**Community Health Care Association of New York State** 

## HEALTH INSURANCE RESOURCE INDEX

for FQHC Certified Application Counselors





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# SPRING 2016

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This resource index was created by the Community Health Care Association of New York State (CHCANYS) with support from the Altman Foundation.

CHCANYS's purpose is to ensure that all New Yorkers, including those who are medically underserved, have continuous access to high quality community-based health care services, including a primary care home. To do this, CHCANYS serves as the voice of community health centers as leading providers of primary health care in New York State.

This index is not intended to be an exhaustive list of all resources available on the internet. Multiple sites have similar resources and we chose the ones we thought were comprehensive, reputable and most appropriate. These resources were available at the time of constructing this index and we can not control any future changes to the organizations websites or products.

### INTRODUCTION

### How to make the most of the Health Insurance Resource Index.

This Health Insurance Resource Index is a compilation of resources from multiple organizations and websites intended to help you provide pre-enrollment and post-enrollment services for your clients.

Resources are grouped by the enrollment stage of your clients, from understanding why they need health insurance to how to keep it once they are enrolled. In addition, there are sections on key terms, general information, and communication.

Some of these resources are more "user-friendly," featuring illustrations, photographs and plain language; you may find it helpful to share these with your clients, including printing them out and giving them copies. Others are more complicated and require a higher level of health literacy; you may want to go over these with your clients together. A few of these resources are primarily for your own benefit; you may find them helpful in expanding your own knowledge and communicating with your clients.

**Icons** indicate how simple or complicated each resource is, from \* for very simple, to • for very complicated.

Most of these resources are PDF documents. PDFs are usually easy to download and print out. We have noted how many pages there are and their file sizes — larger file sizes may take longer to download. For example, a PDF that is 100KB (kilobytes) is much smaller than one that is 5MB (megabytes).

**Icons** indicate how long and how large a PDF resource is, including and to tell you if a document is long or short, and to indicate if it would be good to print out for clients.

Some of these resources are websites and may include links to other helpful information.

Icons indicate if a resource is a website:

Most of these resources are in English. Many are also available in Spanish and a few can be found in other languages as well.

**Icons** indicate if a resource is in Spanish: If they are offered in other languages, it is noted in the description.

Every resource includes a link, or URL—this is the "address" of the resource online. Viewing this document on your computer, you can just click on it and it will open the resource in your web browser's window. If necessary, you can also copy and paste the URL in your web browser.

Icons indicate the URL:

We encourage all Certified Application Counselors to consult this index when meeting with clients, and hope it will make your work more efficient and rewarding.

Health Insurance Resource Index www.chcanys.org

### **KEY HEALTH INSURANCE TERMS**

### Help your clients understand the jargon and terminology used by health insurance companies.

#### **Types of Provider Networks**

An **EPO**, or Exclusive Provider Organization, is a managed care plan where services are covered only if you go to doctors, specialists, or hospitals in the plan's network except in an emergency.

An **HMO**, or Health Maintenance Organization, is a type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency.

A **POS**, or Point of Service Plan, is a type of plan in which you pay less if you use doctors, hospitals, and other health care providers that belong to the plan's network. POS plans also require you to get a referral from your primary care doctor in order to see a specialist.

A **PPO**, or Preferred Provider Organization, is a type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost.

### **Health Insurance Coverage Key Terms**



PDF, 11 pages, 4.7MB

Center for Medicaid and Medicare Services

U.S. Department of Health & Human Services

https://marketplace.cms.gov/technical-assistance-resources/trainingmaterials/insurance-coverage-key-terms.pdf

An illustrated guide to some of the key terms your clients need to know.

#### **Health Insurance Basics: Key Words and Phrases** You Need to Know



PDF, 8 pages, 988KB

Families USA Foundation

http://familiesusa.org/sites/default/files/product\_documents/Health%20Basics\_English 091115 web.pdf

Simple explanations of a few key terms clients may come across when comparing insurance plans, like "Provider Network" and "Deductible."

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients



Short PDF document (1–4 pages)





Long PDF document (5+ pages)



Website



Very simple, easy to understand



Moderately simple



More complicated



## **KEY HEALTH INSURANCE** TERMS CONTINUED

Fundamentos del seguro médico: Palabras y frases clave que necesitas saber



PDF document, 8 pages, 1MB Families USA Foundation

http://familiesusa.org/sites/default/files/product documents/Health%20basics Spanish\_092215\_web.pdf

### Glossary of Health Coverage and Medical Terms



PDF document, 6 pages, 112KB

Center for Medicaid and Medicare Services

U.S. Department of Health & Human Services

https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Uniform-Glossary-12-19-14-FINAL.pdf

Explains terms clients may come across when comparing insurance plans, like "Balance Billing" and "In-network Coinsurance." Includes an illustrated example of what a person might pay over the course of a year.

### Glosario de términos médicos y seguros de salud



PDF document, 5 pages, 349KB

Centers for Medicare & Medicaid Services

https://www.cms.gov/CCIIO/Resources/Files/Downloads/sbc-uniform-glossaryspanish.pdf

#### **Glossary of Health Terms**



Website

New York State of Health

https://nystateofhealth.ny.gov/glossary-of-terms.html

Provides definitions for hundreds of terms used in the health care industry in alphabetical order in both English and Spanish.

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients



Short PDF document (1–4 pages)



Long PDF document (5+ pages)



Website











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### THE IMPORTANCE OF **HEALTH INSURANCE**

Help clients understand why they need health insurance and how it will help them.

### Why You Need Health Insurance



PDF, 1 page, 90KB

New York State of Health

http://info.nystateofhealth.ny.gov/sites/default/files/Why%20You%20Need%20Health %20Insurance%20Fact%20Sheet.pdf

#### The Value of Health Insurance



PDF, 2 pages, 1.7MB

Center for Medicaid and Medicare Services

U.S. Department of Health & Human Services

https://marketplace.cms.gov/outreach-and-education/value-of-health-insuranceenglish.pdf

### Health Insurance: How it protects you from health and financial risks



Website

U.S. Department of Health & Human Services



https://www.healthcare.gov/why-coverage-is-important/coverage-protects-you/

#### **Examples of the Costs of Health Care**



Website

CostHelper.com



http://health.costhelper.com

Select from a variety of health care treatments, from dialysis to dentures, and see what they might cost without insurance. Following is one example, for a broken leg.

#### **How Much Does a Broken Leg Cost?**



Website

CostHelper.com



http://health.costhelper.com/broken-leg.html

Health Insurance Resource Index www.chcanys.org



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Short PDF document (1–4 pages)



Long PDF document (5+ pages)



Website



★ Very simple, easy to understand



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### PRE-ENROLLMENT **RESOURCES**

Help your clients understand the different types of insurance plans and how to compare them.

### **Understanding the Difference Between** Platinum, Gold, Silver, and Bronze Plans



PDF document, 4 pages, 270KB Families USA

http://familiesusa.org/sites/default/files/product\_documents/ChoosePlanDifferences.pdf A simple document to help clients understand the differences between the four main types of insurance plans.

Diferencias entre los planes platino, oro, plata y bronc



PDF document, 5 pages, 189KB Families USA



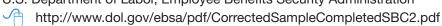
http://familiesusa.org/sites/default/files/product\_documents/enrollment/Health%20 Insurance%20Basics Choose%20Plan%20Differences SPN 100115.pdf

**SAMPLE: Summary of Benefits and Coverage:** What this Plan Covers & What it Costs



PDF document, 8 pages, 172KB

U.S. Department of Labor, Employee Benefits Security Administration



Provides an example of a hypothetical insurance plan and its costs and benefits and what they mean. You can review this with clients to help them understand what is and isn't covered in the plans they are considering.

Health Plan Worksheet: Know Your Coverage and Costs



PDF document, 2 pages, 238KB

American Cancer Society



http://www.acscan.org/content/wp-content/uploads/2014/12/Health-Plan-Worksheet-Know-Your-Coverage-and-Costs.pdf

A worksheet to help clients compare health insurance plans, especially those who have cancer or see a specialist.

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients



Short PDF document (1–4 pages)





Long PDF document (5+ pages)



Website



★ Very simple, easy to understand



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### PRE-ENROLLMENT **RESOURCES** CONTINUED

### My Health Insurance Comparison Worksheet



PDF document, 5 pages, 554KB

University of Maryland Extension

https://www.extension.umd.edu/sites/default/files/\_images/programs/insure/My Health Insurance Comparison Worksheet 3-30-13.pdf

A more detailed worksheet to help clients compare health insurance plans and includes a handy glossary of terms on the worksheet.

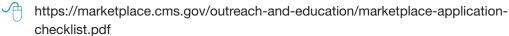
### **Marketplace Application Checklist**



PDF document, 1 page, 146KB

Centers for Medicare & Medicaid Services

U.S. Department of Health & Human Services



A short checklist of items clients need to collect to apply for or renew their health insurance coverage.

### Lista de Verificación para la Solicitud en el Mercado de Seguros



PDF document, 1 page, 268KB

Centers for Medicare & Medicaid Services

U.S. Department of Health & Human Services

https://marketplace.cms.gov/outreach-and-education/marketplace-applicationchecklist-spanish.pdf

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients



Short PDF document (1–4 pages)



Long PDF document (5+ pages)



Website



★ Very simple, easy to understand



\* Moderately simple



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### THE ESSENTIAL **PLAN**

### Help your clients find out if they are eligible for the ultra low-cost **Essential Plan.**

Many New Yorkers think they can't get health insurance because it costs too much, but with NY State of Health's new "Essential Plan" if they qualify, coverage could be as little as \$20 a month.

#### **Fast Facts on The Essential Plan**



PDF, 1 page, 99KB

New York State of Health



#### Información Acerca del Plan Esecial



PDF, 1 page, 99KB

New York State of Health

http://info.nystateofhealth.ny.gov/sites/default/files/Essential%20Plan%20Fact% 20Sheet%20-%20Spanish.pdf

### **Summary of Essential Plan Costs and Benefits**



PDF, 2 pages, 231KB

New York State of Health

http://info.nystateofhealth.ny.gov/sites/default/files/Essential%20Plan%20Benefits% 20and%20Cost%20Sharing\_1.pdf

### Resumen de costos y beneficios de Essential Plan



PDF, 2 pages, 232KB

New York State of Health



### 2016 Essential Plan Participation by Issuer by County



PDF, 3 pages, 34KB

New York State of Health

http://info.nystateofhealth.ny.gov/sites/default/files/2016%20Essential%20Plan%20by %20county 0.pdf

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients



Short PDF document (1–4 pages)





Long PDF document (5+ pages)



Website



★ Very simple, easy to understand



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### THE HEALTH INSURANCE **CARD**

Help your clients understand the information included on their new health insurance cards.

#### **Your Insurance Card or Other Document**



PDF, 1 page, 6.8MB

Center for Medicaid and Medicare Services

U.S. Department of Health & Human Services

https://marketplace.cms.gov/outreach-and-education/downloads/c2c-sampleinsurance-card.pdf

Shows what a typical health insurance card looks like and what each piece of information on it means.

### Su Tarjeta de Seguro u Otro Documento



PDF, 1 page, 156KB

Centers for Medicare & Medicaid Services

https://marketplace.cms.gov/technical-assistance-resources/c2c-sample-insurance-card-spanish.pdf

This document is also available in other languages; go to the webpage below and scroll down to where you see "Sample Insurance Card." It is offered in Arabic, Chinese, Haitian Creole, Korean, Russian and Vietnamese.

Website with links to PDFs

Center for Medicaid and Medicare Services

U.S. Department of Health & Human Services

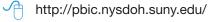
https://www.cms.gov/About-CMS/Agency-Information/OMH/OMH-Coverage2Care.html

### **NYS Medicaid Managed Care Health Insurance Cards Examples**



Website

New York State Department of Health



Shows what each insurance company's own card looks like. Click on one of the company logos and a picture of their card will pop up.

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients



Short PDF document (1–4 pages)



Long PDF document (5+ pages)



Website



★ Very simple, easy to understand



Moderately simple



More complicated



### **HOW TO USE HEALTH INSURANCE**

### Help your clients learn how to use their new health insurance.

What to Do after You Buy Health Insurance in the Marketplace



PDF, 4 pages, 151KB Families USA

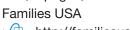
http://familiesusa.org/sites/default/files/product\_documents/enrollment/Health%20Insu rance%20Basics\_Keeping\_WhatToDoAfter\_092915.pdf

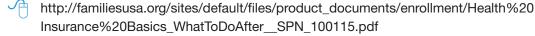
A to-do list of things to do once you have health insurance, like paying your premium and selecting your primary care provider.

Qué hacer después de comprar un seguro en el Mercado de Seguros Médicos



PDF, 4 pages, 151KB





Coverage to Care: A Roadmap to Better Care and a Healthier You PDF, 48 pages, 1.2MB



Center for Medicaid and Medicare Services

U.S. Department of Health & Human Services

https://marketplace.cms.gov/outreach-and-education/downloads/c2c-roadmap.pdf A detailed but user-friendly booklet organized in 8 steps, including how to find a provider and how to prepare for a visit.

How to Use Your Health Insurance



PDF, 5 pages, 155KB

Families USA

http://familiesusa.org/sites/default/files/product\_documents/enrollment/Health%20Insu rance%20Basics Keeping UsingHealthInsurance 092915.pdf

A detailed outline that covers how to choose a provider to preparing for an office visit.

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients



Short PDF document (1–4 pages)



Long PDF document (5+ pages)



Website



★ Very simple, easy to understand



Moderately simple



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## **HOW TO USE HEALTH INSURANCE CONTINUED**

Cómo usar su seguro médico



PDF, 5 pages, 155KB Families USA



http://familiesusa.org/sites/default/files/product\_documents/enrollment/Health%20 Insurance%20Basics UsingHealthInsurance SPN 100115.pdf

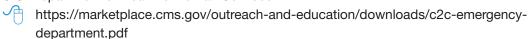
**Differences Between Your Provider's Office** and the Emergency Department



PDF, 1 page, 3.9MB

Center for Medicaid and Medicare Services

U.S. Department of Health & Human Services



A chart how and when to see a doctor at their office vs. visiting a hospital emergency room.

Diferencias Entre la Oficina de Su Proveedor y el Departamento de Emergencia



PDF, 1 page, 97KB

Centers for Medicare & Medicaid Services



https://marketplace.cms.gov/technical-assistance-resources/c2c-emergency-department-spanish.pdf

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients



Short PDF document (1–4 pages)



Long PDF document (5+ pages)



Website



★ Very simple, easy to understand



\* Moderately simple



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### **HOW TO KEEP HEALTH INSURANCE**

Help your clients understand what they need to do to keep their new health insurance.

How to Keep your Marketplace Health Insurance



PDF, 5 pages, 141KB

Families USA



http://familiesusa.org/sites/default/files/product\_documents/Consumer\_HealthInsuranc eBasics\_FACTSHEET\_KeepingHealthInsurance.pdf

A detailed outline of what you need to do once you purchase health insurance. It covers steps needed to maintain coverage.

Cómo conservar su seguro del Mercado de Seguros Médicos



PDF, 5 pages, 141KB Families USA



http://familiesusa.org/sites/default/files/product\_documents/enrollment/Health Insurance Basics\_KeepingHealthInsurance\_SPN\_100115.pdf

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients



Short PDF document (1–4 pages)



Long PDF document (5+ pages)



Website



★ Very simple, easy to understand



Moderately simple



More complicated



### **RESOURCES FOR SPECIFIC POPULATIONS**

Help your LGBT, immigrant, homeless and college student clients, plus those with cancer, get help specific to their needs.

### **Immigrants**

7 things Immigrant Families need to know about Marketplace coverage



PDF, 1 page, 2MB

Center for Medicaid and Medicare Services

U.S. Department of Health & Human Services

https://marketplace.cms.gov/technical-assistance-resources/logo-and-infographics/7things-immigrants-need-to-know.pdf

 7 factores que last Familias de Inmigrantes deben saber sobre la cobertura del Mercado



PDF, 1 page, 2.3MB

Centers for Medicare & Medicaid Services

U.S. Department of Health & Human Services

https://marketplace.cms.gov/technical-assistance-resources/logo-and-infographics/7-things-immigrants-need-to-know-spanish.pdf

#### **College Students**

What do I need students need to know about the Marketplace?



PDF, 2 pages, 1.2MB

Centers for Medicare & Medicaid Services

U.S. Department of Health & Human Services

https://marketplace.cms.gov/outreach-and-education/what-do-i-need-to-know.pdf Explains the different choices college students have for obtaining health insurance.

¿Qué necesita saber sobre el Mercado?



PDF, 2 pages, 1.3MB

Centers for Medicare & Medicaid Services

https://marketplace.cms.gov/outreach-and-education/what-do-i-need-to-knowspanish.pdf

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients











### **RESOURCES FOR SPECIFIC POPULATIONS CONTINUED**

#### **LGBT**

Where to Start, What to Ask: A Guide for LGBT People Choosing Healthcare Plans



PDF, 20 pages, 2.7MB

Strong Families

http://strongfamiliesmovement.org/assets/docs/where-to-start-what-to-ask.pdf Specific resources developed for the LGBT community including topics to consider while choosing a health plan.

#### **Homeless**

**Tip Sheet: Strategies for Building Client Engagement** 



PDF, 2 pages, 238 KB

National Health Care For The Homeless Council

http://www.nhchc.org/wp-content/uploads/2014/01/Client-Engagement-Tip-Sheet.pdf A quick tip sheet for outreach workers and providers that provide practical strategies on how to engage homeless clients.

#### **Cancer Patients**

**Cancer Insurance Checklist** 



PDF, 4 pages, 903KB

CancerInsuranceChecklist.org

http://www.cancerinsurancechecklist.org/site/wpcontent/uploads/2015/10/cancer\_coverage\_checklist\_tabloid\_dk-changes-03.pdf A checklist specifically designed to compare health insurance plans for individuals with a history of cancer or at risk of cancer.

Health Insurance Resource Index www.chcanys.org



Good for printing and giving to clients



Short PDF document (1–4 pages)



Long PDF document (5+ pages)



Website



★ Very simple, easy to understand



\* Moderately simple



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### **GENERAL INFORMATION**

If you are looking for something not covered elsewhere in this index, you may be able to find it at once of these resources.

### **New York State of Health**

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website

NY State of Health

https://nystateofhealth.ny.gov/

The main website for New York State of Health and all things to do with health insurance for NYS residents. Includes more resources, forms, detailed information on plans, and how to get more help. To access a variety of resources in English and Spanish, see:

### **NY State of Health English Resources**



http://info.nystateofhealth.ny.gov/resources?f[0]=field\_resource\_type%3A80

#### NY State of Health Spanish Resources





http://info.nystateofhealth.ny.gov/resource-type/materials-spanish

### **Families USA Resource Library**



Website with links to other pages and PDFs

http://familiesusa.org/library

Includes some of the other resources listed in this guide as well as many more.

### **Navigator Agency Site Locations**



PDF, 179 pages, 893KB

NY State of Health

http://info.nystateofhealth.ny.gov/sites/default/files/April 2016 IPA-Navigator Site Directory.pdf

List of where you can find navigators and Certified Application Counselors by county

#### **Local Departments of Social Services**



Webpage

NYS Department of Health

http://www.health.ny.gov/health\_care/medicaid/ldss.htm

Phone numbers and links to websites of local agencies offering information about Medicaid as well as other benefits and social services.

Health Insurance Resource Index www.chcanys.org



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Short PDF document (1–4 pages)



Long PDF document (5+ pages)



Website



★ Very simple, easy to understand



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## **GENERAL INFORMATION** CONTINUED

### **Navigator Resource Guide**



website

Georgetown University

http://navigatorguide.georgetown.edu/

A detailed guide, with lots of questions and answers, divided into sections by a person's insurance status: people without insurance, people with employer-based coverage, and employees of small business.



Good for printing and giving to clients



Short PDF document (1–4 pages)





Long PDF document (5+ pages)



Website



\* Very simple, easy to understand



\* Moderately simple



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### **HEALTH LITERACY FOR NAVIGATORS AND COUNSELORS**

Resources to help you increase your knowledge and communicate with your clients.

### **Quick Guide to Health Literacy**



PDF, 36 pages, 456KB

Office of Disease Prevention and Health Promotion

U.S. Department of Health and Human Services

http://www.health.gov/communication/literacy/quickguide/Quickguide.pdf A Health Literacy Guide for community partners working in the health field that has fact sheets, strategies and resources you can print and use to help your clients.

### **Health Literacy Training Institute Resource Guide**



PDF, 14 pages, 853KB

Community Healthcare Network

http://www.chnnyc.org/wp-content/files/2014/12/Health-Literacy-Trainings-Resources.pdf

Includes tips on using plain language and the Teach Back method with clients as well as a plain language glossary.

#### **Health Insurance Literacy Resources Hub**



Website with links to other pages and PDFs **Enroll America** 



https://www.enrollamerica.org/hil/

This website offers digital tools, fact sheets, handouts and videos to help fill gaps in health insurance literacy among consumers and assisters. You can filter resources by topics and it allows you to filter Spanish resources as well.

Health Insurance Resource Index www.chcanys.org



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Short PDF document (1–4 pages)



Long PDF document (5+ pages)



Website



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