



Q&As for Health Republic members - On-Marketplace Individual

Q. I was previously notified that my Health Republic coverage would end on December 31, 2015. Is this a change?

A. Yes, this is a change. Your Health Republic coverage will end one month earlier on November 30, 2015.

Q. Why is my Health Republic coverage ending sooner?

A. Based on an in-depth review by the NYS Department of Financial Services and the federal Center for Medicare and Medicaid Services (CMS), it has been determined that it is in the best interest of consumers to wind-down coverage under Health Republic on November 30, 2015 rather than at the end of the year.

Q. How do I select a new plan?

A. You can:

- Log in to your Marketplace account before November 16th and visit the “Plans” tab at the top of the screen.
- Select “Find a New Plan” at the bottom of the screen to see your health plan options.
- Once you have chosen your plan, be sure to select “confirm and checkout” to confirm your enrollment in your new plan for December 1, 2015 coverage.
- Or, you can call our special customer service helpline at **1-855-329-8899** and our customer service representatives will help you select a new plan or give you contact information for an in-person assister in your area who can help you.

Q. What should I consider when I select my new plan?

A. You should consider:

- Whether your health care providers are in the new health plan’s network.
- Whether the prescription drugs you take are covered by the new plan.
- The premium cost of the new plan.

To find contact information for the health plans offered on NY State of Health and links to each health plan’s provider network directory visit

<http://info.nystateofhealth.ny.gov/PlanCustomerService>

Q. Do I have to select the same metal tier (platinum, gold, silver, bronze) as I am enrolling in Health Republic?

A. No. You can select any health plan that is available in your area and any metal tier.

Q. What happens if I don't select a plan by November 15?

A. In order to ensure you are covered during the month of December 2015 you must pick a new plan by November 15th.

Q. Do I still have coverage for the month of November?

A. Yes. Provided that you pay any required premium for the month of November 2105, you are covered by Health Republic through November 30, 2015.

Q. What if I have already met or have paid towards my deductible in my current plan?

A. If you are enrolled in a Health Republic plan that has an annual deductible, the NYS Department of Financial Services is working to ensure that your new health plan will not charge you for the amount of deductible you already met in 2015. Keep your records. You may need to provide your new plan with evidence that you have met all or part of the 2015 deductible.

Q. Will my providers be in my new plans' network?

A. You should ask both your providers and the plan you are considering joining about whether your providers participate with the new plan. To find contact information for your health plan and a link to the plan's provider network directory visit at:

<http://info.nystateofhealth.ny.gov/PlanCustomerService>

Q. What if I am receiving treatment when my Health Republic coverage ends on November 30, 2015 and my provider is not in the new plan's network?

A. If you are either: a) in an ongoing course of treatment with a provider for a life-threatening or a degenerative and disabling condition or disease, or b) in the second or third trimester of a pregnancy when your new coverage becomes effective on December 1, 2015, then you may be able to continue to receive care from your provider for up to 60 days (or through pregnancy) under your new health insurance policy, even if your provider does not participate in your new health insurer's network.

To receive transitional care, your provider must agree to accept as payment your new health plan's reimbursement for such services and to certain other conditions of providing care under the new policy. If your provider agrees, you will receive the services as if they were being provided by a participating provider. You will only pay for any applicable in-network cost-sharing. You, your representative or your provider should contact your new health insurer to determine if you are eligible for transitional care.

To request transitional care, call your new health plan's customer service and let them know that you are new the plan and ask how to request transitional care. If you experience any problems with the process, you can call the NYS Department of Financial Services toll free number 1-800-332-3736 for assistance in filing this request with your health plan.

Q. What should I do if I have scheduled procedures or medical care in December 2015?

A. If you have care scheduled during the month of December 2015, you should do the following:

- Visit the NY State of Health website, call the NY State of Health Customer Service Center at 1-855-329-8899 or visit an in-person assister to review your plan options.
- Ask your provider which health plans they participate with.
- Select your health plan.
- Call your new plan's customer service to tell them that you have scheduled procedures or care in December 2015 and ask if you need prior-authorization.

Q. If I select a plan for December 1, 2015 will I be automatically enrolled into that plan for January 1 or do I need to make a separate plan selection for January coverage?

A. Current Health Republic enrollees will need to return to the Marketplace beginning on November 16 to select a plan with an effective date of January 1, 2016.

Q. Can assistors offer support to current Health Republic members by phone instead of only providing in-person assistance?

A. Yes. Assistors can provide support telephonically to current Health Republic enrollees in order to assist in selecting plans for December 1, 2015 and January 1, 2016.