

Are you without medical insurance?

By Michael Frank

For those of you who have medical insurance and those who do not have coverage, one thing we all know is that premiums are very expensive. Whether you are an individual or part of an employer group plan, insurance coverage is not cheap. Group plan insurance averages more than \$350 per month for single employees and more than \$1,200 per month for family coverage. Medical plans for individuals (not part of an employer group plan) are higher in cost and will have less medical benefits than traditional employer-(company) sponsored plans. As a result, we are seeing a growing population of uninsured people, especially in our community.

For those individuals without insurance, there might be solutions. Many of you may not be aware that the New York State Department of Health (NYSDOH) offers insurance for those without the financial ability to obtain it. The purpose of this article is to educate those who might not have the resources or assistance to find health care. If you are aware of people who might benefit from reading this article, please forward it along.

The New York State government offers medical insurance through Medicaid on a need basis. The income level to obtain this coverage

is very low and might be difficult to meet. In addition to income levels, you may be eligible to be covered by Medicaid if you have high medical bills, receive Supplemental Security Income (SSI) or meet certain resource, age, or disability requirements. To learn more about Medicaid eligibility, the toll-free number is 1-877-472-8411.

Other state benefits offered include a health insurance plan for kids called Child Health Plus. Depending on your family's income, your child may be eligible to join a medical program. Coverage is available through dozens of providers (health plans) throughout the state.

To be eligible for coverage, children must be under the age of 19 and be residents of New York State. Qualifications will depend on gross family income. To obtain more information, call 1-800-698-4KIDS (1-800-698-4543). Resources are available for non-English-speaking people as well. For additional information about Child Health Plus, visit www.health.state.ny.us/nysdoh/chplus.

Besides Medicaid and Child Health Plus, another program exists called Family Health Plus, which is a state insurance program for adults between the ages of 19 and 64 who do not have health insurance (either on their own or through their employ-

ers) but have income or resources too high to qualify for Medicaid. Family Health Plus is available to single adults, couples without children, and parents with limited income who are residents of New York State and are United States citizens or fall under one of many immigration categories. Most of the carriers that participate in Child Health Plus also offer the Family Health Plus plan.

To learn more about this coverage, visit www.health.state.ny.us/nysdoh/fhplus/. For health plans that participate in Westchester County, the phone numbers are as follows:

- Affinity Health Plan @ (866) AHP-5678
 - Community Choice Health Plan @ (800) 929-9656
 - Fidelis Care New York @ (888) 343-3547
 - GHI HMO @ (877) 244-4466
 - HIP Health Plan of NY @ (800) HIP-TALK or (800) 447-8255
 - Hudson Health Plan @ (800) 339-4557
- The above numbers are posted on the NYSDOH Web site and are

provided in this article for those who do not have Internet access.

Lastly, if you are not eligible for any of the plans above, New York State offers another program called Healthy New York. This coverage is available to individuals and small employers. To find out more about Healthy New York, the toll-free number is 866-HEALTHY-NY (866-432-5849). In order to partici-

partate, you must meet the following eligibility criteria: (1) reside in New York State; (2) either be currently employed or have been employed within the past 12 months (3) not have health insurance through your employer; (4) not have had health insurance in effect for the 12-month period preceding application or have lost that coverage due to a qualifying event. Qualifying events are described on the NYSDOH Web site.

Healthy New York is not only available to individuals, but also small employers. Eligibility requirements are described on the Web site.

Hopefully this information will benefit those who need it. It is

solely being provided as a service to community members who may not be aware of options for the uninsured.

The above information on all of these plans comes from the NYSDOH Web site. It will periodically change, so see the Web site for updates.

If you have any questions pertaining to whether or not you may qualify for coverage, call any of the phone numbers listed throughout this document and you should be able to obtain guidance. Although this article is geared toward Westchester residents, coverage for the above programs (Medicaid, Child Health Plus, Family Health Plus, and Healthy NY) is accessible to all New York State residents through premium rates.

If you have any comments or questions about this article, please e-mail me at Michael.Frank@AqariusCapital.com.

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