

Insurance & You

Achiezer Staff

Navigating the Insurance Maze, Part I What Are My Options?

My husband just lost his job and the family insurance. I can get insurance through my job, but we can't afford it right now.

My single daughter has been on my health insurance plan until now, but she is turning 26 in June and will be taken off the plan. What can I do?

I am moving to New York from out of town with my wife and two children. My wife and I are still students and cannot afford health insurance through our school. Are there any other options?

Questions like these come into Achiezer's insurance office every day. In essence, everybody wants to know the same things: What are my options? How do I qualify? What will it cost? And how will the change affect me and my family?

Although the subject of public health insurance is too broad to be comprehensively covered in an article, some basic information can clear up a lot of the typical questions and misconceptions. In this series, Achiezer's insurance specialist Sruly Miller addresses some of the most common concerns.

Q: Public insurance sounds scary; I'm getting the picture of substandard care at substandard clinics. I feel I need private insurance if I want my family to get optimal care.

A: In my experience, people who are afraid of public insurance simply don't understand it. In actuality, public insurance plans are accepted by all major hospitals and pharmacies, as well as the vast majority of pediatricians and general practitioners in our area. And although there are specialists who do not accept public insurance, there are also expert practitioners in just about every field of medicine who do accept public insurance coverage and can give equally good care. When I discuss the various options with people who come into the office, we generally conclude together that even if they would want to use the services of a particular specialist when the need arises, the savings that they would get from being on public insurance far exceed the cost of paying for out of pocket visits every now and then.

Q: What are the different public insurance options in Nassau and Queens County, and what is the difference between them?

A: There are four different public insurance options: Medicaid, Family Health Plus, Child Health Plus, and Healthy New York.

Medicaid is a federal medical insurance program designed for low income families. The benefits are broad, including hospitalizations, doctors, and medications without co-pays or deductibles. Processing time for applications is 6-8 weeks; however, coverage may be retroactive up to three months.

Family Health Plus (FHP) is a state medical insurance program, designed for people whose income exceeds Medicaid eligibility levels. The name is something of a misnomer, since the plan also covers single individuals as well as couples without children. The plan does NOT cover children. Processing time for applications is 6-12 weeks. Coverage begins on the first of the month following process completion.

Child Health Plus (CHP) covers children who are not eligible for Medicaid. This program allows for much higher income levels than the other programs. Premiums are based on a sliding scale, and can range from \$0 to \$180 per month. Coverage is similar to that offered by Medicaid, albeit with some limitations (such as no orthodontics, no long-term care). Coverage begins on the first of the month following submission of the application, so long as the application is received by the 20th of the month.

Healthy NY is a state medical insurance program, designed for those who are not eligible for free insurance but do not have access to group coverage. Coverage includes well visits, sick visits, hospitals, diagnostics and most specialties, but it is not as comprehensive as the other public programs. The program is a good option for those who are self employed, in between jobs or otherwise do not have access to insurance through their employer. Processing time is similar to Child Health Plus.

Q: I don't want my family to be on

Medicaid. In my mind, Medicaid is for low income families with no other options.



A: The term "Medicaid" definitely carries a stigma in certain circles; however, the stigma is very much misplaced. The coverage that Medicaid offers is just as good as that offered by FHP and CHP, and may in fact be better in certain circumstances, such as in the event of long-term health problems. And incidentally, there can be Medicaid-eligible families whose financial outlook is a lot healthier than others who are not eligible for various reasons.

Q: If public insurance plans are really so wonderful, why isn't everyone I know applying for them?

A: The simple reason is that many people don't know that the programs are available to them. As the public gets educated about the topic, more and more people are leaning towards this option. It just makes the most sense.

Q: My income is definitely above the eligibility levels that I've seen online, although I would certainly love to cut my insurance bills. Is there any point in

my calling your office?

It's definitely worth it to give us a call. Sometimes you may think that you are not eligible based on your raw financial data, but depending on the situation, you may actually qualify.

Q: How can Achiezer help me with my application?

A: Our office can determine which programs you qualify for; discuss the pros and cons of the different options; help you make the best choice

for your particular circumstances; file the application; and smooth any bureaucratic issues that arise along the way to the best of our ability.

Q: How do I start the process?

A: You can get started by calling the Achiezer office at 516-791-4444 to arrange an appointment. Although we can't solve every insurance problem, we will do our utmost to assist you, and/or refer you to the appropriate resource or organization. We look forward to hearing from you!

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