

a smart decision for college students

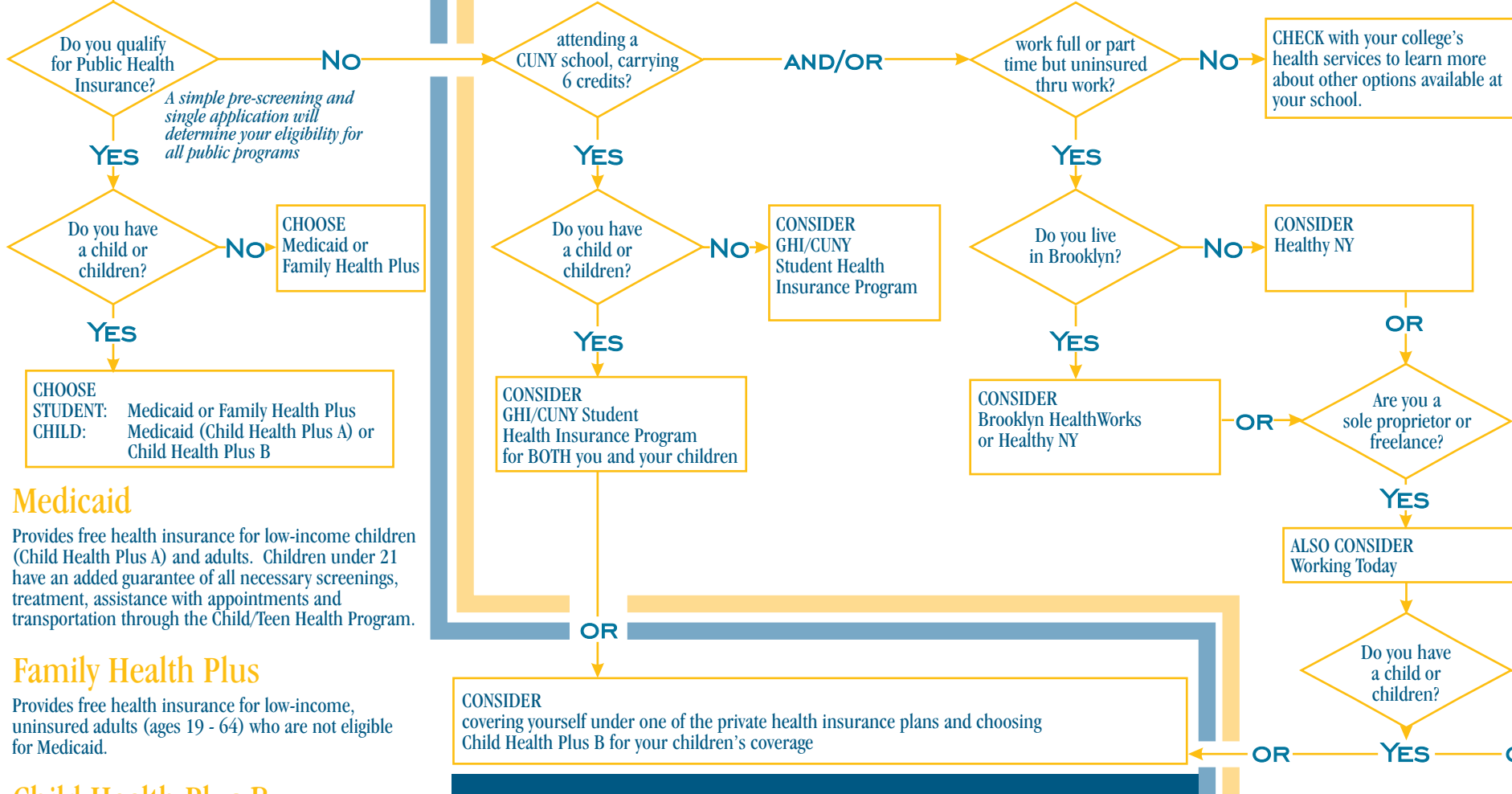
Choose the best combination of affordable health insurance options

Cover yourself and your family while you get your degree

AVAILABLE PUBLIC HEALTH INSURANCE PROGRAMS

PRIVATE HEALTH INSURANCE OPTIONS

STUDENTS Start Here



Medicaid
Provides free health insurance for low-income children (Child Health Plus A) and adults. Children under 21 have an added guarantee of all necessary screenings, treatment, assistance with appointments and transportation through the Child/Teen Health Program.

Family Health Plus
Provides free health insurance for low-income, uninsured adults (ages 19 - 64) who are not eligible for Medicaid.

Child Health Plus B
Provides free or low-cost health insurance for children under the age of 19 who are not eligible for Child Health Plus A.

Call 311 for more information and to find out where you can enroll in a public health insurance program in your neighborhood or log on to www.nyc.gov/healthstat

New York State Healthy NY
866.432.5849
www.healthyny.com
A state-wide program offering discounted health insurance to uninsured workers and small businesses.

Brooklyn Chamber of Commerce Brooklyn HealthWorks
718.596.4550
www.brooklynhealthworks.com
Provides affordable health insurance to uninsured workers and small businesses in Brooklyn.

Working Today Freelancers Union
718.222.1099
www.workingtoday.org
A non-profit organization that offers health, life and disability insurance to sole proprietors and other independent workers.

GHI/CUNY Student Health Insurance Program
www.ghi.com
Provides affordable medical coverage for students enrolled in the City University of New York system who are carrying six credits or more each semester.

more private health insurance plan information available at www.nyc.gov/healthstat

Frequently Asked Questions

Depending on your income and other eligibility criteria, you could qualify for one of the public or private health insurance programs. If you choose to participate in one of the private health insurance options and you have a child, you may find that your child is eligible for free or low cost health insurance coverage through Child Health Plus B, which includes benefits specifically designed to meet the needs of your child.

Find the right **blend of options** that works best for you.

You can check with your college's student health services to get help with enrollment into public health insurance programs and to learn more about other health insurance options available at your school.

Are college students eligible for Family Health Plus or Medicaid?

College students under age 21 are eligible if they maintain a permanent residence in New York State and meet the other eligibility requirements of the programs including income, resources and citizenship status. They are also eligible if they live at home with their parents and their parents' income qualifies the family for Family Health Plus or Medicaid.

College students residing in New York State who are over age 21 either living with their parents or independently are eligible for these programs as long as they meet the eligibility criteria. These students can apply for public health insurance coverage on their own without having to include parental income.

If I have reached the maximum age for dependent coverage under my parents' policy, what are my coverage options?

Depending on your income and other program eligibility criteria you may be eligible for Medicaid, Family Health Plus or one of the private options listed on the reverse side.

I am currently employed. Does my child still qualify for public health insurance?

Children of working families are eligible for free or low cost health insurance coverage through Child Health Plus B. Additionally, a family of four earning over \$4,282 per month can purchase coverage at full premium through Child Health Plus B, which may still be less expensive than family coverage under a private health insurance plan.

Are international students holding student visas eligible for public health insurance programs?

Students who have entered the United States with a student visa are not eligible for public health insurance programs. All immigrants and non-immigrants have the right to be treated if they have a medical emergency. Emergency services are available at all hospital emergency rooms in New York State. Visit www.nyc.gov/healthstat for additional health care access resources.

Can immigrants apply for public health insurance programs?

Many immigrants who are either naturalized citizens, legal permanent residents or fall under a qualified immigrant category and meet the income and residency requirements are eligible for Child Health Plus A, adult Medicaid and Family Health Plus. All children in New York State are eligible for health insurance coverage regardless of immigration status through the Child Health Plus B program.

Will I have to reveal my immigration status if I want to apply for health insurance for my children?

No. The immigration status of parents is not considered when determining whether a child can obtain benefits for either Child Health Plus A or B. You do not have to give a social security number for yourself in order to apply for your child.

Furthermore, it is New York State's policy not to report information on the application to the United States Citizenship and Immigration Services (USCIS).

Reference Charts

Public Health Insurance Eligibility

Many working families and individuals are eligible for free or low cost health insurance. All families are different. These are just some examples:

	MONTHLY GROSS INCOME
• Adults without children	
Singles:	up to \$843
Couples:	up to \$1,133
• Parent(s) <i>in family of four</i>	up to \$2,569
• A pregnant woman <i>in family of four</i>	up to \$3,425
• Children <i>in family of four</i>	up to \$4,282

*chart effective 1/1/2007
subject to annual income updates*

Private Health Insurance Premiums

	MONTHLY RANGE
• Employees Only	\$ 127* - 324
• Employee + Spouse/Domestic Partner	280* - 637
• Domestic Partner	290* - 575
• Employee + Child(ren)	240* - 594
• Family	397* - 972

**High deductible plan; contact individual programs for more information and current rate quotes*

All college financial aid (grants, loans, work/study) is disregarded when considering eligibility for public programs. Private plans disregard grants and loans, but may or may not disregard work/study as income.

If employed full or part time some of your income may be exempt from consideration as well. Check with a plan enrollment counselor.