

2010 Healthcare Reform Timeline: New York Implications

Jan	Insurance Tax Credits for Small Business. 340,000 small businesses in New York can benefit from tax credits that make it more affordable to provide insurance coverage for their employees.
Apr	More Medicaid Coverage for States. More federal Medicaid funding for New York to provide coverage for more low income families regardless of age, disability, or family status.
June	Closing Medicare Prescription “Donut Hole”. Last year in New York alone, 246,000 senior citizens on Medicare hit the prescription drug coverage gap and did not receive additional financial help on their prescription costs. Monthly throughout 2010, seniors in the donut hole can receive \$250 rebate in the mail.
	Expansion of Coverage for Early Retirees. Roughly 283,000 people from New York retired before they were eligible for Medicare benefits. \$5 billion federal program to help support employers to expand coverage for retirees at age 55-65 and their spouses and dependants. Temporary until new insurance Exchanges are established in 2014.
July	Insurance Access for the Uninsured with Pre-existing Conditions. \$297 million federal dollars for a high-risk pool program to provide coverage for the uninsured with pre-existing conditions. Transitional until 2014 when new insurance Exchanges are established and insurance companies are prohibited from turning down people with pre-existing conditions.
Sept	Young Adults Extended Coverage. New York has ensured that parents can buy insurance through their employer’s policy for children up to age 29.
	Insurance Consumer Protections
Oct	Strengthening Community Health Centers and Primary Care. Funding will support community health centers and build new ones. This is estimated to help double the number of patients seen by these centers within 5 years.
Nov	Bringing Doctors Where They Are Needed. 11% of New York lives in medically underserved areas and do not receive access to quality healthcare. \$1.5 billion dollars over 5 years will be used to support health professionals who work in these areas.



Healthcare Reform:

What It Means to **YOU** Especially Living in **New York**

Confused by Healthcare Reform?

The Affordable Care Act is a comprehensive health care reform law passed in March 2010. It provides Americans with new rights as patients and new protections against the abuses of insurance companies.

Learn more about how these healthcare changes affect you and your family!

2010 Healthcare Reform Timeline

What Reform Means to YOU!

Now (Before 2014),

If you are *uninsured* and...

- are or under **the age 29 in NY**, you can be covered through your parent's private health insurance and remain on that coverage until you turn 30.
- have a **pre-existing condition or conditions**, you can purchase insurance through a high risk pool where you will not need to pay more just because you are sick.
- a **small business employee**, your employer may be eligible for tax credits and be able to provide health insurance coverage for you.
- are **retired or retiring between the ages of 55-65**, you may have extended insurance coverage from your employer.

If you are on *Medicare* and...

- are a Part D enrollee **having trouble paying for prescription drugs**, you can receive a monthly rebate of \$250.
- are **still in the prescription drug donut hole in 2011**, you will get 50% off brand-name drugs.

Later (2014 and after),

If you are *uninsured* and ...

- have a **low income** and make below 133% of the federal poverty level (\$15,302), you will be able to qualify for **Medicaid**. This will be a coverage expansion from 100%.
- have a **moderate income** and make from 133% - 400% of the federal poverty level (\$15,302 – \$40,020), you can get subsidized coverage through a Health Insurance Exchange.
- have a **pre-existing condition or conditions** and are currently unable to get health insurance coverage, you will no longer be denied or pay more for health insurance due to these conditions and will have affordable coverage.

If you are on *Medicaid* and...

- are a **non-disabled adult without dependent children**, you may be able to better find a physician from better Medicaid reimbursement policies or be able to purchase private plans through Insurance Exchange, depending on income level.

Stay aware and educated about what health reform means for you!

Visit www.healthcare.gov for general information about health reform and related timelines.

Understand your eligibility for Medicaid, Pre-Existing Condition Insurance Plan, and other public insurance options in New York. For more information about Medicaid eligibility and application, visit http://www.health.state.ny.us/health_care/medicaid/index.htm or call New York City Human Resources Administration at 1-877-472-8411. For other insurance information, please contact the [New York State Department of Insurance Consumer Services Bureau](#) at 800-342-3736.

Take advantage of preventive health benefits as they become more available through healthcare reform. Make time for preventive healthcare for you and your family members.

For additional information, contact **Bronx Health REACH** at 212-633-0800 ext. 1341 or bronxhealthreach.org