

Visit OCHIA's website at www.nyc.gov/healthstat for more information on health insurance and domestic partner coverage.

CITY OF NEW YORK

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OCHIA



HEALTH INSURANCE
COVERAGE FOR
DOMESTIC
PARTNERS



HUMAN RESOURCES ADMINISTRATION/
DEPARTMENT OF SOCIAL SERVICES
Office of Citywide Health Insurance Access
180 Water Street, New York, NY 10038

OCHIA

Office of Citywide Health
Insurance Access

As a result of an effort initiated by Mayor Bloomberg in 2005, all health insurers have voluntarily made domestic partner coverage available to New York City's small businesses with 2-50 employees. In addition, City workers and employees at large businesses may readily access domestic partner coverage through their employer's health plan.

As part of New York City's Human Resources Administration, the Office of Citywide Health Insurance Access (OCHIA) provides impartial guidance to working individuals and small businesses in need of affordable health insurance. The mission of OCHIA is to expand access to health insurance for all New Yorkers.

Obtaining domestic partner coverage varies by employer:

Small Businesses/Organizations

All insurers have voluntarily made domestic partner coverage available to New York City's small businesses with 2-50 employees. Coverage is also available through the special options highlighted in this guide. To add a domestic partner, employees should contact their benefits coordinator. Employers should consult with their insurance agent/broker or contact one of the insurers on the back of this panel to add domestic partner coverage to new or existing policies.

Sole Proprietors

GHI (800.444.2333) is the only insurer in New York City to make domestic partner coverage available to sole proprietors. Sole proprietors may also obtain domestic partner coverage through Healthy NY and other special options highlighted in this guide.

Large Businesses/Organizations

Insurers have made domestic partner coverage widely available to large businesses with more than 50 employees. To obtain coverage, employees should contact their benefits coordinator. Employers should consult with their insurance agent/broker or contact their insurance company directly to add domestic partner coverage to new or existing policies.

City Employees

City employees and retirees may obtain health insurance coverage for an eligible domestic partner. Eligibility information is available from your agency's human resources office or the Office of Labor Relations Domestic Partnership Liaison Unit at 212.306.7605 (employees) or 212.513.0470 (retirees).

SMALL BUSINESSES MAY CONTACT ONE OF THE FOLLOWING INSURERS TO ADD DOMESTIC PARTNER COVERAGE

AETNA*
800.234.8454
www.aetna.com

ATLANTIS
866.747.8422
www.atlantishp.com

CIGNA
800.456.6575
www.cigna.com

EMPIRE
800.662.5193
www.empireblue.com

GHI*
800.444.2333
www.ghi.com

HEALTH NET*♦
800.848.4747
www.healthnet.com

HIP*
800.447.7187
www.hipusa.com

OXFORD*
800.216.0778
www.oxhp.com

* DP coverage available through all small group plans.
♦ Coverage through Health Net available by December 2007.



HRA's Office of Citywide Health Insurance Access can also help you with the coverage you need.



QUESTIONS ON DP COVERAGE

Question: Does it cost extra to add coverage for a domestic partner?

Answer: The cost of domestic partner coverage is no more than adding a spouse.

Question: How do businesses and organizations make domestic partner coverage available to employees?

Answer: Some insurers require employers to add a simple domestic partner rider to a policy when applying for coverage or upon renewal. For other insurers, domestic partner coverage is automatic and written into all group plans.

Question: How do insurers determine eligibility for domestic partner coverage?

Answer: Requirements vary among insurers. All insurers, however, require proof that domestic partners have lived together on a continuous basis and are financially interdependent.

Question: Do domestic partners need to register their relationship with the jurisdiction or municipality where they reside?

Answer: Insurers often require domestic partners to register their relationship and submit proof of such registration.

For information on how to register a domestic partnership in New York City, go to www.nycmarriagebureau.com or call 212.669.2400.

Question: When can domestic partners be added to a health plan?

Answer: Generally you may add an eligible domestic partner at the same time an employee is added to a group's plan. Depending on the insurer, you may also add a domestic partner within 30 days of a qualifying event, e.g., upon registering a domestic partnership.

Question: Can individuals obtain domestic partner coverage directly from an insurer?

Answer: New York State insurance law currently does not allow domestic partner coverage for individuals obtaining health insurance outside of group or sole proprietor plans.

Domestic partner coverage for small businesses and sole proprietors is also available through the following special health insurance options available in New York City:

Brooklyn HealthWorks
718.596.4550
www.brooklynhealthworks.com

Freelancers Union
718.222.1099
www.freelancersunion.org

HealthPass
888.432.5849
www.healthpass.com

Healthy NY
866.432.5849
www.healthyny.com

LIA Health Alliance
800.542.5513
www.liahealthalliance.com

Staten Island Wrap
718.727.1900 ext. 20
www.sichamber.com

Visit OCHIA's website at www.nyc.gov/healthstat for more information on these special options or call **212.331.6018**.