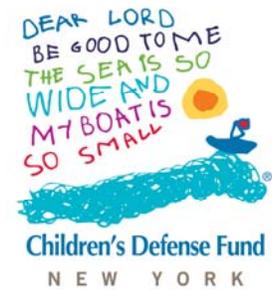


# Health Coverage for Adults



**Medicaid** offers adults comprehensive coverage for all of their health care needs.

**Family Health Plus** is a health insurance program for low-income New Yorkers ages 19 to 64 whose incomes are too high for Medicaid and who do not have other insurance. Family Health Plus has no premiums but there are co-pays for some services.

## How is health care provided?

Adults *must* select a health plan (unless they are exempt for a special circumstance). They can then visit the health plan’s network of doctors, health centers, and hospitals. People in a managed care plan will get a Medicaid/Family Health Plus card and an insurance card from their health plan.

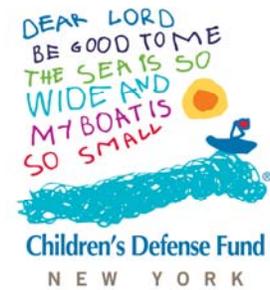
## Who is eligible for Medicaid and Family Health Plus?

Many working adults, insured adults and immigrants are eligible. Eligibility requirements include:

Eligibility	Requirement	Proof
<b>Age/Identity</b>	19 years and older	<ul style="list-style-type: none"> <li>• Birth certificate</li> <li>• Baptismal certificate</li> <li>• Official photo I.D.</li> <li>• Driver’s license</li> <li>• Official school records</li> </ul>
<b>Residency</b>	New York State resident (no minimum length of time required)	<ul style="list-style-type: none"> <li>• Official I.D. with address</li> <li>• Utility bill</li> <li>• Bank statement</li> <li>• Lease or Letter from landlord</li> <li>• Official school records</li> <li>• Postmarked envelope</li> </ul>
<b>Citizenship/ Immigration Status</b>	U.S. Citizen, legally residing immigrant or immigrant considered to be Permanently Residing Under Color of Law (PRUCOL <sup>*</sup> )	<ul style="list-style-type: none"> <li>• Birth Certificate</li> <li>• Passport</li> <li>• Legal Permanent Residency card (“green card”)</li> <li>• Naturalization Certificate</li> <li>• Employment Authorization Card or other USCIS forms.</li> </ul>
<b>Income</b>	Income must fall at or below the levels listed on the following page	<ul style="list-style-type: none"> <li>• Paycheck stubs (last four consecutive weeks)</li> <li>• Letter from employer</li> <li>• Signed income tax return</li> <li>• Benefit checks</li> <li>• Award letter (letter from government agencies, i.e., Social Security or Unemployment)</li> </ul>
<b>Health Coverage</b>	Not allowed to have other health insurance	

<sup>\*</sup> PRUCOL: Government knows that the person is in the U.S. and has not done anything to deport him/her. This includes people who have a working permit, have filed an application for Temporary Protected Status, and have filed an application to adjust their status.

## Health Coverage for Adults (continued)



### Medicaid – Monthly Income Levels

This chart is only a guide. Adults with incomes above these levels may still be eligible and should be referred to a facilitated enroller.

Family Size/Household	Adults without Children	Parents living with a child younger than 21 and 19- and 20-year-olds living with their parents
1	\$706	\$767
2	\$881	\$1,117
3		\$1,285
4		\$1,452
5		\$1,620
Each Additional Person		+\$168

Date effective: Jan 1, 2010

### What does Medicaid cover?

Medicaid coverage includes: doctor visits, hospitalization, specialty care, prenatal care, prescription drugs, dental care, eyeglasses, mental health services, smoking cessation products, durable medical equipment, home health care and much more. Medicaid may also provide up to 90 days of retroactive coverage for unpaid medical bills.

### Family Health Plus – Monthly Income Levels

This chart is only a guide. Adults with incomes above these levels may still be eligible and should be referred to an enrollment counselor.

Family Size/Household	Adults without Children	Parents living with a child younger than 21 and 19- and 20-year-olds living with their parents
1	\$903	\$1,354
2	\$1,215	\$1,822
3		\$2,289
4		\$2,757
5		\$3,224
Each Additional Person		+\$468

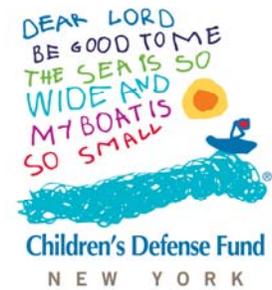
Date effective: Jan 1, 2010

### Family Health Plus Co-Payments (per prescription, visit, stay or test):

- Brand name prescription drugs: \$6
- Generic prescription: \$3
- Physician visits: \$5
- Clinic visits: \$5
- Lab tests: \$0.50 per test
- Radiology services: \$1/X-ray
- Covered over-the-counter drugs: \$0.50
- Covered medical supplies: \$1
- Non-urgent ER visits: \$3
- Dental services: \$5 (up to \$25/year)
- Hospital care: \$25

### September 2010

## Health Coverage for Adults (continued)



### Medicaid Spend-down Program

Adults with special health care needs may qualify for the Medicaid Spend-down Program, even if their income is above the Medicaid level. Individuals with ongoing medical expenses may be able to deduct these expenses from their income making them eligible for Medicaid.

### Sign Up for Medicaid or Family Health Plus

Sign up through a facilitated enroller. Facilitated enrollers help collect the right documents, fill out an application and make sure the application is processed. You may also sign up through your local Medicaid office or Department of Social Services.

### Renew Coverage Every Year

Health Insurance coverage must be renewed every year. Before the year is over, participants will be mailed a form and instructions explaining how to renew. Coverage can be renewed through the mail, with a facilitated enroller, or online (New York City only). Individuals are *not* required to send documents for proof of income or residency, even if it has changed. It is important to follow all the directions in the renewal package and return it by the date listed on their form. Coverage may be lost if not renewed on time.

**For more information about Medicaid or Family Health Plus, or to find an enroller in your area, call the toll-free hotline:**

**(877) 698-4543 or (877)898-5849 (TTY line for hearing impaired)**

**September 2010**