

Health Care After 2014 How will it affect you?

I have affordable health care.



I have health care, but it is too expensive!*



I am one of the 2,277,382 New Yorkers with no health insurance.**



Great! Keep it, plus you will no longer face:

- Denials for pre-existing conditions
- Lifetime limits on coverage
- Loss of coverage when you get sick
- Deductibles or co-pays for most preventive care

Health Insurance Exchange

A health insurance exchange is a new marketplace where individuals and businesses can purchase insurance and be included in a larger pool.



Is your income less than 138% of the Federal Poverty Level?***

No

Yes



Is your income less than 400% of the Federal Poverty Level?***

Yes



Medicaid
You are eligible

No



Tax Credits

Available to make health insurance more affordable

AND

You are Eligible for Child Health Plus

- New York State's health insurance plan for children
- Available through many providers across the state



Choose among plans available in the Health Insurance Exchange

Plan A	Plan B	Plan C	Plan D
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* Affordability is determined by whether the employer is covering at minimum most of the health costs or if the employee is paying more than 9.5% of income.

** 2010 US Census, American Community Survey.

*** In 2012, 138% of the federal poverty level for a family of four is \$31,809 and 400% of the federal poverty level is \$92,200.