

Health Insurance

updated March 2009 Important Information About New York State Health Insurance Programs

New York State provides free and low-cost health insurance programs for children and adults through the Child Health Plus, Medicaid and Family Health Plus programs. New York also has a special program for pregnant women called Prenatal Care Assistance Program (PCAP). Children and teens 18 years of age and younger living in NY may be eligible for free or low-cost health coverage through Child Health Plus A or B. Adults, 19 years of age and older, may be eligible for free or low-cost health coverage through Medicaid or Family Health Plus. CDF-NY Public Health Insurance Programs Fact Sheets (Feb 2009) See below for more information on programs for children, programs for adults, the Prenatal Care Assistance Program, special concerns for immigrants, and enrollment information.

Programs for Children - Child Health Plus A and B New York offers health insurance for children and teens less than 19 years of age through a program called Child Health Plus. This program has two parts: Child Health Plus A (also called Children's Medicaid) and Child Health Plus B. Child Health Plus A is a free public health insurance program that provides children with complete coverage for all of their health care needs. Child Health Plus B is for children less than 19 years of age who are not eligible for Child Health Plus A because of their family's income or immigration status. Child Health Plus B is free for some families and others may have to pay a small monthly premium. How much a family pays depends on their income. Both Child Health Plus A and B provide children and teens with a wide range of medical services including primary care, hospitalization, emergency care, prescription drugs, vaccinations, dental, vision, lab tests, x-rays, speech and language services, some mental health services and much more. Child Health Plus B has limits on some medical services. Who is eligible? Children living in families earning up to 400 percent of the federal poverty level may be eligible to sign up for free or low-cost coverage through Child Health Plus A or B. Families with higher incomes can buy into Child Health Plus B at the full monthly premium. Children also must be residents of New York State and less than 19 years of age. Resources and immigration status don't matter. Even undocumented children can sign-up. How is health care provided? Families select a health plan for their children. The children then visit the health plan's network of doctors, health centers, and hospitals. Children in managed care will get a Medicaid card and an insurance card from their health plan. Families enrolled in a health plan should always keep their Medicaid card! This card is required for some services, like prescriptions.

Programs for Adults - Medicaid and Family Health Plus New York State provides health insurance for low-income adults 19 years of age and older through two programs: Medicaid and Family Health Plus. Immigrants and other working adults may be eligible for these programs. Medicaid is a free health insurance program for low-income New Yorkers which offers complete coverage for all of their health care needs. There are no premiums for Medicaid, but some adults may have small co-payments for some services. Family Health Plus is a health insurance program for uninsured adults 19 to 64 years of age who are not eligible for Medicaid because they make too much money. There are co-payments for this program. Medicaid and Family Health Plus provide adults with coverage for a wide range of medical services, including hospital care, outpatient care, regular checkups, prescription drugs, vision, dental, emergency care, lab tests, x-rays, some mental health services and much more. Family Health Plus has fewer medical benefits than Medicaid and is available only by joining a health plan.

Who is eligible? To be eligible for Medicaid or Family Health Plus a person must live in New York and meet certain income and immigration requirements.

- Parents living with children less than 21 years of age, or are 19 and 20 years old and are living with their parents who have family incomes up to 150 percent of the federal poverty level may be eligible for one of these programs. Adults who don't have children are eligible up to 100 percent of the federal poverty level.

- Most immigrants are eligible. For recent immigrants there is no longer a waiting period to enroll in Medicaid.

- There is a limit on how many resources most adults can have and still be eligible for Medicaid and Family Health Plus. Resources are things like savings and checking accounts, and life insurance policies.

- Some people with ongoing or special health care needs, who have incomes too high for Medicaid may be eligible for a special program called Medicaid Spenddown. This program may better meet their health care needs even if they are eligible for Family Health Plus. People interested in this program should contact their local Medicaid Office.

How is health care provided? Just like Child Health Plus A, adults enrolled in Medicaid can receive care through either fee-for-service or managed care. Adults enrolled in Family Health Plus receive their health care through managed care and must select a health plan as part of the application process.

PCAP - Prenatal Care Assistance Program New York has a special health care program for pregnant women to help ensure a healthy pregnancy called the Prenatal Care Assistance Program (PCAP). PCAP offers pregnant women a wide range of services including regular prenatal visits, health education, lab tests, HIV tests, nutrition screenings, psychosocial assessments, drug and alcohol services and other services related to the pregnancy, delivery, and post-birth checkups. To be eligible for PCAP a woman must be pregnant, live in New York State and meet certain income guidelines. Pregnant women are eligible up to 200 percent of the federal poverty level. There are no immigration requirements for PCAP. Even undocumented women can sign up. Are there special concerns for immigrants? Most immigrants are eligible for these programs as long as they meet the other program eligibility requirements and there is no longer a waiting period for recent immigrants. Signing up for these programs is safe and the information on the application is confidential. Children are eligible regardless of their

immigration status - even undocumented children can join. A parent's immigration status never affects a child's eligibility. Using these programs won't affect an immigrant's ability to get a green card or become a citizen (unless they use these services for long-term institutional care or are used by an immigrant who is HIV positive). Immigrants enrolled in these programs can still sponsor a family member. For more information check out CDF-NY's Common Questions for Immigrant Families on Children's Health Insurance fact sheet (PDF :: Word Format). Help in the community Families and individuals can sign up for Child Health Plus, Family Health Plus and Medicaid through a state-funded program called Facilitated Enrollment which uses community-based organizations, some health plans, and others to assist in the enrollment process. Community enrollment counselors are available to help determine program eligibility, fill out the application, gather the required documents and ensure that applicants become enrolled. The enrollment counselor can also explain how managed care works, help them choose a health plan and even select a doctor. Facilitated enrollers offer culturally and linguistically appropriate enrollment in community settings like schools, day care centers and social service agencies, on weekdays, evenings and weekends - making it easier for working New Yorkers to apply. Pregnant women can sign up for the Prenatal Care Assistance Program with a PCAP provider, who will help ensure that she receives immediate care, at a Medicaid office, or facilitated enrollment site. People can also sign up for Child Health Plus A, Medicaid and Family Health Plus at their local Medicaid office or Department of Social Services. Families can apply for Child Health Plus B through the participating health plans. There are approximately 30 plans around New York State that offer Child Health Plus B. For help finding an enroller in your area, call the Children's Health Insurance Line at 1-800-698-4543 or the Family Health Plus Information Line at 1-877-934-7587.