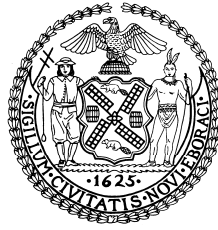


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The City of New York
Manhattan Community Board 8

Health, Seniors, and Social Services Committee Meeting
Lenox Hill Hospital
130 East 77th Street (Lex-Park)
Theater Room Floor 2A
Thursday, October 24, 2013
6:30PM

Community Board Members Present: Jeffrey Ascherman, Molly Blaney, Jackie Ludorf, Ellen Polivy, Hattie Quarnstrom, Barbara Rudder

The New York State of Health is the New York State exchange. Open to New York Citizens and legal immigrants and residents of New York State. It is like an online market place where one can get affordable insurance. There are 2.7 million uninsured in New York State and 1.2 are expected to enroll based on the subsidies being offered. The others are undocumented. Open enrollment is from October 1st to March 30th. In subsequent years, open enrollment will be from October 15th to December 7th. There are two programs one for small businesses and the other for individuals. Small business is defined as one that has 60 employees or less. The enrollment period for small businesses is year round. The number is 1-855-355-5777 and they are available from 8am-8pm.

There are navigators who can assist individuals with enrollment. They speak several languages. They also have insurance brokers and certified application counselors who are available to train staff as in hospitals. Every insurer in the state was sent an invitation to participate, several agreed to participate.

All insurance plans will now have to include certain things. These are called essential health benefits. Every plan will now include prescription drug coverage. There are four levels of plans from bronze plans which will cover 60% of the cost of the plan up to platinum which covers 90%. Financial assistance is available. A study predicts that about 86% will be available for some type of subsidy. One is for premiums and the other is to pay for costs.

Small businesses must be based in New York State, they have to have less than 50 employees, and they must offer the plans to all employees. The employees do not have to accept them. There will be penalties that will go up over the next three years, going from \$95 to \$395 on the third year. They will have tax credits up to 50% of the premiums. There is no minimum participation. There is a fact sheet in several languages. Sole proprietors will no longer exist; they will be listed as individuals. The plans are all the same the only difference is the doctors and the networks that are available. In all of New York none of the plans allow you to go out-of-network. None of these changes will affect the Medicare Health Plan.

Jackie Ludorf
Chair, Health, Seniors, and Social Services Committee