



## **HELP, I JUST LOST MY JOB BECAUSE OF COVID-19. AM I ELIGIBLE FOR MEDICAID OR ANY OTHER HEALTH INSURANCE PLANS?**

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**Call Neighborhood Legal Services at 1-888-869-6576. We are here to help!!** We will set up an appointment with you within 3 business days or may be able to help you when you call if navigators are available. During this health emergency, all applications are taken by telephone.

If you need help in:

**Erie County, call us at: 716 847 0650**

**Niagara County, call us at: 716 284 8831**

**Genesee, Wyoming or Orleans County, call us at: 585 343 5450**

**Chautauqua County, call us at: 716 525 6083**

### **What are the eligibility requirements to get Medicaid from the NYSoH Marketplace?**

You have to meet certain eligibility criteria to qualify for Medicaid including:

- income (up to 138% of the FPL),
- household size,
- residency, and
- immigration status.

### **What if I can't prove my income because I lost my job or the business has closed?**

During the national health emergency, you will not be required to show proof of income, so you do not have to have something from your former employer in order to get Medicaid.

### **Even though I don't have any income now, I do have some savings in the bank. Can I still get Medicaid?**

Yes. Assets are no longer eligibility criteria for people who get Medicaid through the NYSoH Marketplace.

**Do I have to pay for Medicaid?**

No. Medicaid is free and there are no monthly premiums. Co-pays are minimal.

**What benefits will Medicaid pay for?**

Medicaid has coverage including health providers, in-patient and outpatient services, labs, imaging, dental care, vision, and prescription drug coverage. Almost everyone on Medicaid receives services through a managed care plan.

**Can I apply for Medicaid now or do I have to wait for open enrollment?**

You can apply for Medicaid now. You can enroll in Medicaid, Child Health Plus and the Essential Plan all year long. You do not need a special enrollment period.

**How long will I have to wait to get Medicaid after I apply?**

During this health crisis, if you are eligible and you are working with a certified navigator, you can be approved within 2-3 days of application. If your application is approved, you will get health care coverage from the first day of the month in which you applied.

**If my employer is still offering health insurance, do I have to take it or can I get Medicaid?**

In most instances, you will be eligible for Medicaid even if your employer offers health insurance. You should apply as soon as possible. If you have no income you will most likely get Medicaid. Call our office if this is happening to you.

**What if my employer offers COBRA, do I have to take it or can I choose Medicaid?**

If you are eligible for Medicaid, even if your employer offers COBRA, you can choose Medicaid. COBRA is generally very expensive; it is the full cost of a health plan so you may want to apply for Medicaid.

**If I get Medicaid and then I get unemployment insurance, will the unemployment insurance count as income?**

Yes. Unemployment Insurance will count as income. Remember, if you are already receiving Medicaid and your income increases, you will continue to get Medicaid for 12 months.

**What about the extra \$600 dollars, will that count as income for Medicaid?**

No. This will not count as income for eligibility for Medicaid.

If you do not get Medicaid, this may or may not count as income depending on your household circumstances.

Pandemic Unemployment Assistance will count as income if you:

- Do not have children in your household, AND
- Your yearly income is more than \$25,520 for a single or \$34,480 for a couple.

Pandemic Unemployment Assistance will NOT count as income if you:

- Have children (under 19 years old, or 19 and 20 if a full-time student) in your household, OR
- Your expected yearly income is less than \$25,520 for a single individual or \$34,480 for a couple.

### **What about the stimulus payment? Will that count as income?**

No. The stimulus payment will not count toward your income eligibility for Medicaid.

### **Will I lose my Medicaid if I get a new job?**

No, you will not lose your Medicaid even if your income increases. Once you have been approved for Medicaid you will have 12 months of continuous coverage regardless of any income or household changes. You cannot lose Medicaid coverage unless you move out of state or ask to be disenrolled.

### **What about my children, can they get Medicaid?**

Yes. Children can receive either Medicaid or Child Health Plus depending on household size and income.

### **Who is eligible for Child Health Plus (CHP)?**

Children are eligible for Child Health Plus if they are • Under age 19 • New York State residents • Not eligible for Medicaid • Not covered by other health insurance • Not eligible for or enrolled in health coverage through a state health benefits program (NYSHIP) • Children may be eligible regardless of immigration status.

### **What benefits are provided under Child Health Plus?**

Child Health Plus covers services such as: Well-child visits • Physical exams • Immunizations • Lab and imaging services • Emergency services • Prescription drugs • Non-prescription drugs, if ordered by a physician • Inpatient hospital care • Short-term therapeutic outpatient services

(chemotherapy, hemodialysis) • Inpatient and outpatient mental health and substance abuse disorder services • Dental and Vision services • Speech and Hearing services • Durable Medical Equipment.

### **Does Child Health Plus cost anything?**

It depends on your household income and household size. Subsidized plans can be cost free. Unsubsidized plans have a wide range of premium costs. Once enrolled in Child Health Plus, there are little to no copays.

### **What if I can't pay my Child Health Plus premium?**

Child Health Plus plans cannot disenroll you if you can't afford to pay your *subsidized* CHP premiums beginning April 1, 2020 and will not be able to disenroll you until this national health emergency ends.

CHP customers who do not have a subsidy, but cannot pay their premium and are not eligible for a more favorable program, should call their plans to ask for extended grace periods. While they are not required to extend the grace period, they may and you should always ask.

### **What if I have too much income for Medicaid, are there any other public health insurance plans available?**

Yes, you may be eligible for the Essential Plan.

### **What is the Essential Plan (EP)? What are the eligibility requirements?**

Eligibility for the Essential Plan is based on income, household size and citizenship status.

You may be eligible if you are • a New York State resident • Able to meet the Essential Plan income requirements • Lawfully present in the U.S. • 19-64 years old • Not eligible for Medicaid or Child Health Plus • Not eligible for employer insurance.

### **Is the Essential Plan free?**

It depends. The Essential Plan has 4 different tier levels and in Western New York, premiums range from \$0-\$41 per month depending on income and household size. There are no deductibles and co-payments are low.

### **What does the Essential Plan cover?**

The Essential Plan mirrors the Medicaid coverage. The Essential Plan covers inpatient, outpatient, labs, imaging, and prescriptions. Dental and vision may be extra. It is free

preventive care • Inpatient care • Outpatient services • Maternity and newborn care • Emergency services • Lab and imaging • Prescription drugs • Rehabilitative and rehabilitative services • Mental health and substance use disorder services • Wellness and chronic disease management services.

### **What if I can't pay my Essential Plan premiums?**

During this national health emergency, the Essential Plan cannot disenroll you if you fail to pay your premiums.

### **What if I make too much money for public health insurance plans like Medicaid and EP, are there any other options for me on the NYSoH Marketplace?**

Yes. If you are not Medicaid or Essential Plan eligible, there are other health insurance options available to you. NYSOH offers Qualified Health Plans (QHP) that are available in 4 different metal levels. The monthly premium and costs and summary of benefits vary greatly.

### **How much does a Qualified Health Plan cost?**

The price you pay each month will depend on the plan you pick. You may be eligible for an Advanced Premium Tax Credit (APTC) to offset the monthly cost of insurance. Another option available is a cost sharing reduction; this reduces the out-of-pocket costs on certain plans. Both are based on income and household size.

### **Can I enroll in a private health plan now or do I have to wait for open enrollment?**

If you are currently uninsured, there is a special enrollment period that will go through May 15, 2020 so you can enroll in Qualified Health Plans on the NY State of Health Marketplace (or directly with a health insurer). The insurance will be effective as of April 1, 2020. You have 60 days to enroll into a QHP after you lose your health insurance.

### **What can I expect when I apply for health insurance on the NYSoH Marketplace?**

The application is easy to complete. NYSOH uses one application for all the available health plans.

You will need to know the names, date of birth, citizenship information and social security numbers for everyone in your household when you apply. You will also need to know your income information for 2020.

With the help of a certified Navigator, the process usually takes between 15 and 20 minutes. For Medicaid there can be an instant determination or it may take up to three days to get an approval.

**What if I have other questions or want help enrolling in one these health care plans through the Marketplace?**

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