

Community Health Care Association of New York State

# HEALTH INSURANCE RESOURCE INDEX

for FQHC Certified Application Counselors



**CHCANYS** DEFINING NEW DIRECTIONS  
Community Health Care Association of New York State



# TABLE OF CONTENTS

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2016

Introduction	1
1. Key Health Insurance Terms	2
2. The Importance of Health Insurance	4
3. Pre-Enrollment Resources	5
4. The Essential Plan	7
5. The Health Insurance Card	8
6. How to Use Health Insurance	9
7. How to Keep Health Insurance	11
8. Resources for Specific Populations	12
9. General Information	14
10. Health Literacy for Navigators and Counselors	16

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.

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/training-materials/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](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."




- **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](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-glossary-spanish.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.



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







Very complicated



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-insurance-english.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>








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](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%20Insurance%20Basics\\_Choose%20Plan%20Differences\\_SPN\\_100115.pdf](http://familiesusa.org/sites/default/files/product_documents/enrollment/Health%20Insurance%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  
 <http://www.dol.gov/ebsa/pdf/CorrectedSampleCompletedSBC2.pdf>  
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.



- **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](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  
 <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>  
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-application-checklist-spanish.pdf>





## 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  
 <http://info.nystateofhealth.ny.gov/sites/default/files/Essential%20Plan%20Fact%20Sheet.pdf>
- 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](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  
 [http://info.nystateofhealth.ny.gov/sites/default/files/Essential%20Plan%20Benefits%20and%20Cost%20Sharing\\_Spanish.pdf](http://info.nystateofhealth.ny.gov/sites/default/files/Essential%20Plan%20Benefits%20and%20Cost%20Sharing_Spanish.pdf)
- 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](http://info.nystateofhealth.ny.gov/sites/default/files/2016%20Essential%20Plan%20by%20county_0.pdf)



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-sample-insurance-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

 <http://pbic.nysdoh.suny.edu/>

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.




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%20Insurance%20Basics\\_Keeping\\_WhatToDoAfter\\_092915.pdf](http://familiesusa.org/sites/default/files/product_documents/enrollment/Health%20Insurance%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

Families USA

 [http://familiesusa.org/sites/default/files/product\\_documents/enrollment/Health%20Insurance%20Basics\\_WhatToDoAfter\\_\\_SPN\\_100115.pdf](http://familiesusa.org/sites/default/files/product_documents/enrollment/Health%20Insurance%20Basics_WhatToDoAfter__SPN_100115.pdf)

- **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%20Insurance%20Basics\\_Keeping\\_UsingHealthInsurance\\_092915.pdf](http://familiesusa.org/sites/default/files/product_documents/enrollment/Health%20Insurance%20Basics_Keeping_UsingHealthInsurance_092915.pdf)


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



- **Cómo usar su seguro médico**

PDF, 5 pages, 155KB

Families USA

 [http://familiesusa.org/sites/default/files/product\\_documents/enrollment/Health%20Insurance%20Basics\\_UsingHealthInsurance\\_SPN\\_100115.pdf](http://familiesusa.org/sites/default/files/product_documents/enrollment/Health%20Insurance%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

 <https://marketplace.cms.gov/outreach-and-education/downloads/c2c-emergency-department.pdf>


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>



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



Very complicated


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\\_HealthInsuranceBasics\\_FACTSHEET\\_KeepingHealthInsurance.pdf](http://familiesusa.org/sites/default/files/product_documents/Consumer_HealthInsuranceBasics_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](http://familiesusa.org/sites/default/files/product_documents/enrollment/Health Insurance Basics_KeepingHealthInsurance_SPN_100115.pdf)



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/7-things-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-know-spanish.pdf>







## 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/wp-content/uploads/2015/10/cancer\\_coverage\\_checklist\\_tabloid\\_dk-changes-03.pdf](http://www.cancerinsurancechecklist.org/site/wp-content/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.







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**   \*


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](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](http://info.nystateofhealth.ny.gov/sites/default/files/April%202016%20IPA-Navigator%20Site%20Directory.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](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.





- **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



More complicated



Very complicated

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.chnny.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.

