The New York Immigration Coalition
Update: Immigrants and Health Reform
November 1, 2010

As you know, national health care reform – **the Patient Protection and Affordable Care Act** – passed more than 7 months ago in March.

New consumer protections provided under a Patient's Bill of Rights took effect on September 23rd, 2010, particularly for people who have or buy new private health insurance. The NYIC is resuming its Immigrants and Health Reform Updates to share information about these changes and how immigrant communities are affected. This update is about New York's new private insurance plan for individuals with "pre-existing conditions," or chronic or serious medical conditions.

For a general overview on how immigrant New Yorkers are affected by the Affordable Care Act, please see our last *Update: Immigrants and Health Reform* from June 15, 2010 on our website – www.thenyic.org.

NY BRIDGE PLAN:
Cheaper Health Insurance for Individuals with "Pre-Existing" Medical Conditions

To improve access to affordable health care and health insurance, New York State has created a new, subsidized Pre-existing Condition Insurance Plan (PCIP) for individuals who: **1)** have a serious or chronic medical condition; **AND 2)** have not had insurance for at least 6 months; **AND 3)** are citizens or legal US residents.

In New York State, the PCIP plan is called the *NY Bridge Plan*, and is administered by GHI, an EmblemHealth company. People with serious or chronic medical conditions can now apply to be covered by the NY Bridge Plan until other affordable coverage is available through New York's insurance exchange in 2014.

Who is eligible?
Individuals must have NOT had insurance for at least 6 months, must have a "pre-existing medical condition," and must be citizens or legal US residents. Applicants will have to submit proof of medical condition and proof of citizenship or immigration status.

There is no family or dependent coverage with the NY Bridge Plan. Eligible individuals must each apply separately.

Pre-existing medical conditions include, but are not limited to: brain/nervous system conditions (e.g. Alzheimer's, dementia, epilepsy); cancer/tumors; digestive conditions (e.g. ulcers, Hepatitis); heart and circulatory system conditions (e.g. hypertension, high

blood pressure, hemophilia, sickle cell, heart murmur); metabolic and endocrine conditions (e.g. diabetes, cystic fibrosis, HIV/AIDS); nervous/mental/behavioral conditions (e.g. panic disorder, depression, bipolar disorder, anorexia); respiratory conditions (e.g. COPD, asthma); and many others. For a full list of pre-existing conditions that qualify for enrollment in the Bridge Plan, visit the website: www.nybridgeplan.com.

Immigrants and the NY Bridge Plan

Undocumented immigrants will be prohibited from buying private health insurance through the new insurance exchange, set to be up and running in 2014. Since the NY Bridge Plan offers a "bridge" of coverage until the exchange is online, it contains the same exclusion. *Currently, this is the only* private *insurance plan with immigration status restrictions.* However, since the vast majority of immigrants in New York are either citizens or lawful residents, many immigrants may benefit from this new plan.

The NY Bridge Plan is currently using the same immigration status rules as New York's Medicaid program. The following list is NOT exhaustive. Please contact the NYIC if you have a question about immigrant eligibility or documenting immigration status.

Who is eligible?

- US-born and Naturalized Citizens
- Legal Permanent Residents (LPRs, or Green Card Holders) and LPR applicants
- Refugees, Asylees & Asylum Applicants, Victims of Trafficking, Victims of Crime, Violence Against Women Act (VAWA) self-petitioners
- Individuals who have been granted, or have applied for, Temporary Protected Status (TPS)
- Other PRUCOL immigrants. PRUCOL stands for Permanently Residing Under Color of Law and is not an immigration status. This category includes:
    - *Immigrants with a specific status* – e.g. Order of Supervision, Deferred Action, Paroled for less than one year;
    - *Applicants* for: adjustment of status, asylum, suspension of deportation, deferred action, Temporary Protected Status, or U visa;
    - *Some nonimmigrant visa holders* – K3-4, V1-4, and T; and
    - *Citizens of the Federated States of Micronesia and the Marshall Islands*.

Who is ineligible?

- Undocumented immigrants
- Some non-immigrant (temporary) visa holders

Free Interpretation and Translation Assistance

All applicants have a right to get help in a language they can understand. All enrollers and hotline operators are required to offer free translation and interpretation services to anyone who cannot communicate effectively in English. Important documents, such as applications, should be translated in writing or orally. An interpreter or bilingual worker, whether in-person or over the telephone, must be provided for all interactions in the

office. Interpretation services should be free of charge and language assistance applicants should not be made to wait unreasonably longer than English speaking applicants.

Cost of NY Bridge Plan

NY Bridge Plan eligibility is not based on income. Monthly premium rates are standardized based on where you live.

Upstate counties	$362 per month
Downstate counties	$421 per month

Downstate counties include: Bronx, Dutchess, Kings, Nassau, New York, Orange, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster, and Westchester. All other NY counties are considered upstate.

Type of Service	Co-pay
Office Visit	$20
Inpatient Per Occurrence	$500
Emergency Room	$100
Preventive Care	No Co-pay

Coverage and Benefits under NY Bridge Plan

A broad range of services including vision, alcohol and substance abuse services, mental health services, maternity care and speech therapy are included. Click here for a full list of benefits.

The NY Bridge Plan is an Exclusive Provider Option (EPO), which means that you must use doctors and health care providers who are in the GHI-EPO network, except in cases of emergency or when care is not available through a participating provider. Click here or call 1-877-444-9961 to find out if your doctor participates with this plan.

Enrollment

Coverage by the NY Bridge Plan started October 1, 2010. Applications must be completed and approved by the 15th of the month for coverage to begin the following month. If after the 15th, coverage will be effective the first day of the month after the following month. Enrollment is on a first come, first served basis. Therefore, if the NY Bridge Plan reaches capacity a waiting list will be established.

For more information or to fill out an application visit:
www.nybridgeplan.com, or call 1-877-444-9622

For more information about immigrants' eligibility for the NY Bridge Plan, or if you have trouble applying, contact Andrew Jones at the New York Immigration Coalition:
ajones@thenyic.org, 212-627-2227 x222.

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