



SEIU Local 200United  
 731 James Street, Suite 300  
 P.O. Box 1130  
 Syracuse, NY 13201

## Finding a Navigator

Navigators work for New York State in their home county. Their job is to help you choose the healthcare plan that is best for you and your family.

They are familiar with the Affordable Care Act and can help you “navigate” the Marketplaces. They can help you fill out an application as well. Community outreach is another part of their job. Navigators provide Marketplace information to individuals, municipalities and businesses.

Your union has a link to the Navigators working in each county in New York at [seiu200united.org](http://seiu200united.org). Or check this website for information: [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov). New York State of Health will also operate a toll-free 800 number for questions, starting October 1, 2013. We will post it on our website as soon as it is operating.

Local 200United staff will facilitate meetings between members and Navigators, upon request. If you’d like a Navigator to speak to your next membership meeting talk to your Union Representative or email us at [healthcare@local200united.org](mailto:healthcare@local200united.org).

## When you meet with a Navigator you will need:

1. Social Security number or a document number.
2. Valid email address. Don’t have an email? A Navigator can help you.
3. Employer name and current income for yourself, as well as for anyone else in your household. You can find this information on a current pay stub or recent W-2 form.
4. If you or anyone else in your household currently has health insurance, you’ll need information about that insurance, including the current policy number(s).

# Affordable Healthcare Is Here

*Working and uninsured? We’ve got you covered.*

Dear Local 200United Member,

It’s been a long time coming, but through the efforts of SEIU and our political allies, healthcare for all is now a reality. The Affordable Care Act (ACA) will provide health insurance to every American in a whole new way.

Many of you in the larger workplaces already have health insurance, which your union fought for and which is protected by the collective bargaining agreement. For you, the ACA provides the safeguards and guarantees fought for by labor unions for decades, including:

- Eliminating lifetime and annual limits on coverage.
- Allowing young adults up to age 26 to remain on a parent’s health insurance.
- Providing free, annual preventive care.
- Lowering insurance rates through the new Marketplaces (formerly called Exchanges).
- Expanding coverage for medications.
- Guaranteeing coverage for those with pre-existing conditions.

Approximately 3,000 members of Local 200United currently are without healthcare. The ACA provides a pathway for you to obtain affordable coverage, many for the first time ever; that coverage contains the same protections listed above.

Your union stands ready to provide assistance to make sure members benefit from this legislation. Some provisions are confusing, so I assembled a team to study the ACA and make it easier to understand. They have been meeting since May and are available to discuss the law with your officers and stewards. In addition to this brochure, we have set up an email account, [healthcare@local200united.org](mailto:healthcare@local200united.org), where you can send questions,



which we will answer. We also have created a page on our website, [seiu200united.org](http://seiu200united.org). It will contain complete information about the law, links to important sites and tools, and updates concerning the ACA.

This publication also contains information that will assist you in this process. Read it through, consider your options and then meet with a state-assigned Navigator, whose job is to help you.

Securing affordable healthcare for all Americans marks a huge victory for the labor movement—we fought for guaranteed, universal healthcare, which is every American’s right. Protect yourself and your family: sign up today. A number of detractors keep attacking the law, even lying about its provisions—but it’s the law, and we can help protect it by standing together, in solidarity. Please support the candidates that support this law and working men and women everywhere.

In Solidarity,

*Scott Phillipson*

President

**SEIU Local 200United**

# Guaranteed Healthcare for All

Starting in 2014, the ACA will cover people who have never received healthcare coverage. Many of you will qualify for subsidies. Your eligibility is based on your annual household income. Subsidies are available according to that income. For more information, check [healthbenefitexchange.ny.gov](http://healthbenefitexchange.ny.gov).

Signups start October 1, 2013 for the Affordable Care Act, which has set up two ways for Americans to obtain healthcare coverage, which begins January 1, 2014. There are two pathways to secure affordable insurance:

- Expanded Medicaid (which New York State adopted), and
- Healthcare Exchanges (now called Marketplaces).

## Medicaid Eligibility

One of the goals of the ACA is to provide healthcare coverage for those who have never received it before, or who couldn't afford it. New York State opted into the Expanded Medicaid program offered by the federal government, so Medicaid benefits have been enhanced as well.

Another change to Medicaid is that the state's Child Health Plus program is now part of the new and improved Expanded Medicaid. Child Health Plus covers children living in households with incomes of up to 400% of the Federal Poverty Level, as detailed in Chart #3. Please consult Chart #1 to see if your income qualifies you for Medicaid. For some of you, Medicaid will be free. If you receive Medicaid benefits you will not be eligible for the Marketplace plans.

Chart #1

## Medicaid Qualifying Incomes

Family Size	Maximum Yearly Income	Maximum Hourly Wage
1	\$15,282	\$7.40
2	\$20,628	\$10.00
3	\$25,975	\$12.58
4	\$31,322	\$15.18
5	\$36,668	\$17.77
6	\$42,015	\$20.36
7	\$47,361	\$22.95
8	\$52,708	\$25.54

These figures reflect 133% of the Federal Poverty Level, which is updated annually.

## Exchange/Marketplace

### Eligibility

If you don't qualify for Medicaid because your income exceeds that on Chart #1, Healthcare Marketplaces will provide affordable coverage and possible subsidies. Everyone will receive an Exchange Notice from their employer. Many of you will qualify for tax credits and cost-sharing benefits to reduce the cost of health insurance purchased through the Marketplace.

The type of coverage and how much you will pay for it are largely determined by your household income.

There are four metal plans, ranked based on cost and coverage:

- Bronze
- Silver
- Gold
- Platinum

One other plan, called Catastrophic, has a large deductible. It should only be considered as a last option because it requires a large out-of-pocket expense. Chart #2 provides a breakdown of each metal plan, along with its deductible and co-pays. A deductible is defined as the amount you owe for healthcare services your health insurance plan covers before the plan begins to pay. The deductible may not apply to all services. A co-pay is the amount you pay for a covered healthcare service, usually when you receive the service. The amount can vary by the type of covered healthcare service.

Any questions can be referred to the Navigators.

### Premium Costs

The ACA provides tax credits and cost sharing based on your household income for plans in the Marketplace. These subsidies will allow you to obtain health insurance at a cost that is affordable for you and your family. Consult Chart #3 for the amount you can expect to pay.

Chart #2

## The Metal Plans: The Breakdown

Type of Service	Platinum	Gold	Silver #1	Silver #2 FPL 200-250%	Silver #3 FPL 150-200%	Silver #4 FPL 100-150%	Bronze
Deductible	\$0	\$600	\$2,000	\$1,750	\$250	\$0	\$3,000
Max out of pocket (individual)	\$2,000	\$4,000	\$5,500	\$4,000	\$2,000	\$1,000	\$6,350
Medical Services	\$500/admission	\$1,000/admission	\$1,500/admission	\$1,500/admission	\$250/admission	\$100/admission	50% cost sharing*
Outpatient Surgery	\$100	\$100	\$100	\$100	\$75	\$25	50% cost sharing*
Inpatient Surgery	\$100	\$100	\$100	\$100	\$75	\$25	50% cost sharing*
Primary Care Physician Co-Pay	\$15	\$25	\$30	\$30	\$15	\$10	50% cost sharing*
Prescription Drug Co-Pays	Tier 1 \$10 Tier 2 \$30 Tier 3 \$60	Tier 1 \$10 Tier 2 \$35 Tier 3 \$70	Tier 1 \$10 Tier 2 \$35 Tier 3 \$70	Tier 1 \$10 Tier 2 \$35 Tier 3 \$70	Tier 1 \$9 Tier 2 \$20 Tier 3 \$40	Tier 1 \$6 Tier 2 \$15 Tier 3 \$30	Tier 1 \$10 Tier 2 \$35 Tier 3 \$70
Range of Monthly	Up to \$963.75	Up to \$819.49	Up to \$694.24	Up to \$694.24	Up to \$694.24	Up to \$694.24	Up to \$602.40

\* Cost sharing credits limit the amount you pay for out of pocket costs such as deductibles and co-payments after you enroll in a health plan and receive covered medical services. Eligibility for cost sharing credits is based on income.

~ The range of cost for premiums varies depending on your county of residence. Premiums are for Single Adults (Employee). Employees with Spouse: Multiply by 2.00; Employees with Child(ren): Multiply by 1.70; Employees with Family: Multiply by 2.85. These rates reflect those originally published, and are subject to change.

Chart #3

## What is My Yearly Cost?

Federal Poverty Level	Income: Family of 4	Income: Individual	Max Premium as % of Income	Max Premium as \$ amount (individual)
100%	\$23,550	\$11,490	2%	\$230
133%	\$31,321	\$15,281	2%	\$306
150%	\$35,325	\$17,235	4%	\$690
200%	\$47,100	\$22,980	6.30%	\$1,448
250%	\$58,875	\$28,725	8.05%	\$2,313
300%	\$70,650	\$34,470	9.50%	\$3,275
400%	\$94,200	\$45,960	9.50%	\$4,366

These figures reflect Silver Plan #3, the second lowest cost Silver Plan available, and annual income. If you choose a plan above Silver #3, you will incur a higher out-of-pocket cost.

### Calculate Your Costs

At [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov) you will find a link to a calculator where you can enter your family information and



income, and it will tell you what plan you are eligible for, and approximately how much, if anything, you will pay.