October 30, 2024

# Promoting Health Insurance for All New Yorkers


**Office of Health Insurance Services** & **Health Care Access and Policy**

Bureau of Equitable Health Systems

New York City Department of Health and Mental Hygiene

**Fatema Lovely**
Program Initiatives Coordinator, *Office of Health Insurance Services (OHIS)*

**Rachel Schwartz**
Policy Manager, *Health Care Access & Policy (HCAP)*


NYC Health

# Agenda

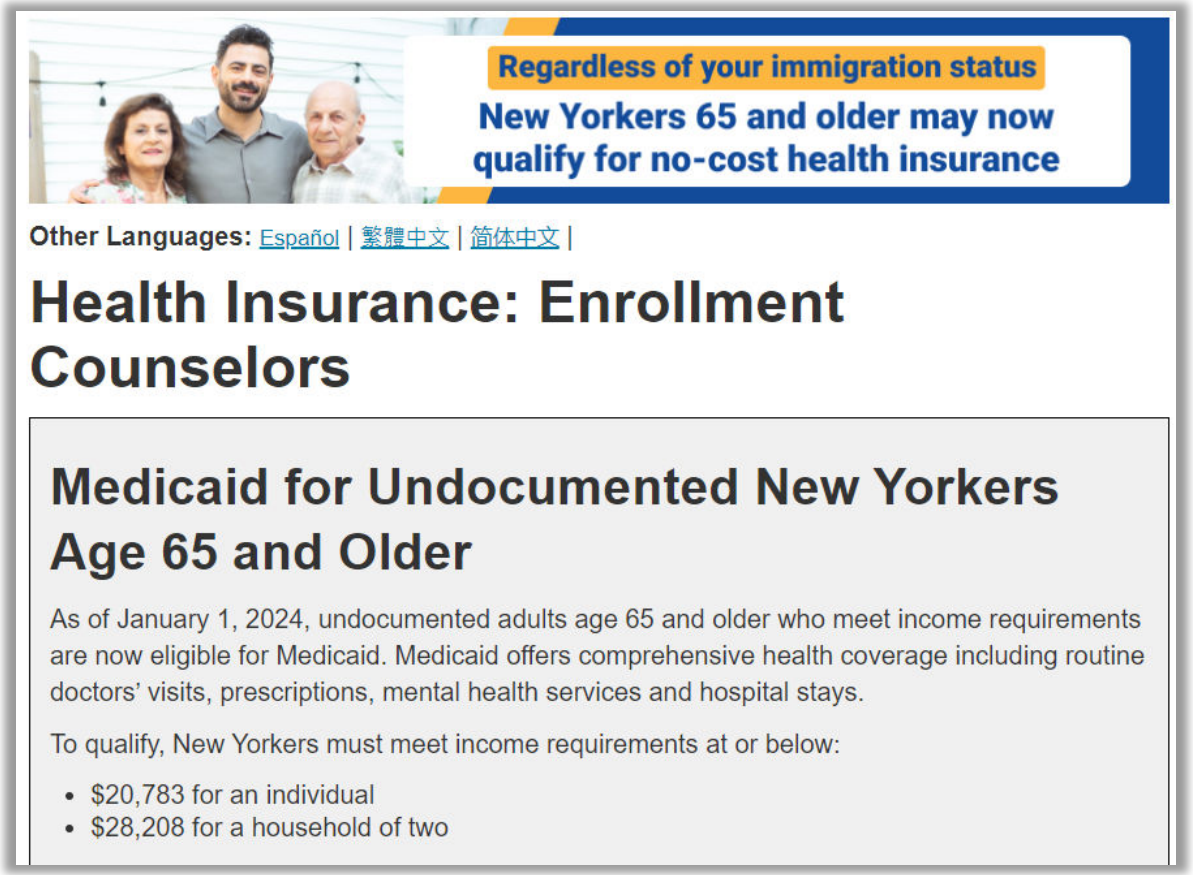



1. OFFICE OF HEALTH INSURANCE SERVICES (OHIS)
2. NEW YORK STATE OF HEALTH (NYSOH)
3. PUBLIC HEALTH INSURANCE OPTIONS
4. POLICY UPDATES
5. OHIS MEDICAID EXPANSION CAMPAIGN
6. OTHER SERVICES IN OHIS
7. WHAT HAPPENS WHEN WE SEE AN APPLICANT
8. CONNECT WITH OHIS/CALL TO ACTION
9. QUESTIONS

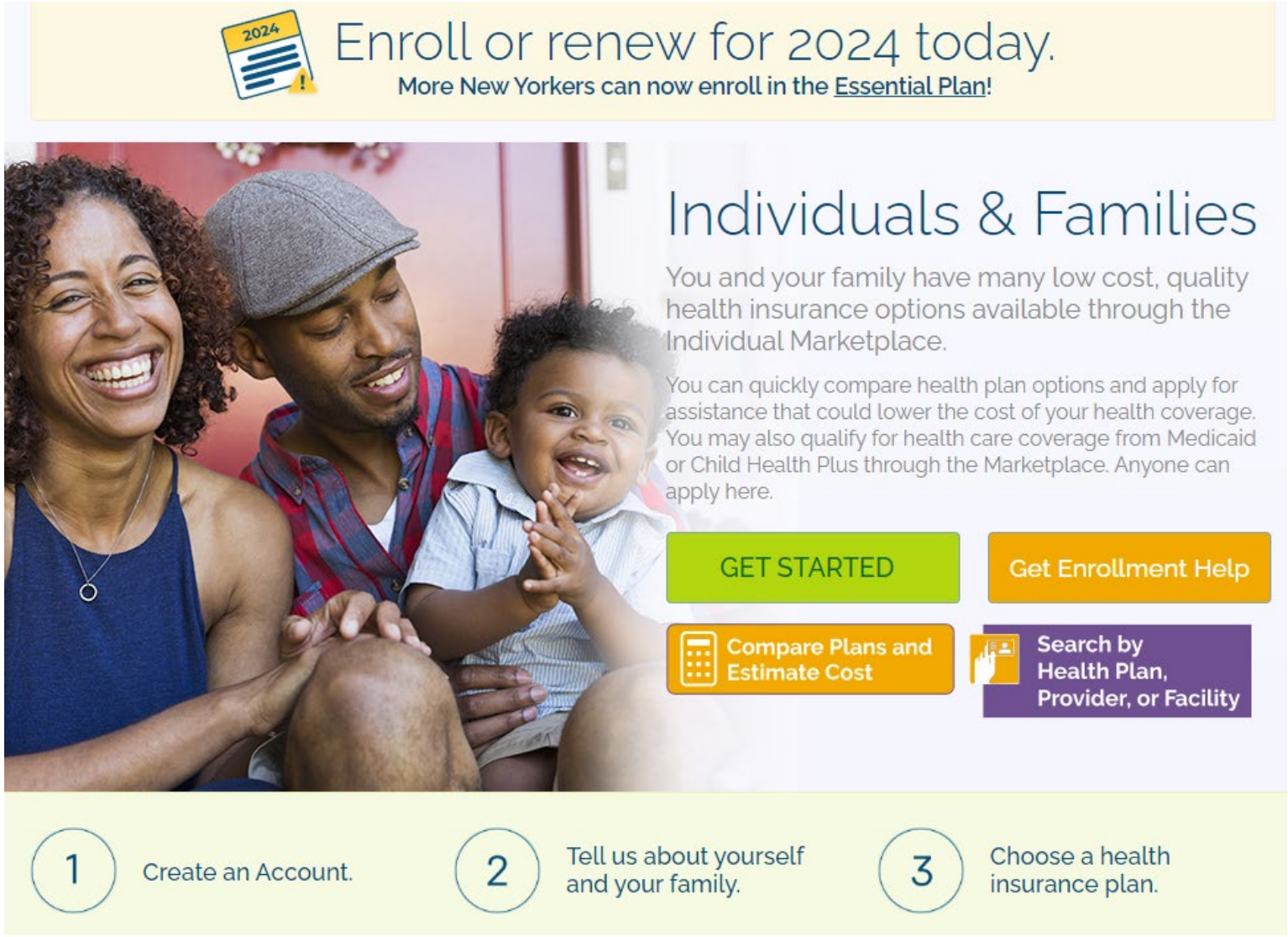
# Office of Health Insurance Services (OHIS)

- Since 2000, the **Office of Health Insurance Services** at the NYC Department of Health and Mental Hygiene has helped connect uninsured New Yorkers to health insurance.

- Our **Certified Application Counselors** (CACs) provide enrollment services in multiple languages at 13 Health Department centers throughout NYC.
    - Provide options **regardless of immigration status**



# New York State of Health




- **Online portal**
- Health plans offered on the Marketplace cover many **free, preventive services**
- Health plans offered on the Marketplace also cover other **essential services**
- Open Enrollment Period
- Special enrollment periods

# Four Key Health Insurance Programs on the Marketplace

## MEDICAID

For qualified people who have limited income.

## CHILD HEALTH PLUS

For children under 19 years of age who are not eligible for Medicaid. No requirement for legal residency.

## THE ESSENTIAL PLAN

For people with lower incomes who do not qualify for Medicaid or Child Health Plus. There is no monthly premium for those who qualify.

## QUALIFIED HEALTH PLANS

For people whose income is above 250% of the federal poverty level. They are not eligible for Medicaid and the Essential Plan. They may be eligible for government subsidies.



# Health Insurance

## Options for Immigrants (Regardless of Immigration Status)

- Children under 19 years of age can get no-cost or low-cost **Child Health Plus (CHP)**.
- Pregnant people can get prenatal, delivery and postnatal care through **Medicaid**.
- Emergency Medicaid
- Qualified immigrants can get health insurance through the Marketplace.
- Low-income adults ages 65 and over may qualify for Medicaid (*As of January 2024*)
- DACA recipients are newly eligible for the Essential Plan (*As of August 2024*)
- Low or no-cost health care is available through **NYC Health + Hospitals (H+H)**.
  - **NYC Care** is a program offered by NYC H+H to New Yorkers who do not qualify for insurance or are unable to afford insurance. **NYC Care is not an insurance plan.** You get a unique membership card to access health services, choose your own doctor and get affordable medications.

# Medicaid for Undocumented Older New Yorkers



nystateofhealth
The Official Health Plan Marketplace

Are you an undocumented immigrant who is age 65 or older?

## You May Be Eligible for New York's Expanded Medicaid

New York has expanded its Medicaid program to include certain undocumented immigrants. Individuals are eligible if they are age 65 and older and have an income up to a certain amount.

**Need help applying? Here is a list of organizations that can help:**

https://www.health.ny.gov/health_care/medicaid/fe_abd.htm

**You can also call us at:**

NY State of Health:
1-855-355-5777
(TTY: 1-800-662-1220)

**Assistance is available in your language by phone and in person.**

### 1 What is Expanded Medicaid?

It is coverage through Medicaid Managed Care plans. It covers your health care needs. It covers more than health emergencies. Benefits include routine doctor visits, recommended screenings, lab tests, and more. It also covers medicine and supplies. Medicaid Rx helps you pay at the pharmacy.

### 2 Am I eligible?

You must live in New York. You must be age 65 or older. You can have:

- An income at or below $20,783 for one person, or an income at or below $28,208 for a household of two
- Resources at or below $31,175 for one person, or resources at or below $42,312 for a household of two

### 3 How can I get it?

If you already have Emergency Medicaid, you will automatically get Expanded Medicaid:

- NY State of Health will send you a letter. It will tell you to choose a Medicaid Managed Care plan. Please do this by the date in the letter. After you choose a plan, you will get a letter with the start date for your new insurance.

You cannot apply for this coverage directly through NY State of Health:

- If you do not have insurance, you must apply for Emergency Medicaid first.
- You can apply for Emergency Medicaid at your Local Department of Social Service or the New York City Human Resources Administration.
- After you have Emergency Medicaid, you will be eligible for Expanded Medicaid.

### 4 What if I do not want Expanded Medicaid?

You can choose not to take Expanded Medicaid. Do this by calling NY State of Health. Call 1-855-355-5777. Ask for Emergency Medicaid only. You may also call this number with questions.

2/24

NY State of Health complies with applicable Federal civil rights laws and state laws, and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

Si usted habla un idioma diferente al inglés, los servicios de asistencia de idioma están disponibles gratis para usted. Llame al 1-855-355-5777 (TTY: 1-800-662-1220).

如果您使用的語言不是英語，您可以使用我們的免費語言支援服務。請致電 1-855-355-5777 (TTY: 1-800-662-1220)。

- Undocumented NYers age 65 and older previously qualified for only Emergency Medicaid
- As of **January 1, 2024**, income eligible adults age 65 and older are now eligible for Medicaid
  - $20,783 for an individual
  - $28,208 for a household of two

NYC Health

# Medicaid for Undocumented Older New Yorkers




- Eligible New Yorkers aging in to the program (turning 65) will be notified and enrolled
- New Yorkers who think they qualify should reach out to an enrollment counselor for assistance
- More information is available on the OHIS webpage: nyc.gov/health/healthcoverage

# Essential Plan

## Eligibility:

- Adults age 19-64
- Not eligible for Medicaid because of income or immigration status (excluding undocumented)
- Income up to 250% FPL (as of 4/1/24)
  - ~$38,000 for individuals; $78,000 for family of four
- DACA recipients (as of 8/1/24)
- Pregnant enrollees, including one year of post-pregnancy coverage



# Essential Plan

**Covered services:**

- Essential Health Benefits
  - Doctors, hospital care, prescriptions, mental health, and more
- Dental Care
- Vision Care
- Doula services for certain enrollees (as of 10/1/24)

**Cost:**

- No premiums
- No deductibles
- No copays for pregnant enrollees



# OHIS Campaign: Medicaid for Undocumented Older New Yorkers




- NYC Health Department launched the Medicaid Expansion campaign that went live from 5/13 to 6/30
- Ads in 13 languages were placed in neighborhood-level high traffic areas frequented by affected population
- Focus groups informed development of ads and ad placements

# Other Services We Provide

- **Aged, Blind, and Disabled program**
  - Connect 65+ and those who are living with a disability and/or are visually impaired to Medicaid
- **Children and Youth With Special Health Care Needs (CYSHCN)**
  - Connect families with children and youth to age 21 living with a chronic health condition or disability to extra health care resources
- **Social support resources and referrals**
  - Supplemental Nutrition Assistance Program (SNAP)
  - Housing
  - Transportation
  - Supplemental Security Income (SSI)
  - NYC H+H/NYC Care



# How Our Enrollment Counselors Can Help

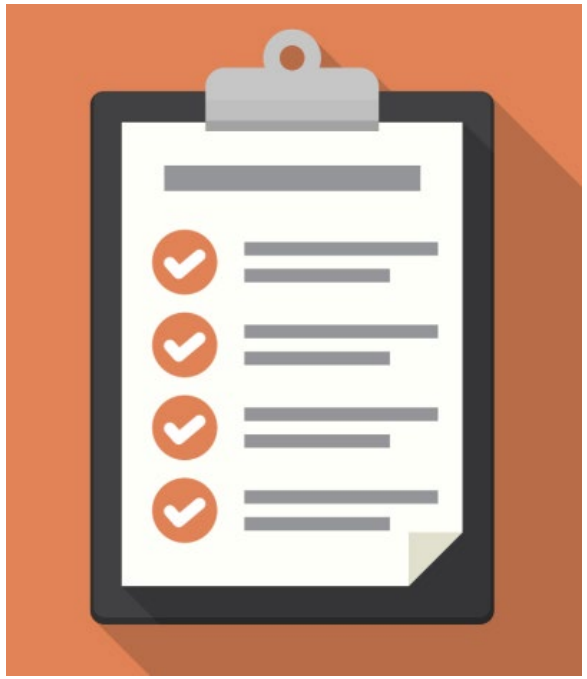
**Our enrollment counselors will:**

- **Explain** your health insurance and care options, **regardless of immigration status**.
- Help you and your family **enroll in** or **renew** your health insurance.
- Find out if you **qualify for help to pay for low-cost** private health insurance plans.



# How to Prepare:
## What is Needed for an Enrollment Appointment?

**Signing up for health insurance is faster and easier when you are prepared. Have as much information on hand as you can for everyone in your household, such as:**



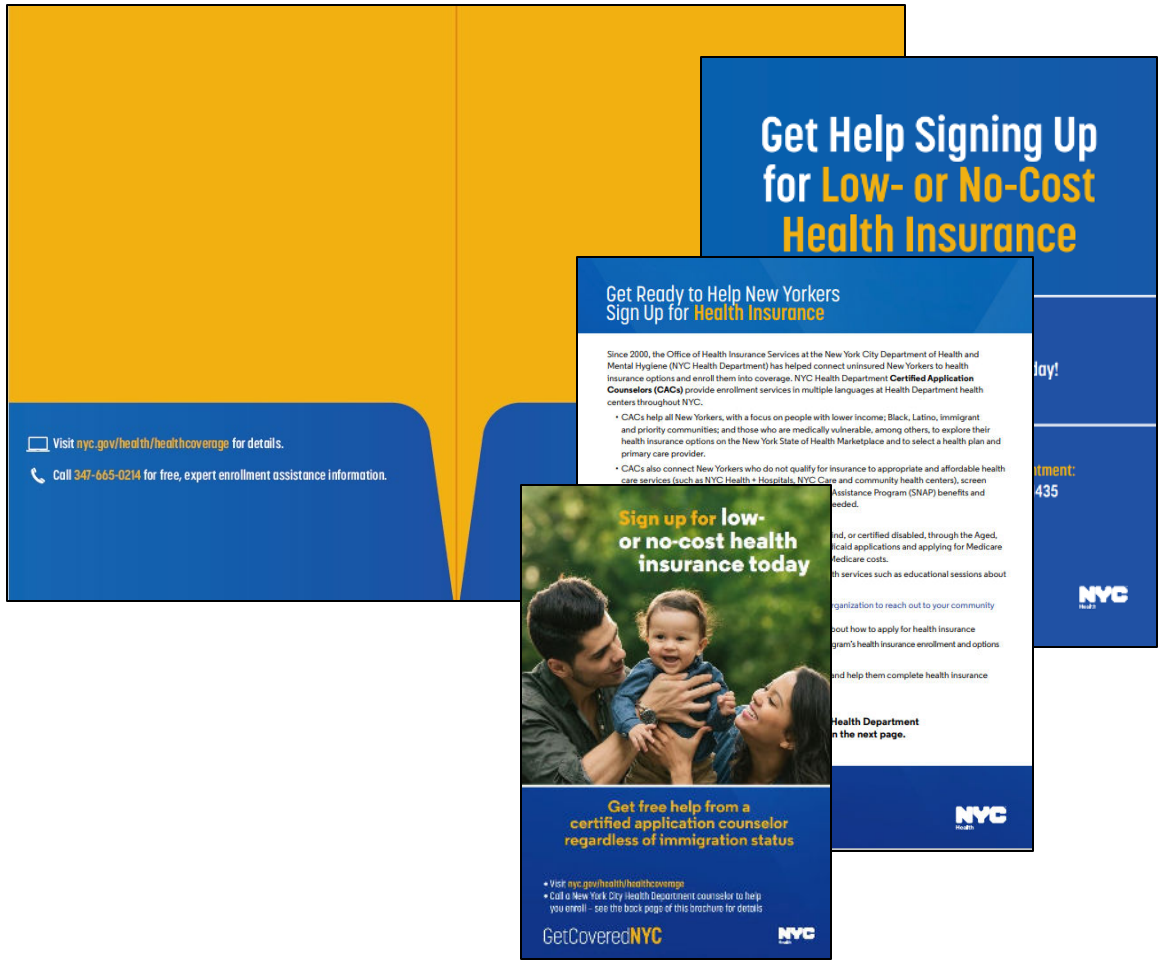
- **Household information**: Birth dates, Social Security numbers, income information
- **Identification**: Government ID, hospital or clinic records, school information
- **Immigration status (required if you are an immigrant with documentation)**: Permanent resident card, employee authorization card, naturalization certificate, passport

# What Happens When We See an Applicant

- **The application is more immediate.** It can be completed within one hour and an applicant can have coverage right away.
- **We counsel the applicant on health insurance options** in the Marketplace.
- We help the applicant **select a health plan and doctor.**
- **We help link the applicant to affordable health care** services, such as NYC Health + Hospitals (H+H) options, NYC Care and community health centers.
- **We conduct home visits** to expedite the enrollment process for high-risk children in Medicaid and people age 65 and older.

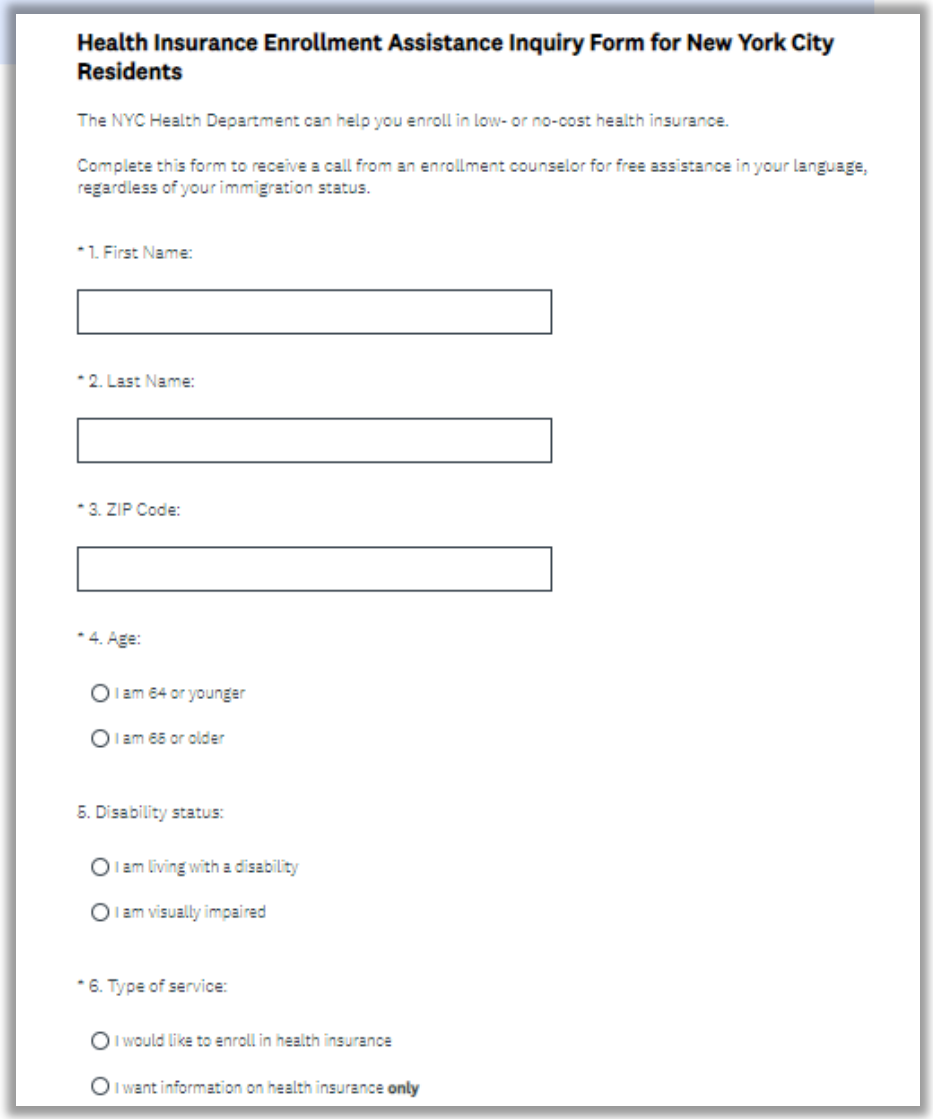
# How to Connect With OHIS

- **OHIS Action Toolkit**
  - Materials are easily accessible online
  - Visit nyc.gov/health and search for 'Health Insurance Action Kit'
  - Also linked here: Health Insurance Action Kit
- **OHIS Webpage**
  - Visit nyc.gov/health/healthcoverage for information on health insurance, to find an enrollment counselor near you and to access additional resources.
  - Fill out the Health Insurance Enrollment Assistance Inquiry Form
- **Call 347-665-0214 to get health insurance assistance or to connect with an enrollment counselor**



# How to Connect With OHIS

- **Web-based Health Insurance Enrollment Assistance Inquiry Form**
  - You can direct and assist interested consumers with filling out the form to directly get connected to a DOHMH enrollment counselor.
  - Form is accessible on the OHIS webpage: **nyc.gov/health/healthcoverage**
  - Fill out the **Health Insurance Enrollment Assistance Inquiry Form**



**Health Insurance Enrollment Assistance Inquiry Form for New York City Residents**

The NYC Health Department can help you enroll in low- or no-cost health insurance.

Complete this form to receive a call from an enrollment counselor for free assistance in your language, regardless of your immigration status.

* 1. First Name:

* 2. Last Name:

* 3. ZIP Code:

* 4. Age:

- I am 64 or younger
- I am 65 or older

5. Disability status:

- I am living with a disability
- I am visually impaired

* 6. Type of service:

- I would like to enroll in health insurance
- I want information on health insurance **only**

# Call to Action

- **Encourage community members to visit nyc.gov/health/healthcoverage**
  - Helps connect clients with one of our enrollment counselors for enrollment assistance
  - Keeps consumers up to date with public health insurance policy updates
- **Display campaign flyers and material in your office**
  - Campaign material can be found on our Health Insurance Action Toolkit page
- **Spread the word to your network!**

# Thank You! Questions?



**Fatema Lovely**

Program Initiatives Coordinator
flovely@health.nyc.gov



**Rachel Schwartz**

Policy Manager
rschwartz2@health.nyc.gov