

# Why offer health insurance?

## Helps You Create and Maintain a Healthy and Productive Workforce

Employees view health insurance as the most important job benefit. Offering health insurance to your employees will help you attract and maintain the highest quality workers. With the proper access to care, it's more likely that your workers will be healthy - and healthy workers are productive workers.

## Can Mean Significant Tax Savings for Your Business and Your Employees

Since health insurance premiums count as a business expense, they reduce an employer's overall tax liability. By using pre-tax earnings to pay for their share of the premium, employees also save money by reducing taxable income.

## Buying as a Group Saves Money

When you buy health insurance as a group, the financial risk is spread across many people. Because of this, group plans have more comprehensive coverage at lower premiums than plans available to individuals on the private insurance market.

*The mission of the Mayor's Office of Health Insurance Access is to increase access to health insurance for New Yorkers.*

*For more information about health insurance for small businesses, sole proprietors and individuals, to download a copy of this brochure or to find out more about our office, please visit us at [www.nyc.gov/healthstat](http://www.nyc.gov/healthstat)*

*For additional information you can also visit the New York State Insurance Department's Health Insurance Resource Center at [www.ins.state.ny.us/chealth.htm](http://www.ins.state.ny.us/chealth.htm)*

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# frequently asked questions

## SMALL BUSINESSES

### Do I have to pay for the entire premium cost?

No. Many employers share the cost of premiums with their employees, who pay their portion that you do not pay through payroll deductions. You may also decide to offer family coverage. Most employers pay for at least part of the cost of family coverage.

### Can I select which types of employees get coverage?

Yes. You can decide to cover all employees or may determine that you only want to cover a subgroup of employees - for instance, those who work more than 20 hours per week. Most plans allow you to set the eligibility criteria. Check with the specific plan you're interested in.

### Do all employees have to buy for my business to qualify?

No. Most plans require a certain percentage of employees to enroll in order for your business to qualify for coverage - normally 70 to 75%.

### Can my coverage be cancelled due to too many claims?

No. As long as you qualify for coverage as a small business and pay your monthly bill, your coverage cannot be cancelled.

## SOLE PROPRIETORS & INDIVIDUALS

### What can I be charged for individual coverage?

Plan prices vary, but cost is based on a "community rate" - the average cost offered to all individuals seeking the same coverage in a geographic region. In New York State it is illegal for individual plan premiums to vary due to age, gender, health status or occupation.

### Can they cancel my policy if I submit a lot of claims?

No. "Guaranteed renewability" ensures your coverage cannot be cancelled as long as you pay the premiums.

### Can I buy a policy that covers my family?

Yes. In New York State, insurers selling plans to individuals MUST offer family coverage options. They may also offer individual + spouse, parent + child(ren) or domestic partner coverage plans.

# A Guide to health insurance Options for New York City's small businesses, sole proprietors and working individuals



Mayor's Office of Health Insurance Access  
Michael R. Bloomberg  
Mayor, City of New York

	OPTION	COVERAGE	ELIGIBILITY	COST								
<p><i>The City of New York and New York Business Group on Health</i>  <b>HealthPass</b>            888.313.7277            www.healthpass.com</p>	<p>Designed to meet the varied needs of NYC's small businesses. Employers decide how much to contribute towards the cost and employees choose from 30+ benefit options, with one simple bill for employers.</p>	<p>Choose from five carriers and 30+ benefit options which include comprehensive medical plus prescription drugs, dental and vision care. Disability, life and accidental death and dismemberment coverage are also available.</p>	<p>Small businesses (2-50 employees) with an active address in one of the 5 boroughs or participating counties (Nassau, Suffolk, Westchester, Rockland, Orange, Putnam and Dutchess). Must meet "loose" 75% participation requirement (75% of eligible employees must enroll in HealthPass or have other coverage).</p>	<p>Monthly premium range</p> <table border="0"> <tr> <td>Employee</td> <td>\$142* - 785</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>245* - 1,411</td> </tr> <tr> <td>Employee + Spouse</td> <td>271* - 1,568</td> </tr> <tr> <td>Family</td> <td>396* - 2,430</td> </tr> </table>	Employee	\$142* - 785	Employee + Child(ren)	245* - 1,411	Employee + Spouse	271* - 1,568	Family	396* - 2,430
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<p><i>New York State</i>  <b>Healthy NY</b>            866.432.5849            www.healthyny.com</p>	<p>Designed for small businesses that have not provided health insurance during the last 12 months, sole proprietors &amp; uninsured workers whose employers don't provide coverage.</p>	<p>Choice of 12 carriers in NYC; broad coverage <i>except</i> mental health services, home health care, chiropractic care, substance abuse treatment, physical therapy and hospice care.</p>	<p>For (1) small businesses (2-50 employees), where 30% of employees earn \$34,000 or less annually, (2) sole proprietors and (3) working individuals. Sole proprietors and working individuals must not be eligible for employer coverage or Medicare and must meet certain income guidelines.</p>	<p>Monthly premium range**</p> <table border="0"> <tr> <td>Employee</td> <td>\$ 164-288</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>290-536</td> </tr> <tr> <td>Employee + Spouse</td> <td>329-583</td> </tr> <tr> <td>Family</td> <td>485-881</td> </tr> </table>	Employee	\$ 164-288	Employee + Child(ren)	290-536	Employee + Spouse	329-583	Family	485-881
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<p><i>Long Island Association</i>  <b>LIA Health Alliance</b>            800.542.5513            www.liahealthalliance.com</p>	<p>Gives NYC's small businesses and sole proprietors the opportunity to choose from seven insurers and numerous benefit plan options, with one simple bill for employers.</p>	<p>A variety of benefit options; coverage options include comprehensive medical care plus prescription drugs, dental and vision care.</p>	<p>For small businesses (2-50 employees) and sole proprietors. To be eligible, an employee must work more than 20 hours for eligible employer in a regular scheduled work week, and business or sole proprietor must be located in New York City, Long Island, or in Westchester or Rockland County.</p>	<p>Monthly premium range</p> <table border="0"> <tr> <td>Employee</td> <td>\$140* - 795</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>242* - 1,431</td> </tr> <tr> <td>Employee + Spouse</td> <td>269* - 1,590</td> </tr> <tr> <td>Family</td> <td>394* - 2,465</td> </tr> </table>	Employee	\$140* - 795	Employee + Child(ren)	242* - 1,431	Employee + Spouse	269* - 1,590	Family	394* - 2,465
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<p><i>Brooklyn Chamber of Commerce</i>  <b>Brooklyn HealthWorks</b>            718.596.4550            www.brooklynhealthworks.com</p>	<p>A low-cost plan designed for Brooklyn's small businesses that have not provided health insurance during the last 12 months, sole proprietors and uninsured workers whose employers do not provide coverage.</p>	<p>Through one carrier - Group Health Inc. (GHI) - offers broad coverage <i>except</i> mental health services, home health care, chiropractic care, substance abuse treatment and hospice care.</p>	<p>For (1) small businesses (2-50 employees) in Brooklyn, where 30% of employees earn \$34,000 or less annually, (2) sole proprietors and (3) working individuals. Sole proprietors and working individuals must not be eligible for employer coverage or Medicare and must meet certain income guidelines.</p>	<p>Monthly premium range</p> <table border="0"> <tr> <td>Employee</td> <td>\$ 177-208</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>336-396</td> </tr> <tr> <td>Employee + Spouse</td> <td>389-458</td> </tr> <tr> <td>Family</td> <td>522-614</td> </tr> </table>	Employee	\$ 177-208	Employee + Child(ren)	336-396	Employee + Spouse	389-458	Family	522-614
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<p><i>Working Today</i>  <b>Freelancers Union</b>            718.222.1099            www.workingtoday.org</p>	<p>Offers group insurance options and other benefits to independent workers (freelancers, temps, consultants, contingent workers, contract workers and sole proprietors) in and around NYC.</p>	<p>Through two carriers - HIP and Perfect Health - offers five benefit options. Coverage options include inpatient and outpatient care, emergency coverage, prescription drug coverage, dental care, home health care, physical, occupational and speech therapy, mental health care, substance abuse and chiropractic care.</p>	<p>Individual residents of NYC or Nassau, Suffolk, Westchester, Rockland or Orange County and: 1) be an independent worker, 2) have EITHER earned \$10,000 in the last 6 months OR worked 20 hours a week in each of the last 8 weeks and 3) work in one of these industries or occupations: nonprofit, financial services, technology, media &amp; advertising, skilled computer user, arts &amp; entertainment, healthcare or childcare.</p>	<p>Monthly premium range</p> <table border="0"> <tr> <td>Individual</td> <td>\$ 114* - 288</td> </tr> <tr> <td>Individual + Child(ren)</td> <td>225* - 536</td> </tr> <tr> <td>Individual + Spouse</td> <td>264* - 575</td> </tr> <tr> <td>Family</td> <td>374* - 879</td> </tr> </table>	Individual	\$ 114* - 288	Individual + Child(ren)	225* - 536	Individual + Spouse	264* - 575	Family	374* - 879
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## What are my options?

You can **contact an insurance agent or broker** who will work with you to find a plan that best meets the needs of you and your workforce.

You should also **explore the five health insurance options above** designed specifically for small business and individuals in the NYC area.

If you can't offer coverage right now, your employees may have other options. Depending on family income, individuals and their family members may be able to get coverage through public health insurance programs. Call 311 or visit [www.nyc.gov/healthstat](http://www.nyc.gov/healthstat) for more information.

\* High deductible plan; \*\*Rates for New York City's 5 boroughs  
 Contact individual programs for more information and current rates

## What factors should I consider?

Whether you are searching for yourself or your employees, you should consider

- ✓ The type of coverage offered by the health plans or carriers
- ✓ Range of choice in benefit options
- ✓ Relative ease of the enrollment and billing processes

- ✓ Affordability - Cost usually depends on the type of plan selected. You should consider all costs, including the premiums and out-of-pocket expenses such as copayments and deductibles (if applicable).
- ✓ Special program policies such as pre-existing condition limitations that may restrict coverage for some people.