooklyn HealthWorks, its low-cost Healthy NY plan for small employers in Brooklyn. The Chamber also plans to vastly expand the program by opening enrollment to sole proprietors and individuals beginning in February. Because sole proprietors and individuals

have few affordable health plan options, this announcement is welcome relief to many Brooklyn residents.

The unsuspecting 1,000th business, Holstee, LLC, is located in DUMBO Brooklyn and designs, markets, and sells recycled clothing and accessories. The company was formed at the height of the recession and was not in a position to provide health benefits when it first began operating. As the economy picked up steam so did Holstee's business. The company has also hired key employees and is looking to retain them in part by providing health benefits.

"Offering Brooklyn HealthWorks to our employees fits into the company's larger goal of fostering good health and quality of life," said co-founder Michael Radparvar. "As a company we focus on wellness and prevention. Health insurance gives us the peace of mind for the unplanned things life throws your way," said Radparvar.

As of January 1, only high deductible plans are available to new Healthy NY and Brooklyn HealthWorks enrollees. These plans have a \$1,200 annual individual deductible and a \$2,400 annual deductible for families. High deductible plans fit right into where Holstee finds itself today. "It's a great plan to start with-one that is affordable to both the company and our employees," said Radparvar. The monthly premiums for Brooklyn HealthWorks high deductible plans are significantly lower than standard plan options available in Brooklyn (individual plans begin at \$228 per month; family plans begin at \$672). With high deductible plans, employees not utilizing services above the annual deductible keep the monthly premium savings that would otherwise have gone to the plan's insurance carrier.

Having fewer plan options in 2012 hasn't seemed to stop businesses from finding and enrolling in Brooklyn HealthWorks. In fact more than 20 businesses have already enrolled

during the month of January. The following business-friendly features may explain the ongoing appeal of Brooklyn HealthWorks:

Unlike Healthy NY, no set amount an employer must contribute to monthly employee premiums

Medical and dental/vision plans available to businesses enrolling as few as 1 employee (many other small group plans require at least 2 employees enroll)

One monthly invoice for medical and dental/vision policies and easy payment options

Unlike most other small group plans, employers may voluntarily make coverage available to 1099 independent contractors and part-time workers (two of the most likely classes of employees to be uninsured)

Personalized customer service available during business hours

Online account maintenance system available at all times

Although the program was formed in 2004, enrollment did not significantly pick up until the State began offering premium support to enrolling businesses in late 2007. The legislative champions who sponsored the enabling legislation making Brooklyn HealthWorks premium support possible for Brooklyn businesses were State Senator Martin J. Golden and Assemblyman Joseph R. Lentol.

Assemblyman Lentol said of the 1,000th member milestone: "This is not only a great achievement for the Brooklyn Chamber - who should be congratulated for their innovative efforts to support small businesses -- but it also shows just how effective and important public/private partnerships can be. This kind of participation clearly demonstrates the unmet need for health care for small businesses and our need to both support HealthWorks

and expand the concept elsewhere. Our Brooklyn Assembly Delegation was proud to support Brooklyn HealthWorks from its creation and now we're seeing firsthand just how valuable the program has become for numerous businesses across the entire borough. I couldn't be prouder to be part of this success story and look forward to celebrating the next 1,000 members!"

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Benjamin M. Lawsky, Superintendent of the New York State Department of Financial Services, said, "Governor Cuomo is keenly aware of how important it is for small businesses to be able to offer their employees quality, affordable health insurance. Brooklyn HealthWorks has done an excellent job in building the number of participants in its program. But we need to extend the opportunity to obtain affordable health care to all small businesses in the state. That's why the Legislature should approve the Governor's proposal for a health insurance exchange."

Although premium support is no longer available for new enrolling businesses, the program continues to evolve to meet the needs of Brooklyn's small employers and residents. Responding to consumer demand, Brooklyn HealthWorks will be available to individuals and sole proprietors beginning in the month of February.

"As a business organization, the Chamber made the decision to begin offering medical and dental/vision plan options to the ever-growing number of sole proprietors and entrepreneurs

calling Brooklyn home," said Dean Mohs, Vice President of Insurance Services at the Chamber. "We are excited to expand access to this significant component of the Brooklyn business community."

Brooklyn HealthWorks medical plans are underwritten by Group Health Incorporated (GHI), an EmblemHealth Company, and administered by the Brooklyn Chamber of Commerce in partnership with the New York State Department of Financial Services. The program's dental/vision plans are underwritten by Guardian Life Insurance Company of America.

For press inquiries about Brooklyn HealthWorks, please contact Dean Mohs at dmohs@brooklynchamber.com or 718-943-3882.

For press inquiries about Holstee, LLC, please contact Michael Radparvar at mike@holstee.com or 419-465-7833.