

For Small Businesses & Working Individuals

HEALTHY NY

www.HealthyNY.com

HEALTHY NY APPLICATION FOR

Small Employers

*There has never been a better
time to buy health insurance.*



State of New York
David Paterson, Governor

New York State Insurance Department
Eric R. Dinallo, Superintendent

1-866-HEALTHY NY (1-866-432-5849) • www.HealthyNY.com

INSTRUCTIONS

Healthy NY Application for Small Employers

Individuals and sole proprietors wishing to purchase Healthy NY must complete a different application.

Confidentiality Statement: The information provided on this application will remain confidential and will only be disclosed to the staff at health plans and state agencies operating this program.

SECTION A: Small Employer Information

In this section, we ask how to contact you. Your business must be located in New York State in order to participate.

SECTION B: Coverage Options

1. Benefits

Healthy NY offers a standardized benefit package, with an optional limited prescription benefit. Choose if you want Healthy NY with a limited prescription drug benefit (yearly limit of \$3,000, \$100 deductible) or without a prescription drug benefit. Once you choose the benefit option, you will not be able to change your selection until your annual recertification or at the time of a premium rate change.

2. Deductible

Choose if you want a yearly deductible of \$1,150 for individuals or \$2,300 for families or a plan with no deductible. Once you choose whether or not you would like the deductible option, you will not be able to change your selection until your annual recertification.

The deductible option has a lower premium. Other than preventive care, employees will be responsible for the cost of covered services until they meet the deductible. Employees can access preventive care before meeting the deductible and will have a co-payment for these services.

The deductible option qualifies as a High Deductible Health Plan (HDHP) and is designed to be used with a health savings account (HSA). This is a savings account used to pay for qualified medical expenses. Employee contributions can be on an after-tax basis, making contributions tax-deductible, or pre-tax, through a Section 125 plan. Money in the account can earn interest tax-free. Employees can contribute up to \$2,850 for individual coverage and \$5,650 for family coverage into the account in 2009.

Your selection will apply for all covered employees. Visit www.HealthyNY.com for more information.

SECTION C: Insurance Information

Healthy NY is available to small employers who have not provided comprehensive health insurance to their employees or a class of their employees during the last 12 months. If you provided health benefits within the last 12 months, your business may still qualify if:

- Your business provided only “limited” health insurance benefits.
- Your business did not contribute more than \$50 per employee per month towards the premium (or \$75 if the business is located in Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, or Westchester counties).
- Your business has a class of employees that you have not offered health insurance to during the last 12 months but would now like to cover. The class must pertain to geographic location or employees’ earnings, method of payment, hours, or job duties.

SECTION D: Eligibility Requirements

The business must be able to answer “Yes” to each question in Section D to be eligible.

SECTION E: Participation Requirements

In order to be eligible, your business must meet the participation rules concerning employees who will purchase Healthy NY.

SECTION F: Employee Information

Please answer the questions in Section E about your employees who will be enrolling in Healthy NY. You do not need to include information about their dependents. If necessary, photocopy the chart and attach additional sheets.

SECTION G: Certification

The certification must be completed by a duly authorized officer of the business.

SUBMITTING YOUR APPLICATION

Send the application directly to the HMO or participating insurer selected by your business. For a list of HMOs and participating insurers, go to www.HealthyNY.com and select the link “HMOs and Rates by County.” Please note that the HMO or participating insurer may require additional paperwork in order to complete the enrollment process. If you have other questions, or to check the status of your application, please call the HMO or participating insurer directly.

Healthy NY Application

For Small Employers

SECTION A: Small Employer Information

Company Name: _____

Telephone: () _____ Fax: () _____

Street Address of Business: _____

City: _____ State: _____ Zip: _____ County: _____

Contact Person: _____ Title: _____

Telephone: () _____ Today's Date: _____

SECTION B: Coverage Options

The employer is responsible for choosing the benefit package, and the benefit package will be the same for all employees. The premiums are different for each benefit package.

Benefits

1. Please indicate whether you would like prescription drug coverage. The premium for prescription drug coverage is more expensive. There is a \$3,000 per person annual prescription drug benefit maximum. Yes No

Deductible

2. Would you like Healthy NY coverage with a deductible? Other than preventive care, employees will be responsible for the cost of covered services until they meet the deductible. Healthy NY with a deductible has a lower premium. Yes No

SECTION C: Insurance Information

You may offer Healthy NY to all of your employees or a class of your employees if you have not offered health insurance to them in the last 12 months. Please answer the following questions to assist us in determining your eligibility to purchase Healthy NY.

1. Within the last 12 months, has your business provided health insurance that included both medical and hospital benefits to the class of employees that you are looking to cover? Yes No
2. If the answer to question 1 above is "Yes," did your business contribute more than \$50 per employee per month towards the premium (or \$75 if the business is located in Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, or Westchester counties)? Yes No

If the answer to both questions 1 and 2 above is "Yes," then your business is not eligible for Healthy NY.

SECTION D: Eligibility Requirements

Eligibility requirements were designed to reach those small businesses most in need. Please answer the following questions about your business. *Please note that you must be able to check "Yes" to each question in this section in order to be eligible to purchase Healthy NY.*

1. Does your business have 1-50 employees? Yes No
2. Do at least 30% of the employees who will be offered coverage earn annual wages of \$38,000* or less? Yes No
3. Will your business contribute at least 50% of the Healthy NY premium on behalf of full-time employees? Yes No
4. Will your business offer Healthy NY coverage to all employees working 20 hours or more per week who earn annual wages of \$38,000* or less? Yes No

SECTION E: Participation Requirements

Please answer these questions about who will be accepting Healthy NY coverage. *Note that you must be able to check "Yes" to each question in this section in order to be eligible to purchase Healthy NY.*

1. Will at least 50% of the class of employees who are offered Healthy NY coverage through your business actually accept enrollment or have health insurance through another source? Yes No
2. Will at least one employee earning annual wages of \$38,000* or less enroll in Healthy NY? Yes No

SECTION F: Employee Information

Healthy NY has certain employee participation requirements. Please answer these questions about who will be accepting Healthy NY coverage.

1. Employers may offer Healthy NY coverage to their employees' dependents, including spouses, domestic partners, and children. Employers are not required to contribute towards the Healthy NY premium for dependents. Will your business be offering Healthy NY coverage to the dependents of your employees? Yes No
2. Employers may choose to make Healthy NY available to their part-time workers (those who work less than 20 hours weekly). You do not have to contribute towards the premiums for part-time workers. Will your business be offering Healthy NY coverage to part-time workers? Yes No

*Effective July 2008, updated each July.

SECTION G: Certification

By signing this certification of eligibility, I certify under penalty of perjury that all statements contained in this certification are true and accurate to the best of my knowledge. I further certify that I am an officer of the business and duly authorized to execute this certification on behalf of the business.

I understand that any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Print name of officer completing certification

Signature

Title

Date

This application should be sent directly to the HMO or participating insurer of your choice. For the names and addresses of HMOs and participating insurers in your area, please call 1-866-HEALTHY NY (1-866-432-5849) or visit www.HealthyNY.com.

Important Information About Pre-Existing Conditions

A pre-existing condition is any physical or mental condition for which medical advice, diagnosis, care or treatment was recommended or received within the six-month period ending on the enrollment date. Pregnancy is not a pre-existing condition in small group contracts. If you have employees with pre-existing conditions at the time they enroll in Healthy NY, the policy will exclude coverage for those conditions for up to 12 months. However, this 12-month period may be reduced or eliminated if those employees are transferring to Healthy NY within 63 days of the termination of other health insurance coverage. Advise your employees to review their Healthy NY certificate or to contact the health plan for a full explanation of what constitutes a pre-existing condition and how this restriction may affect them.

The 12-month exclusion period mentioned above is shorter if you have been determined to be eligible under the Federal Trade Adjustment Act of 2002. Please notify your HMO.

Selecting Your Health Plan

Your business must choose the health plan which will provide your coverage. Healthy NY is offered by all HMOs and some other health plans in New York State.

You must pay a monthly premium for Healthy NY. Keep in mind that even though Healthy NY benefits are the same at each health plan, the Healthy NY premiums do vary. So, check the price! To obtain current premium rates please contact your local health plan.

For helpful information to compare health plans, visit www.ins.state.ny.us to view the NYS Insurance Department's Consumer Guide to Health Insurers and the Interactive Consumer Guide to HMOs or call the NYS Insurance Department Resource Center toll-free at 1-800-342-3736 to obtain copies of the publications.

Where to Send Your Application

To apply, submit your application directly to the health plan of your choice. To obtain the names, addresses and telephone numbers of the health plans in your area visit the Healthy NY Web site at www.HealthyNY.com or call toll free 1-866-HealthyNY (1-866-432-5849).

Additional Information:

Healthy NY has a separate program for individuals and sole proprietors who wish to obtain health insurance. If you would like to learn more about this separate program, please call toll-free 1-866-HEALTHY NY (1-866-432-5849) or log onto www.HealthyNY.com

Child Health Plus is a NYS health insurance program for children. Small Employers may want to make their employees aware of this program so that their employees can determine if they would be eligible to enroll their children in this program which may be to their advantage. For more information about the Child Health Plus program call toll-free 1-800-698-4543.

Family Health Plus is a reduced cost health insurance program for adults. It is available to adults at lower income levels than Healthy NY. For more information about the Family Health Plus call toll-free 1-877-934-7587.

Here is What Healthy NY Enrollees Have to Say:

"I am very grateful for Healthy NY. Without it, health insurance would not be affordable for me."

"Healthy NY is one of the most important services in my life. I have been without insurance for 5 years... I work very hard but don't make a lot of money."

"Healthy NY allows us to do what we love and still be covered. Thank you and I hope you keep it up."

What Tax Advantages are Available to My Business?

Health insurance benefits are generally 100% tax deductible. Additionally, payroll taxes may be reduced when health insurance is included in the compensation package. Employees may be able to pay their share of the premium with pre-tax dollars.

Why Offer Health Insurance?

Health benefits protect employees from unexpected costs and promote good health and well being. They also result in:

- *Better Employee Recruitment*
- *Increased Employee Retention*
- *Increased Productivity*
- *Reduced Absenteeism*
- *Significant Tax Advantages*



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