

Access to Health Care Services in Nassau County

This page is intended to provide a summary of information on health care coverage options that are available for pregnant women and all residents of Nassau County who are looking for access to health care.

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AFFORDABLE CARE ACT

The Affordable Care Act, frequently referred to as “Obamacare” was signed into Law in March 2010 by President Obama, to increase access to affordable quality health insurance for more Americans.

Benefits of the Affordable Care Act:

- Expand the Medicaid income guidelines on a federal level to 138% of the FPL as of 1/1/2014 (Up to \$16,105 for a family of 1, up to \$36,729 a year for a family of 4)
- Makes it illegal for insurance plans to deny an individual based on a Pre-Existing Condition or to charge a different rate based on an individual’s health
- Eliminates annual and lifetime dollar limits on care
- Provides Financial Assistance via subsidies like Advanced Premium Tax Credits (APTC’s) and Cost Sharing Reductions (CSR’s) to make purchasing private health insurance more affordable
- Creates Health Benefit Marketplaces via the web for one stop shopping.
- Expansion of the coverage for adult children under their parents insurance to age 26 (29 in New York State)

New York State of Health:

Each state had the option of using the Federal Marketplace for offering health insurance or creating their own. New York State created its own Marketplace; **New York State of Health**. The New York State of Health Marketplace provides access to all insurance programs, including Medicaid, Child Health Plus and private health plans. Those with incomes too high to qualify for Medicaid can buy subsidized health insurance plans through the Marketplace. You can get additional information about the New York State of Health Marketplace by calling 855-355-5777 or by visiting www.nystateofhealth.ny.gov.

For more information about the programs available through NY State of Health please continue to page 2-7.

Expansion of coverage for young adults:

Until now, health plans could remove enrolled children from your healthcare plan usually at age 19, sometimes older for full-time students. Now, most health plans that cover children must make coverage available to children up to age 26. By allowing children to stay on their parent's plan, the Affordable Care Act makes it easier and more affordable for young adults to get health insurance coverage.

Your adult children can join or remain on your plan whether or not they are:

- married
- living with you
- in school
- financially dependent on you
- eligible to enroll in their employer’s plan,

For more information, please read the answers to [frequently asked questions](#) about young adults and the Affordable Care Act.

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HEALTH INSURANCE PROGRAMS AVAILABLE THROUGH THE MARKETPLACE:

- A. **Medicaid** is a federal public health insurance program available to individuals of all ages who meet the immigration and income requirements. You must be a U.S. Citizen, Legal U.S. resident or meet other immigration categories to be eligible. Individuals who do not have a satisfactory citizenship or immigration status, may still be eligible to apply, through the Marketplace, for Medicaid for treatment of an **emergency medical condition** related to serious injury or involving risk of death.

An "**Emergency Medical Condition**" is as a medical condition (including emergency labor and delivery) that manifests itself by acute symptoms of sufficient severity (including severe pain), such that the absence of immediate medical attention could reasonably be expected to result in:

- Placing the patient's health in serious jeopardy;
- Serious impairment to bodily function; or
- Serious dysfunction of any bodily organ or part.

Care and services related to an organ transplant procedure are **not** included in this definition.

Income Guidelines for Medicaid (as of 1/1/2014):

- Up to 138% of the Federal Poverty Level for all single adults and childless couples. (Up to \$16,105 for a family of 1; Up to \$21,707 a year for a family of 2)
- Up to 154% of the Federal Poverty Level for all children between 1 and 18 years old. (Up to \$36,729 a year for family of 4)
- Up to 223% of the Federal Poverty Level for all pregnant women and infants up until their first birthday. (Up to \$35,078 for a family of 2; Up to \$53,186 a year for family of 4)

Enrollment Process:

Individuals and families can apply for Medicaid by meeting with a Navigator, Certified Application Counselor (CAC)/Facilitated Enroller from a Medicaid Managed Care Plan. **Medicaid eligible individuals can apply at any time throughout the year.**

The Managed Care Plans available through the Medicaid Program in Nassau County are:

Affinity Health Plan	1-866-247-5678	http://www.affinityplan.org
Fidelis Care NY	1-888-343-3547	http://www.fideliscare.org
Healthfirst	1-866-463-6743	http://www.healthfirstny.org/Homepage2.asp
Health Plus/Amerigroup	1-888-809-8009	http://www.healthplus-ny.org/en/index_ENG_HTML.html
HIP/Emblem Health	1-800-542-2412	http://www.emblemhealth.com
United Healthcare Community Plan	1-800-493-4647	http://www.uhccommunityplan.com/

To learn more about Medicaid or to apply online please visit: www.nystateofhealth.com or http://www.health.ny.gov/health_care/medicaid/

- B. The **Medicaid Program for Pregnant Women** (formerly PCAP) provides prenatal care and other medical services for pregnant women and their unborn babies. This program is specific for pregnant women, **regardless of their immigration status.**

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Income Guidelines for the Medicaid Program for Pregnant Women (as of 1/1/2014):

- Up to 223% of the Federal Poverty Level for all pregnant women and infants up until their first birthday (Up to \$35,078 a year for a family of 2, (pregnant women are always counted as 2), \$53,186 a year for family of 4)

Enrollment Process:

Pregnant women can apply for Medicaid by meeting with a Navigator, Certified Application Counselor (CAC) /Facilitated Enroller from a Managed Care Plan. They can also apply with designated staff at the locations listed below once they become established patients for Prenatal Care.

Nassau County Community Based Center for Prenatal Care:

- **Planned Parenthood of Nassau County**, Hempstead: (516) 750-2500

Nassau County Hospital Based Centers for Prenatal Care:

- **Mercy Medical Center**, Rockville Centre – (516) 705-1613
- **Nassau University Medical Center**, NuHealth Family Health Centers; Long Island Federally Qualified Health Centers (LIQFHC)
 - East Meadow : (516) 572-3383 or 516-486-6862
 - Elmont: (516) 571-8200
 - Freeport/Roosevelt: (516) 571-8600
 - Hempstead: (516) 572-1300
 - New Cassel/Westbury: (516) 571-9500
 - South Ocean Care, Freeport: 516-623-3600
- **North Shore-Long Island Jewish Health System**
 - Glen Cove Hospital, Glen Cove: (516) 674-7631
 - Long Island Jewish Medical Center, New Hyde Park: (516) 470-4400
 - North Shore University Hospital, Great Neck: (516) 622-5148
- **South Nassau Communities Hospital**, Oceanside: (516) 255-8400
- **Winthrop University Hospital**, Mineola
 - Mineola: (516) 663-3010
 - Hempstead: (516) 663-8878

The Managed Care Plans available through the Medicaid Program for pregnant women in Nassau County are:

Affinity Health Plan	1-866-247-5678	http://www.affinityplan.org
Fidelis Care NY	1-888-343-3547	http://www.fideliscare.org
Healthfirst	1-866-463-6743	http://www.healthfirstny.org/Homepage2.asp
Health Plus/Amerigroup	1-888-809-8009	http://www.healthplus-ny.org/en/index_ENG_HTML.html
HIP/Emblem Health	1-800-542-2412	http://www.emblemhealth.com
United Healthcare Community Plan	1-800-493-4647	http://www.uhccommunityplan.com/

To learn more about the Medicaid Program for Pregnant Women or to apply online, please visit:

www.nystateofhealth.com or http://www.health.ny.gov/health_care/medicaid/

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C. **Child Health Plus** is a New York State Program that provides insurance coverage for all children who do not qualify for Medicaid.

- Child Health Plus is for children, from birth up until their 19th birthday, who are residents of New York State (regardless of immigration status), who do not qualify for Medicaid
- Can be free or at a low monthly cost for families earning at or below 400% of the Federal Poverty Level (\$95,400 a year for family of 4)
- Full premium rates apply for families earning over 400% of the Federal Poverty Level
- Full premium rates vary by plan

Enrollment Process:

Individuals can apply for Child Health Plus by meeting with a Navigator, Certified Application Counselor (CAC)/Facilitated Enroller from a Managed Care Plan. **Child Health Plus will be enrolling patients throughout the year.** Children must be enrolled by the 15th of the month in order to have coverage by the first of the following month. Coverage for Child Health Plus is provided by the Managed Care Plans only.

The Managed Care Plans available through Child Health Plus in Nassau County are:

Affinity Health Plan	1-866-247-5678	http://www.affinityplan.org
Fidelis Care NY	1-888-343-3547	http://www.fideliscare.org
Healthfirst	1-866-463-6743	http://www.healthfirstny.org/Homepage2.asp
Health Plus/Amerigroup	1-888-809-8009	http://www.healthplus-ny.org/en/index_ENG_HTML.html
HIP/Emblem Health	1-800-542-2412	http://www.emblemhealth.com
United Healthcare Community Plan	1-800-493-4647	http://www.uhccommunityplan.com/

There is a 6 month waiting period for Child Health Plus for employee dropped coverage for families making over 250% of the Federal Poverty Level. (Over \$59,625/year for family of 4).

To learn more about Child Health Plus or to apply online, please visit:

http://www.health.ny.gov/health_care/child_health_plus/.

D. **Family Health Plus:** Family Health Plus is no longer accepting new applications at this time. The program is set to end as of 12/31/2014.

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LOW-COST HEALTH INSURANCE OPTIONS AVAILABLE THROUGH NY STATE OF HEALTH

A. Qualified Health Plans (QHP's): Qualified Health Plans are licensed, commercial health plans that meet certain requirements, set forth by the state, and that are available for purchase through New York's State of Health Marketplace. Qualified Health Plans can be purchased by individuals who do not qualify for Medicaid. There are standard and non-standard plans available through the state.

The standard Qualified Health Plans available in Nassau County for individuals in 2015 are:

QHP Plans in Nassau County	Phone #	Website
Affinity Health Plan, Inc.	866-247-5678	WWW.AFFINITYPLAN.ORG
HIP NY (Emblem Health)	800-233-1831	WWW.EMBLEMHEALTH.COM
Empire BC/BCBS	888-553-5429	WWW.EMPIREBLUE.COM
Fidelis Care	888-343-3547	WWW.FIDELISCARE.ORG
Health Republic (Freelancers Ins.)	888-990-5702	WWW.NEWYORK.HEALTHREPUBLIC.US
Healthfirst, NY	888-250-2220	
North Shore-LIJ Care Connect	855-706-7545	WWW.HEALTHFIRSTNY.ORG
OSCAR Insurance Corp.	855-672-2769	WWW.NSLIJCARECONNECT.COM
United Healthcare of NY, Inc.	800-216-0778	WWW.HIOSCAR.COM

Covered Services: All QHP's must offer the 10 standard health benefits; Ambulatory Patient Services, Emergency Services, Hospitalization, Preventive and Wellness and Chronic Disease Management, Maternity and newborn care, Pediatric services, Prescription drugs, Mental Health and Substance Abuse services including Behavioral Health Services, Rehabilitative and Habilitative services and devices and Laboratory Services. Dental care is **not** a covered service for adults and must be purchased separately.

Standard Qualified Health Plans are available in different metal levels: Bronze, Silver, Gold, and Platinum. Deductibles and co-pays apply for all of the Qualified Health Plans.

Bronze Level:

-Covers 60% of services,
40% of services is patient
responsibility

Silver Level:

-Covers 70% of services,
30% of services is patient
responsibility

Gold Level:

-Covers 80% of services,
20% of services is patient
responsibility

Platinum Level:

-Covers 90% of services,
10% of services is patient
responsibility

Catastrophic Coverage:

Catastrophic (only for individuals aged 30 and under):

-For young adults under 30 years old **OR** for individuals that

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Who can apply for health insurance through the New York State Marketplace?

Individuals and Families who meet Modified Adjusted Gross Income (MAGI) categories such as:

- Pregnant women
- Children, Parents, Caretakers and relatives
- U.S. Citizens, Legal U.S. Residents, individuals who meet other immigration categories
- Undocumented individuals can apply for **Emergency Medicaid** through the Marketplace for treatment of an [emergency medical condition](#) by meeting with a Navigator, Certified Application Counselor, or Facilitated Enroller from a Managed Care Plan. Must meet income eligibility to qualify. Emergency Medicaid does not cover preventive care.

An "**Emergency Medical Condition**" is as a medical condition (including emergency labor and delivery) that manifests itself by acute symptoms of sufficient severity (including severe pain), such that the absence of immediate medical attention could reasonably be expected to result in:

- Placing the patient's health in serious jeopardy;
- Serious impairment to bodily function; or
- Serious dysfunction of any bodily organ or part.

Care and services related to an organ transplant procedure are **not** included in this definition.

Enrollment Process:

The upcoming open enrollment period for the Qualified Health Plans only is 11/15/14/-2/15/2015.

Exception: Individuals will only be able to enroll for the Qualified Health Plans after the open enrollment period **if there is a qualifying life event** such a marriage, divorce, death or birth of a family member, loss of job or health care coverage within 60 days from when they complete an application.

Individuals can apply for Medicaid, Child Health Plus or a Qualified Health Plan through the Marketplace by:

- Contacting the New York State of Health at **855-355-5777** or online at www.nystateofhealth.ny.gov.
- Meeting with a Navigator or Certified Application Counselor (CAC) from a Nassau County community based organization, Managed Care Plan or a Qualified Health Plan such as the ones listed below:
 - **The Health & Welfare Council of Long Island** at (516) 483-1110 or visit their website at: www.hwcli.com
 - **Nassau-Suffolk Hospital Council** at (631) 656-9783 or visit their website at: www.coverage4healthcare.com
 - **Make the Road New York** at (631) 231-2220 or visit their website at: www.maketheroad.org/
 - **Community Service Society** at (212) 254-8900 or visit their website at: www.cssny.org/
 - **Managed Care Plans in Nassau County (See list on page 3, 4 or 5)**
 - **Qualified Health Plans available in Nassau County (See list on page 6)**

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Penalty:

As part of the state mandate, individuals not enrolled in a plan by 2/15/15 will be subject to a penalty. The penalty for not having health insurance in 2014 is \$95 (\$47.50 for children under 18) or 1% of gross taxable income, **whichever is higher**, per uninsured member in your household. The penalty for not having health insurance in 2015 will be 2% of your gross taxable income or \$325, **whichever is higher**, per uninsured member in your household. **Exception: Individuals who meet certain criteria may be exempt from the mandate but they must be certified exempt by the state or at the time that they file their taxes.** To see if you qualify for the exemption, please contact NY State of Health at 855-355-5777 or visit New York State of Health website at <https://nystateofhealth.ny.gov/exemptions.html>.

Financial Assistance Programs available through the New York State of Health Marketplace:

The state offers Financial Assistance for individuals that are looking to fulfill the state mandate and obtain healthcare coverage. Financial Assistance is available for individuals and families earning up to 400% of the Federal Poverty Level. (Up to \$46,680/year for a family of 1; Up to \$95,400/year for a family of 4). Financial Assistance is offered via **Cost Sharing Reductions** and **Advanced Premium Tax Credits**.

- **Cost Sharing Reductions (CSR's):**
 - Reduces out-of-pocket costs for healthcare services at the point of care (e.g. Co-pays, Co-insurance and Deductibles)
 - Offered to individuals earning between 138% - 250% of the Federal Poverty Level (between \$16,105 - \$29,175/year for family of 1; between \$32,913 - \$59,625/year for a family of 4)
 - **CSR's are only available if you purchase a Silver Level Plan**
- **Advanced Premium Tax Credit's (APTC's):**
 - Lowers the cost of monthly health insurance premiums
 - Offered to individuals earning between 138% - 400% of the Federal Poverty Level. (between \$16,105 - \$46,680/year for a family of 1; between \$32,913 - \$95,400/year for a family of 4)
 - Individuals may choose to apply APTC towards a health plans monthly premium to reduce their monthly cost or they can wait until they file taxes and receive APTC all at once.

Individuals and families earning over 400% of the Federal Poverty Level can purchase Qualified Health Plans at full cost.

For a complete list of Navigator Agencies, CAC's and Managed Care Plans, please see page 7 of this document or visit www.nystateofhealth.ny.gov

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OTHER PROGRAMS:

A. The Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA gives workers and their families, who lose their health benefits, the right to choose to continue group health benefits provided by their group health plan, for limited periods of time, under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage.

Please go to <http://www.dol.gov/dol/topic/health-plans/cobra.htm> or call 1-866-487-2365 for more information on how to apply for COBRA.

B. Cancer Screening Program:

The Nassau Cancer Screening Partnership offers no-cost and low-cost age appropriate breast, cervical and colorectal cancer screening. Screening and diagnostic services are provided to eligible women and men at no cost to them. The Partnership focuses on women over age 50 and men who are 50 through 64 years of age who are either underinsured or uninsured. The services for women include a mammogram, a CBE, and a Pap & Pelvic exam. Men and women over 50 years are eligible for a take home colorectal screening test.

For more information about the Cancer Screening Program, please call 516-572-3300.

C. Family Planning Benefit or Family Planning Extension Program:

- Nassau University Medical Center, NuHealth Family Health Centers
 - East Meadow – (516) 572-3383 or 516-486-6862
 - Elmont – (516) 571-8200
 - Freeport/Roosevelt – (516) 571-8600
 - Hempstead – (516) 572-1300
 - New Cassel/Westbury – (516) 571-9500
- North Shore-Long Island Jewish Health System
 - Long Island Jewish Medical Center, New Hyde Park – (718) 470-4400
- Planned Parenthood of Nassau County, Hempstead – (516) 750-2500

Other hospitals might also offer Family Planning Services through a Sliding Scale.

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HOSPITAL FINANCIAL ASSISTANCE PROGRAMS

A. **Charity Care:**

All general hospitals in New York State are required to provide financial assistance to uninsured patients in their primary service areas with incomes at or below 300% of the federal poverty level. Charges are capped at no more than those charged to the hospital's largest volume payer and include in-patient, outpatient and emergency room services. Patient payments are based on a sliding fee schedule with those at or below 100% of the federal poverty level paying only a nominal amount. Assets may be used in determining fees on a case-by-case basis only and must not include primary residence, retirement or college savings accounts or family cars. For patients who work out a payment plan with the hospital, limits are set on the percentage of monthly income and interest charged. Information on hospital policy must be posted and readily available in a language appropriate manner. Patients can apply up to 90 days after discharge and have a right to appeal the decision. New York State maintains a special hospital complaint line at 1-800-804-5447.

Charity Care Program for a reduction on hospital bills/medical services:

- Mercy Medical Center, Rockville Centre – (516) 705-2991
- Nassau University Medical Center (NuHealth) – 516-572-6669
- North Shore-Long Island Jewish Health System – 1-800-995-5727
- Planned Parenthood of Nassau County – (516) 750-2500
- South Nassau Communities Hospital – (516) 632-4015
- Winthrop University Hospital – (516) 576-5630

Charity Care/Sliding Fee Scale Programs for Preventive Medical Care:

Facility Name	Sliding Fee Scale for outpatient, preventive medical care		
	Gen. Medicine	Pediatrics	OB/GYN
Mercy Medical Center, Rockville Center	516-705-1613		
Nassau University Medical Center @			
-East Meadow Family Health Center	516-486-6862	516-572-3383	
-Elmont Family Health Center	516-571-8200		
-Freeport/Roosevelt Family Health Center	516-571-8600		
-South Ocean Care, Freeport	516-623-3600		
-Hempstead Family Health Center	516-572-1300		
-Westbury/New Cassel Family Health Center	516-572-9500		
North Shore-LIJ Health System @			
-Cohen Children's Medical Center, New Hyde Park		516-465-4377	
Glen Cove Hospital, Glen Cove	516-671-7631		
Long Island Jewish Medical Center, New Hyde Park	516-470-4400		
North Shore University Hospital, Great Neck	516-622-5000		516-622-5148
Planned Parenthood of Nassau County @			
Hempstead			
Glen Cove			
Massapequa			516-750-2500
South Nassau Community Hospital, Oceanside	516-255-8400		
Winthrop University Hospital @			
Mineola			516-663-3010
Hempstead			516-663-8878

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OTHER PROGRAMS FOR THE UNINSURED:

A. **Dental Care services offered on a Sliding Scale for the uninsured:** (Some insurance plans are accepted)

- Mercy Medical Center, Rockville Center – 516-705-1613
- Nassau University Medical Center, NuHealth Family Health Centers
 - East Meadow – (516) 572-6139
 - Elmont – (516) 571-8222
 - Freeport/Roosevelt – (516) 571-8600
 - South Ocean Care, Freeport: 516-623-3600
- North Shore-Long Island Jewish Health System
 - Glen Cove Hospital, Glen Cove – (516) 674-7646
 - Long Island Jewish Medical Center, New Hyde Park – (718) 470-7120
 - North Shore University Hospital, Great Neck – (516) 562-4525

B. **Pharmacy Assistance:**

Pharmacy assistance programs can provide access to reduced fees or low-cost prescription and over the counter drugs for the uninsured.

Pharmacy Assistance Programs		
Name	Phone Number	Website
Partnership for Prescription Assistance	1-888-477-2669	www.PPARx.org
New York RX Card	1-800-931-2297	http://newyorkrxcard.com/index.php
Nassau Rx Caremark	1-877-321-2652	www.nassaurx.advancex.com
Aids Drug Assistance Program (ADAP)	1-800-542-2437	www.health.state.ny.us/diseases/aids/resources/adap/index.htm
Pharmacy Assistance Programs for Seniors		
Elderly Pharmaceutical Insurance Coverage (EPIC)	1-800-332-3742	www.health.state.ny.us/health_care/epic/
Benefits Check Up	1-202-479-1200	www.benefitscheckup.org
Medicare Part D	1-800-633-4227	www.medicare.gov

Some local pharmacies also offer a discount plan for prescription drug coverage. Inquire at each individual pharmacy for further details.

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NAVIGATIONAL RESOURCES:

- A. **2-1-1 Long Island** is a Long Island based online resource directory that provides free and confidential information and referral for help with food, housing, employment, health care services, counseling and more.

For more information, please visit <http://www.211.org/>.

- B. **The Health Information Tool for Empowerment (HITE)** is an online directory of health and social services specifically for uninsured and under-insured New Yorkers. HITE links to an eligibility calculator that helps uninsured individuals determine whether they are likely to be eligible for one of New York's public health insurance programs and it provides access to a broad array of services, including thousands of government, non-profit, and privately sponsored programs and services.

For more information about HITE please visit <http://hitesite.org/>.

- C. **North Shore-LIJ's Healthcare Access Center (HAC)** is a resource center that connects uninsured and underinsured individuals to the free or low-cost health insurance programs and healthcare services.

For more information on the programs and services offered please call 1-866-381-1931 or visit www.northshorelij.com/assistance.

- D. **Katz Institute for Women's Health (KIWH)**: The KIWH is a resource center that offers women seamless, coordinated access to all of North Shore-LIJ Health System's clinical programs and services across the continuum of care. Our women's health specialists are available Monday through Friday from 9:00 am to 5:00 pm.

For more information please call 1-855-850-KIWH (5494) or via e-mail at womenshealth@nshs.edu.

This page was developed by the Nassau County Department of Health, Perinatal Services Network Advocacy Committee.

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