

**A  
SPECIAL  
REPORT  
FROM**

**NEW YORK STATE SENATOR**

**RUBÉN DÍAZ, SR.**

## **FINDING HEALTHCARE COVERAGE**



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*Dear Friends:*

There's no doubt about it. Affording health insurance for yourself, your family, or your employees (if you have a small business) can be very difficult when the price of just about everything seems to be rising all the time. It can be hard to meet the rent, the mortgage, or the payroll; put food on the table; cover rising energy costs; and still put aside money for health care.

But having health insurance is obviously very important, both for you and for our State as a whole. First and foremost, insurance coverage enables you to safeguard your health and take care of medical problems before they become more serious and costly to treat. This, in turn, helps to reduce burdens on our entire health care system.

In recent years, New York State has taken a number of significant strides forward in making affordable health coverage available to uninsured families, children, senior citizens, and small businesses. To help you learn about some of the programs available for New Yorkers in need of coverage, I've prepared this special report.

I hope the information provided here will be helpful. As always, please feel free to contact my office with any questions or concerns, or if I can be of any further assistance.

Sincerely,



Senator Rubén Díaz, Sr.  
32nd Senate District

## **Fighting for Your Health Care Rights: The External Appeals Law**

**IN 1999, NEW YORK STATE** enacted a so-called "external appeals" law to help patients fight back when they feel they are being denied medically necessary treatments by their health maintenance organization (HMO) or insurance company. Prior to this law, patients fighting denials of coverage were only able to appeal within their health plan itself. The purpose of the external appeals law, therefore, is to enable patients to take their case to an independent outside entity for an impartial review.

For information about the external appeals law, interested individuals may call the State Insurance Department's special toll-free number — 1-800-400-8882 — for answers to questions about the law and for help in filing an external appeal. You may also visit their website at [www.ins.state.ny.us](http://www.ins.state.ny.us).

### **NYP\$ New York Prescription Saver Card**

NYP\$ is a new pharmacy discount card for eligible New Yorkers either between age 50 to 64, or with a disability who have been determined disabled by the Social Security Administration. The card can lower the cost of prescriptions by as much as 60 percent on generics and 30 percent on brand name drugs.

There is no cost to join or use the card, it's free. Eligibility is based on gross annual household income: less than \$35,000 (single) or \$50,000 (married).

You can apply online at <http://nyprescriptionsaver.fhsc.com> or by calling 1-800-788-6917. The card can be used at all participating New York State pharmacies. To find a participating pharmacy in your city, county or Zip Code area, call the toll-free phone number listed above or visit <http://nyprescriptionsaver.fhsc.com/asp/rxlocator.asp>.

### Family Health Plus:

Family Health Plus is a program that provides free health insurance coverage to parents and childless adults, ages 19 through 64, who are uninsured and who meet certain income eligibility guidelines. Basically, the program is designed to serve those New Yorkers who earn too much to qualify for Medicaid, but are still unable to afford private health insurance and don't receive coverage through their employers. This initiative was modeled upon the very successful "Child Health Plus" program (discussed elsewhere in this report).

Income eligibility varies depending on marital status and the number of children in the family, among other factors. The health services covered under Family Health Plus include: physician services; inpatient and outpatient health care; prescription drugs; lab tests and x-rays; vision, speech and hearing services; and emergency room and emergency ambulance services.

To learn more about Family Health Plus and its requirements, call 1-877-9-FHPLUS (1-877-934-7587) or visit the State Department of Health's website at: [www.nyhealt.gov](http://www.nyhealt.gov)

### Child Health Plus:

#### *A Continuing Success Story*

Initiated more than a decade ago, New York's successful "Child Health Plus" program is designed to provide comprehensive health insurance to children under 19 whose families earn too much to qualify for Medicaid but can't afford private insurance. Child Health Plus covers well-child care, physical exams, immunizations, diagnosis and treatment of illness and injury, outpatient surgery, emergency care, inpatient hospital care, dental care, and vision care, among others.

The cost of participating in Child Health Plus depends on family income. For some families, coverage is free; for others, a small monthly contribution or a full premium is required, as set by the insurer. Even when a full premium is required, the cost is generally lower than that of private insurance.

For example, children in a family of four with a gross annual income of less than \$31,992 could receive free Child Health Plus coverage. A family of four with earnings between \$31,992 and \$44,400 would pay \$9 per month per child for coverage, and a family of four with an income between \$44,400 and \$50,004 would pay \$15 per child each month.

To learn more about Child Health Plus, and to find providers in your area, call the toll-free hotline at 1-800-698-4KIDS (1-800-698-4543) or visit the State Department of Health website at [www.health.state.ny.us/nysdoh/chplus/cplus-1](http://www.health.state.ny.us/nysdoh/chplus/cplus-1)

### Medicaid:

#### *Health Insurance for Low-Income New Yorkers*

The Medicaid program — which is funded by the federal, state, and local governments in New York — is designed to aid families and individuals with very low incomes who can't afford to pay for medical care. Income, age, disabilities, and resources other than annual income are considered in determining eligibility for Medicaid.

For example, an individual with a monthly net income of \$692, and resources of \$4,150, could be eligible for Medicaid coverage under current income eligibility guidelines. A family of four with a net income of \$1,025 per month and resources of \$6,150 could also be eligible. It is important to note that pregnant women, children, disabled people, and some others may be able to have income and resources above the standard limits and still be eligible for Medicaid benefits.

Since Medicaid eligibility depends on a variety of factors, people who believe they may qualify should check with their local department of social services. In New York City, the Human Resources Administration may be contacted at 718-557-1399 for information.

Information about Medicaid is also available at the State Department of Health website at [www.nyhealt.gov](http://www.nyhealt.gov)

### EPIC:

#### *Prescription Drug Assistance for Senior Citizens*

New York's Elderly Pharmaceutical Insurance Coverage (EPIC) program is designed to help senior citizens, 65 and older, afford the high cost of prescription drugs. Single seniors earning up to \$35,000 per year may be eligible, along with married couples earning up to \$50,000.

This is a very valuable program, saving seniors as much as 60 percent of the cost of their prescriptions.

My Senate Minority colleagues and I, however, are also advocating passage of a new EPIC-COPE program that would make EPIC even more affordable by limiting out-of-pocket fees, deductibles, and other costs.

Seniors interested in learning more about EPIC may phone the State's toll-free EPIC hotline at 1-800-332-3742, or visit the State Department of Health website at [www.nyhealt.gov](http://www.nyhealt.gov) and click on the link called "EPIC for Seniors." Information is also available through local offices for the aging, and through many senior centers.



### Medicare:

#### *Federal Health Insurance for People 65 and Older*

Administered by the federal Centers for Medicare and Medicaid Services, Medicare is the primary health insurance coverage program provided to people 65 and older, regardless of income, in this country. Certain people under 65 with disabilities, and those with certain types of renal disease, may also be eligible. Additionally, on January 1, 2006, the Medicare program began providing prescription drug coverage.

Those who want to learn more about what Medicare has to offer call the toll-free Medicare information line at 1-800-MEDICARE (1-800-633-4227). A wealth of information is also available on the official government Medicare website at [www.medicare.gov](http://www.medicare.gov)

*Note: On the Medicare website, you will also find information about so-called "Medigap" or supplemental insurance policies that are intended to pay for health care not fully covered by Medicare. If you are interested in purchasing such a policy, you might also wish to visit the website of the Health Insurance Information, Counseling and Assistance Program at [www.hiicap.state.ny.us](http://www.hiicap.state.ny.us)*

### Healthy New York:

#### *Insurance Assistance for Small Businesses, the Self-Employed, & Uninsured Employees*

"Healthy New York", enacted as part of the Health Care Reform Act (HCRA) of 2000, is designed to help expand affordable health care coverage opportunities for small business owners who want to offer insurance to their employees, sole proprietors, and certain uninsured workers and their families.

Healthy New York offers a standardized health insurance benefit package through health maintenance organizations (HMOs) to employers with 50 or fewer employees and to uninsured employed individuals who can't afford private coverage but earn too much to qualify for Medicaid, Family Health Plus, and other subsidized health insurance programs offered by New York State. Since this benefits package is sponsored by the State, it is generally more affordable than private health insurance packages.

Healthy New York is designed to serve three different groups of people — small employers hoping to provide insurance for their employees, sole proprietors, and uninsured working individuals — and eligibility rules differ from category to category.

Comprehensive eligibility and other information for all three categories is available at the State Insurance Department's website at [www.ins.state.ny.us/healthny.htm](http://www.ins.state.ny.us/healthny.htm)

Interested individuals and small businesses may also call 1-866-HEALTHY NY (1-866-432-5849) to learn more about this opportunity for reduced-cost health coverage.