



Federal Health Care Reform in New York State

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Implementation Update

Volume 1, Issue 1

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More Resources

www.HealthCareReform.ny.gov
Visit New York's health care reform website for more information on implementation in the State.

www.HealthCare.gov
Check out the new federal website that describes health insurance options that are available and the Affordable Care Act.

www.grants.gov
Find health care reform grants through this federal website.

Health Care Reform Implementation Update

Welcome to the Health Care Reform Implementation Update. This periodic message will be the method of updating stakeholders and citizens with news of health care reform implementation in New York, such as requests for comment from the U.S. Department of Health and Human Services, grant opportunities that are available through the Affordable Care Act, and when the new reforms take effect. (If you wish to unsubscribe from this mailing list, send an email with subject line "unsubscribe" to HealthCareReform@chamber.state.ny.us.)

Pre-Existing Condition Insurance Plan Accepting Applications

The health care reform law contains a provision for the establishment of a temporary statewide insurance pool for high risk individuals. Coverage through this program will be available until January 2014 when more health insurance coverage options become available through a Health Insurance Exchange.

This new program is called the Pre-Existing Condition Insurance Plan (PCIP) and will be available throughout the country. In New York State, the PCIP plan is called the [NY Bridge Plan](#), and is administered by Group Health Incorporated (GHI), an EmblemHealth company.

The NY Bridge Plan provides health coverage to individuals who have a pre-existing medical condition, have not had insurance for six months, and who are legal residents. The NY Bridge Plan covers a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs. Eligibility is not based on income and the Plan does not charge a higher premium because of a pre-existing condition. Coverage for a pre-existing condition begins right away, with no waiting period.

Applications will be available beginning August 20, 2010, with coverage effective October 1, 2010. Enrollment is on a first-come, first-served basis. If the NY Bridge Plan reaches capacity, a waiting list will be established. The plan's application is available at www.nybridgeplan.com. Additional information on the NY Bridge Plan is available at <http://www.HealthCareReform.ny.gov>.

HHS Request for Comment

One of the central parts of health care reform is the creation of health insurance exchanges in every state by January 1, 2014. The exchanges will provide a marketplace where individuals, small groups and small businesses can purchase affordable health insurance. The goal is to have clear and easily understandable information about different health insurance policies so people can make informed

choices. The U.S. Department of Health and Human Services (HHS) has to create the rules and standards for these exchanges. HHS is seeking input from states, consumer advocates, employers, insurers, and other interested stakeholders as it develops the rules and standards Exchanges should be required to meet. This [request for comment](#) includes questions on a variety of topics relating to the Exchanges, such as quality standards, employer participation, eligibility and enrollment, and plan participation.

Stakeholder groups are encouraged to submit comments to HHS. Stakeholders are also encouraged to send their final comments to the State via email to HealthCareReform@chamber.state.ny.us. The State will review these comments as it formulates its own comments, as appropriate. Comments are due to HHS by October 4, 2010.

New State Website

A new State website has been created to focus on federal health care reform. The website - www.HealthCareReform.ny.gov - includes descriptions of health care reform, how it will benefit New Yorkers, and the progress of implementation in the State. The website also includes information on how residents can obtain health insurance coverage and the public programs already in place in the State.


Also included on the website are timelines of when specific provisions of health care reform go into effect. Several reforms take effect this year, including an [early retiree reinsurance program](#) that will help offset the cost of providing health insurance to retirees age 55 and over who are not eligible for Medicare, and the mailing of rebate checks to Medicare Part D enrollees who reach the "donut hole" coverage gap.

In addition to these resources, the website also includes a list of [questions and answers](#) on health care reform and a phone number and email address residents can use to ask additional questions. The questions and answers list is being continuously updated based on the questions received. Stakeholder groups are encouraged to share this website with their constituents as a valuable resource to understand federal health care reform and the implementation process in New York.

Available Grants

There are many new grant opportunities available through the Affordable Care Act to states and other stakeholder groups.

Your organization may be eligible for this grant:	<ul style="list-style-type: none"> • Health Center New Access Point Grant
New York State has applied or will apply for these grants:	<ul style="list-style-type: none"> • Health Insurance Premium Review Grant • Health and Long-Term Care Options Grants • Maternal, Infant and Childhood Home Visiting Program Grant • States' Health Professional Workforce Planning Grant, part of Primary Health Care Workforce Grants • Support for Pregnant and Parenting Teens and Women Grant

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| | <ul style="list-style-type: none">• Strengthening Public Health Infrastructure Grant• Consumer Assistance Program Grant• State Planning and Establishment Grant for the Insurance Exchanges |
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