YOU CAN GET HEALTH INSURANCE IN NEW YORK.

Here’s how and why to do it.
How does health insurance work?

A lot of people pay money* each month into a big pool. When one of those people gets sick or needs medical care, money from the pool pays for it. Some people get very sick and their care will use a lot of money from the pool. But others will stay healthy. That way the big pool of money will be enough to cover everyone’s costs.

Why get insurance?

If you get sick or have an accident, health insurance will pay most of the costs so you don’t have to. You can get medical care when you’re sick, in an emergency, or even before you get sick. But if you don’t get insurance, you might have to pay a penalty to the government.

Affordable Care Act

The Affordable Care Act (ACA), sometimes called Obamacare, is a national law that gives more people access to health insurance. Because of the ACA, your insurance will have more healthcare benefits, rights, and protections.

* Some people qualify for free insurance too.
What does the Affordable Care Act do for you?

HEALTH INSURANCE HAS TO COVER THESE 10 ESSENTIAL HEALTH BENEFITS:

1. Emergency services
2. Hospital care
3. Preventive care & wellness services
4. Maternity & infant care
5. Child dental & vision care
6. Lab services
7. Prescription drugs
8. Rehab & skill development
9. Long-term disease management & prevention
10. Mental health & addiction treatment

YOU ALSO HAVE THESE RIGHTS:

You can get insurance even if you work or have an existing health condition.

You can’t get insurance no matter what your sexual orientation is.

In New York State, if you’re under 65, you can be covered on your parents’ health insurance plan.

Preventive care—like checkups—is free.

If you disagree with something your health insurance company decides, you can challenge it, and someone outside the company will review your case.

There’s a maximum amount that you would ever have to pay for medical costs yourself—so you won’t go broke even if you get really sick.

How can you get insurance for you and your family?

FROM WORK

Some people get insurance through work, though you might have to pay for part of it. Ask your employer about it.

FROM AN INSURANCE COMPANY

You can buy insurance directly from a private insurance company.

FROM THE MARKETPLACE

You can buy health insurance in the NY State of Health Marketplace. It’s the only place you can get insurance that includes financial help. Your insurance could even be free!

The Marketplace has options for every family’s needs.
I have insurance, now what?

Pay your premiums on time.
Before you go see a doctor, call to make sure they accept your insurance.
If you don't understand your bill, contact your insurance company and ask them about it.
Learn your rights: carefully read the plan documents your insurer sends you.
If your income or household changes, and you got insurance through the Marketplace, make sure you report the changes to NY State of Health.

Get free help!

If you have questions, call Community Health Advocates:
(888) 614-5400

MAKING POLICY PUBLIC is a program of the Center for Urban Pedagogy (CUP). CUP partners with policy advocates and graphic designers to produce foldout posters that explain complicated policy issues, like this one. makingpolicypublic.net

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THE CENTER FOR URBAN PEDAGOGY (CUP) is a nonprofit organization that uses the power of design and art to increase meaningful civic engagement. welcometocup.org

COMMUNITY SERVICE SOCIETY
COMMUNITY HEALTH ADVOCATES (CHA), a program of the Community Service Society of New York, helps New Yorkers navigate the complex health care system by providing individual assistance and public outreach and education to communities throughout New York State.

OTHER MEANS is a graphic design studio in New York City that works with clients in the cultural sector designing identities, websites, exhibitions, and publications. In addition to their work with clients, they produce projects that investigate language and the relationship between design and popular culture.

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