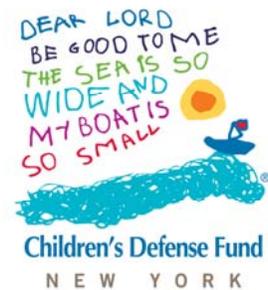


# Coverage for Individuals with Pre-existing Conditions



## New York's Bridge Plan

The New York Bridge Plan was created to provide immediate affordable health insurance coverage to uninsured people with pre-existing medical conditions\*. People with pre-existing conditions can now apply to be covered by the Bridge Plan until other affordable coverage is available in 2014.

### Who is eligible?

- ✓ Legal U.S. residents
- ✓ New York State residents
- ✓ People with one or more pre-existing medical condition
- ✓ People who have been uninsured for at least the previous 6 months

There is no family or dependent coverage with the NY Bridge Plan.

### Cost of NY Bridge Plan

Monthly premiums differ for upstate and downstate counties\*\*:

Upstate New York counties	\$362 per month
Downstate New York counties	\$421 per month

The NY Bridge Plan covers many services:

Type of Service	Copay
Office Visit	\$20
Inpatient Per Occurrence	\$500
Emergency Room	\$100
Preventive Care	No Copay

Other benefits include: vision, prescription drugs, and mental health services. Some of these services are covered in full, others require co-pays.

### When can I enroll?

You may apply for enrollment in the Bridge Plan at any time. (Enrollments began on October 1, 2010.) Applications must be completed and approved by the 15<sup>th</sup> of the month for coverage to start the beginning of the following month.

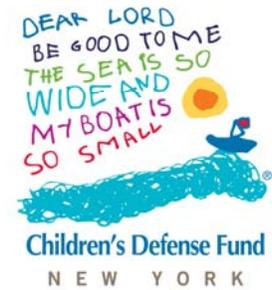
**[For more information or to fill out at application visit: www.nybridgeplan.com, or call 1-877-444-9622](http://www.nybridgeplan.com)**

\* Pre-existing medical conditions include, but are not limited to: **Brain/nervous system** conditions (Alzheimer's, dementia, epilepsy); **Cancer/tumors**; **heart and circulatory** system conditions (hemophilia, sickle cell anemia, heart murmur); **metabolic and endocrine** conditions (diabetes, cystic fibrosis, HIV/AIDS); **nervous/mental/behavioral** conditions. For a full list of pre-existing conditions that qualify for enrollment in the Bridge Plan, visit the website: [www.nybridgeplan.com](http://www.nybridgeplan.com).

\*\* Downstate counties include: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster, Westchester. All other NY counties are considered upstate.

## Health Reform

# Coverage for Individuals with Pre-existing Conditions Questions and Answers



**Q: Both my husband and I have pre-existing conditions. Will the Bridge Plan cover both of us?**

You may both be eligible for health insurance with the Bridge Plan. However, you must each fill out separate applications, and each of you will be required to pay the monthly premium.

**Q: How do I know if my pre-existing medical condition is covered by the Bridge Plan?**

The Bridge Plan covers a range of health problems. As noted, these pre-existing conditions include, but are not limited to, respiratory, skin, metabolic and endocrine disorders, Alzheimer's, dementia, cancer and diabetes. For a full list of pre-existing conditions that qualify for enrollment in the Bridge Plan, visit the website: [www.nybridgeplan.com](http://www.nybridgeplan.com). If you have a condition that is not on the list, you may still be eligible, but you may be asked to provide medical records for review.

**Q: Can I go to any doctor once I am enrolled in the Bridge Plan?**

The Bridge Plan is managed by the insurance carrier Group Health Incorporated (GHI). You must use doctors who are in the GHI network, except in case of emergency. You can visit the website ([www.nybridgeplan.com](http://www.nybridgeplan.com)) or call 1-877-444-9622 for more information.

**Q: I do not make very much money. Can I get a lower premium through the Bridge Plan?**

No. The premiums only differ based on whether you live in an upstate or downstate county. However, depending on your income you may be eligible for a public health insurance program. For more information about Medicaid, Child Health Plus or Family Health Plus and to find out where you can get help enrolling, call a toll-free hotline: (800) 698-4543.

**Q: I have a pre-existing condition and currently have health insurance. My premium is very high so I would like to switch to the Bridge Plan. Can I enroll in the Bridge Plan?**

No. You must be uninsured for at least 6 months before you can enroll in the Bridge Plan.

**Q: I am waiting to hear back from the Government about my immigration status. Can I apply for the Bridge Plan?**

Yes. Individuals who have applied to adjust their immigration status but have not yet heard back from the Government may enroll in the Bridge Plan.

**Q: If I am eligible, am I guaranteed coverage through the Bridge Plan?**

There are a limited number of spaces in the Bridge Plan. If the program is full, you may be placed on a waiting list.