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## Health Insurance

### I want to offer my employees health insurance. What are my options?

- You may contact an insurance agent or broker who will work with you to find a plan that best meets the needs of you and your workforce.
- You should also explore the FIVE health insurance options designed specifically for small businesses, sole proprietors, and working individuals in the NYC area:
  - Brooklyn HealthWorks
  - Freelancers Union
  - HealthPass
  - Healthy New York
  - LIA Health Alliance

Please refer to the table below for more information on these options.

### What factors should I consider when selecting a health insurance plan?

Whether you are searching for yourself or your employees, some factors to consider include:

- Range of choice in benefit options
- Types of coverage offered by the health plans or carriers and coverage limitations
- Access to preferred hospitals and health care providers in and out of the plan's network
- Maximum annual and lifetime benefit amounts
- Coverage options for dependents (children and spouses/domestic partners)
- Affordability:
  - Cost usually depends on the type of plan selected. In addition to monthly premium charges, you should consider other applicable costs, including out-of-pocket expenses (e.g., co-payments and deductibles).
- Special program policies, such as pre-existing condition limitations that may restrict coverage for some people
- Ease of enrollment and billing processes
- Availability of customer service

### Frequently Asked Questions

#### **Small Businesses:**

#### ***Why should I provide health insurance to my employees?***

There are many benefits to providing health insurance to employees, including 1) reducing the amount of taxes you and your employees pay, 2) attracting and retaining high quality employees, and 3) reducing business disruptions and the costs associated with employee absenteeism and turnover.

#### ***Do I have to pay for the entire premium cost?***

No. Many employers share the cost of the premiums with their employees. Employees pay whatever part of the premium you don't pay through payroll deductions.

#### ***Can I select which types of employees get health insurance?***

Yes. You can decide that you'd like to cover all your employees, or you may determine that you only want to cover a subgroup of your employees, e.g., employees who work more than 20 hours per week. Most plans will allow you to set this eligibility criterion.

#### ***Do a certain number of employees have to buy health insurance in order for my business to qualify?***

Most plans require a certain percentage of employees to enroll in order for a business to qualify for coverage –

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normally 70 or 75%.

***Do employees' families get coverage? Who pays for it?***

You may decide to offer family coverage, and an employee may choose to enroll a spouse/domestic partner and/or children. Who pays for family coverage is up to you; most employers pay for at least part of the cost of family coverage.

***Can my coverage be cancelled because of too many claims?***

No. As long as you qualify for coverage as a small business and pay your monthly bill, your coverage cannot be cancelled.

***I can't offer my employees health insurance right now. What other options do they have?***

Eligible individuals may enroll in one of the private health insurance options discussed below. And depending upon family income, individuals and their family members may also be able to get coverage through public health insurance programs. Call 311 or visit <http://www.nyc.gov/healthstat> for more information on these options. The Website also contains pre-screening calculators to assist users determine if they qualify for public or private health insurance options.

**Sole Proprietors & Working Individuals:**

***What can I be charged for individual health coverage?***

Prices vary by plan, but the cost of the coverage is based on a "community rate," which is the average cost offered to all individuals seeking the same coverage from the same plan in a geographic region. In New York State, it is illegal for individual health plan premiums to vary due to age, gender, health status, or occupation.

***Can my individual health insurance policy be cancelled because I submit a lot of claims?***

No. Your coverage cannot be cancelled because you get sick. This is called "guaranteed renewability." As long as you pay the premiums, the insurer cannot cancel your policy.

***Can I buy a policy that covers my family?***

Yes. In New York State, insurers that sell individual health insurance must offer family coverage to persons who are interested in purchasing it. Insurance carriers may also offer employee-spouse/domestic partner plans and parent-children plans.

***Are pre-existing conditions covered?***

Many health insurance carriers exclude coverage for up to a year for conditions that were diagnosed and treated within six months prior to the date of the application for coverage. The waiting period may be reduced if an individual was previously covered and applied within 63 days of the expiration of that coverage. For this reason, it is important for individuals to not let their insurance coverage lapse beyond this period of time.

**For more information about health insurance for small businesses, sole proprietors and working individuals, visit the Website of the Mayor's Office of Health Insurance Access: <http://www.nyc.gov/healthstat>. You may also visit the New York State Insurance Department's Website at: <http://www.ins.state.ny.us>**

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**HEALTH INSURANCE OPTIONS FOR NEW YORK CITY'S SMALL BUSINESSES, SOLE PROPRIETORS, AND WORKING INDIVIDUALS**

<b>Option</b>	<u><a href="#">Brooklyn HealthWorks</a></u>  An initiative of the Brooklyn Chamber of Commerce, Brooklyn HealthWorks is a low-cost health insurance option designed for Brooklyn's sole proprietors and small businesses that have not provided health insurance during the last 12 months.	<u><a href="#">Freelancers Union</a></u>  Working Today's Freelancers Union offers group health insurance options to independent workers (e.g., freelancers, temps, consultants, contingent workers, contract workers, and sole proprietors) in NYC and surrounding counties.	<u><a href="#">HealthPass</a></u>  A program of the City of New York and the New York Business Group on Health, HealthPass is designed to meet the varied needs of NYC's small businesses. Employers decide how much to contribute towards the cost of insurance and pay one simple bill each month. Employees choose from over 30 available benefit options.	<u><a href="#">Healthy New York</a></u>  A New York State program designed for small businesses that have not provided health insurance during the last 12 months, sole proprietors, and workers whose employers do not provide health insurance.	<u><a href="#">LIA Health Alliance</a></u>  Affiliated with the Long Island Association, LIA Health Alliance gives small business employees in NYC, Long Island, and surrounding counties the opportunity to choose from a full menu of HMO, EPO, POS, PPO, HRA and HSA benefit options with one simple bill for employers. Sole proprietors may choose from a menu of HMO, POS, PPO and HSA benefit options.	<u><a href="#">Staten Island Wrap</a></u>  An initiative of the Staten Island Chamber of Commerce, Staten Island Wrap is a low-cost alternative to traditional health insurance coverage for businesses and sole proprietors.
<b>Coverage</b>	Offers one insurance carrier.  Broad medical coverage, including prescription drugs. Coverage excludes mental health services, hospice, chiropractic care, and alcohol and substance abuse treatment.	Choice of two insurance carriers and 5 benefit options.  Coverage options include comprehensive medical care plus prescription drugs, dental, and vision care.	Choice of four insurance carriers and 30+ benefit options.  Coverage options include comprehensive medical care plus prescription drugs, dental, and vision care.	Choice of nine insurance carriers in NYC.  Broad medical coverage, including the option for prescription drugs. Coverage excludes mental health services, hospice, chiropractic care, and alcohol and substance abuse treatment.	Choice of five insurance carriers and numerous benefit options.  Coverage options include comprehensive medical care plus prescription drugs, dental, and vision care.	Choice of 2 plan options.  Coverage includes full hospitalization and limited medical care. Medical care is limited to a physical and 7 physician visits per covered person per calendar year.
<b>Eligibility</b>	The two groups that may be eligible for this option are:  1- Small businesses located in Brooklyn with 2-50 employees, where at least 30 percent of employees earn \$36,500 or less annually 2- Sole proprietors  Sole proprietors must reside in Brooklyn, not be eligible for Medicare, and must meet certain income guidelines.	Individuals must live or work in New York State and:  • Be an independent worker • Have EITHER earned \$10,000 in the last 6 months OR worked 20 hours a week in each of the last 8 weeks • Work in one of 8 eligible industries or occupations: 1) arts & entertainment; 2) technology; 3) financial services; 4) media & advertising; 5) nonprofit; 6) skilled computer users; 7) traditional & alternative health care providers; or 8) home-based child care providers.	Small businesses with 2-50 employees.  Business must have an active address in one of the 5 boroughs of NYC or one of the surrounding counties (Nassau, Suffolk, Westchester, Rockland, Orange, Putnam, and Dutchess).  Groups must meet a "loose" 75% participation requirement (75% of eligible employees must enroll in HealthPass or have other coverage).	The three groups that may be eligible for this option are:  1- Small businesses located in New York State with 2-50 employees, where at least 30 percent of employees earn \$36,500 or less annually 2- Sole proprietors 3- Working individuals  Sole proprietors and working individuals must reside in New York State, not be eligible for employer coverage or Medicare, and must meet certain income guidelines.	Two groups qualify for this option:  1- Small businesses (2-50 employees) 2- Sole proprietors  To be eligible, an employee must work more than 20 hours for an eligible employer in a regular scheduled work week.  The business or sole proprietor must be located in NYC, Long Island or in Westchester or Rockland County.	Two groups qualify for this option:  1- Businesses 2- Sole proprietors  The business or sole proprietor must be located in NYC or one of the surrounding counties and be a member of the Staten Island Chamber of Commerce.

Go to <https://a069-webapps3.nyc.gov/health/main.aspx> to determine if you or your business might qualify for one of these options.



<b>Cost</b>	<p>Cost varies by employer contribution and plan selected.</p> <p><b>Monthly premium ranges</b> (as of October 2007)</p> <p><i>Small Businesses</i></p> <table border="1"> <thead> <tr> <th>Category</th> <th>Low</th> <th>High</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$199</td> <td>\$211</td> </tr> <tr> <td>Employee &amp; child(ren)</td> <td>378</td> <td>400</td> </tr> <tr> <td>Employee &amp; spouse/dp</td> <td>438</td> <td>464</td> </tr> <tr> <td>Family</td> <td>587</td> <td>622</td> </tr> </tbody> </table> <p><i>Sole Proprietors and Individuals</i></p> <table border="1"> <thead> <tr> <th>Category</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$237</td> </tr> <tr> <td>Employee &amp; child(ren)</td> <td>450</td> </tr> <tr> <td>Employee &amp; spouse/dp</td> <td>521</td> </tr> <tr> <td>Family</td> <td>699</td> </tr> </tbody> </table>	Category	Low	High	Employee	\$199	\$211	Employee & child(ren)	378	400	Employee & spouse/dp	438	464	Family	587	622	Category	Rate	Employee	\$237	Employee & child(ren)	450	Employee & spouse/dp	521	Family	699	<p>Cost varies by type of plan selected.</p> <p><b>Monthly premium ranges</b> (as of October 2007)</p> <p><i>Sole Proprietors and Individuals</i></p> <table border="1"> <thead> <tr> <th>Category</th> <th>Low</th> <th>High</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$127*</td> <td>\$324</td> </tr> <tr> <td>Employee &amp; 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<b>Contact</b>	<p>Contact Brooklyn HealthWorks for more information and current rates: Phone: (718) 596-4550 Website: <a href="http://www.brooklynhealthworks.com">http://www.brooklynhealthworks.com</a></p>	<p>Contact Working Today for more information and current rates: Phone: (718) 222-1099 Website: <a href="http://www.workingtoday.org">http://www.workingtoday.org</a> E-mail: <a href="mailto:membership@workingtoday.org">membership@workingtoday.org</a></p>	<p>Contact HealthPass for more information and current rates: Phone: (888) 313-7277 Website: <a href="http://www.healthpass.com">http://www.healthpass.com</a></p>	<p>Contact Healthy New York for more information and current rates: Phone: (866) 432-5849 Website: <a href="http://www.healthyny.com">http://www.healthyny.com</a> E-mail: <a href="mailto:ask_healthyny@ins.state.ny.us">ask_healthyny@ins.state.ny.us</a> (include county and contact information)</p>	<p>Contact the LIA Health Alliance for more information and current rates: Phone: (800) 542-5513 Website: <a href="http://www.liahealthalliance.com">http://www.liahealthalliance.com</a></p>	<p>Contact the Staten Island Chamber of Commerce for more information and current rates: Phone: (718) 727-1900 ext. 20 Website: <a href="http://www.sichamber.com">http://www.sichamber.com</a></p>																																																																																																																			

