

REFER YOUR MEMBERS TO THE ESSENTIAL PLAN



A nonprofit, independent licensee of the Blue Cross Blue Shield Association





165 Court Street
Rochester, NY 14647

ExcellusBCBS.com

Dear Community Advocate:

Many community organizations including churches, academic institutions, tax accountants, healthcare professionals and other local advocacy groups are passionate about the health and well-being of their members, congregation, staff, students, clients and patients – and that of their friends and families who are a natural extension of their community networks.

Organizations much like yours may have members in their networks or friends, dependents or other family members who are currently in need of health insurance coverage – or who those could potentially lose their coverage unexpectedly as a result of job loss or a change in benefits.

The New York State of Health announced a new health plan for 2016 that costs much less than other health plans but offers the same essential benefits. The Essential Plan, offered by Excellus BlueCross BlueShield on the NYSOH Marketplace, is available to those who qualify based on household size and income, with **rates as low as \$0 or \$20 per month**. And those who qualify can **enroll any time of the year**.

As with any new plan, awareness is steadily growing. NY State is relying on both insurers and community organizations to help spread the word by leveraging their blogs, newsletters, websites, social media channels and other existing network communications.

To help with those efforts, we have prepared the following educational communications to make spreading awareness as easy as copy and paste. **Please take action and refer your uninsured members.**

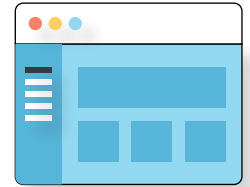
I am also available to come to your location to conduct free educational presentations upon request. If interested, call me at 518-561 -2243 to make arrangements.

Thank you for supporting our mission to assure that as many people as possible, including the poor and aged and others who are underserved, have affordable, dignified access to needed, effective health care services.

Debbie Hughes,
Marketplace Facilitated Enroller,
Excellus BlueCross BlueShield

P.S. This document and other assets are available electronically at ChooseExcellus.com/ToolKit

Blog or Newsletter Article



New Essential Plan for Uninsured Friends and Family Members

You may have friends, dependents or other family members who are currently uninsured – or who could potentially lose their health insurance coverage this coming year as a result of loss of employment or a change in benefits.

If so, let them know about the Essential Plan from Excellus BlueCross BlueShield, a health plan introduced in 2016 that costs much less than other health plans but offers the same essential benefits. **Those who qualify can enroll any time of the year.**

Plans for as low as **\$0 or \$20 per month** are available to eligible individuals who meet household size and income guidelines. The Essential Plan has NO deductible and covers the same services covered by other quality insurance plans:

- doctor visits, including specialists
- tests ordered by your doctor
- prescription drugs
- inpatient and outpatient care at a hospital

Who qualifies.*

Household size	Most you can make
	\$23,760
	\$32,040
	\$40,320
	\$48,600

*Must not qualify for Medicaid or Child Health Plus and not have access to affordable employer coverage

Encourage your uninsured friends and family members to go online or call Excellus BCBS at **1-888-370-7098** for help determining if they qualify. The Essential Plan is only available through the New York State of Health Marketplace, but Excellus BCBS offers an online calculator at ChooseExcellus.com to help determine eligibility.



Graphics are available for download at ChooseExcellus.com/ToolKit

Email Messages



Copy 1 Subject Line: **New Essential Plan for Uninsured Friends and Family Members**

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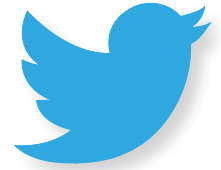
Optional email attachments:

Essential Plan Product Brochure B-5293 (PDF)

Essential Plan Flyer (English) B-5310 (PDF)

Essential Plan Flyer (Spanish) B-5380 (PDF)

Tweets



Simply copy the text below, paste and populate any variable dates or times or links to your website or ours.

Caring for your Life **Lifetime Care** @LifetimeCareNY · 1 Dec 2015
Have uninsured friends or family? Those who qualify for the Essential Plan can enroll any time for as low as \$0/mon. bit.ly/29QbrnQ

Excillus

Caring for your Life **Lifetime Care** @LifetimeCareNY · Mar 25
No insurance? Qualify for the Essential Plan and enroll by <April> 15 for coverage starting <May> 1. bit.ly/29QbrnQ

Excillus

Caring for your Life **Lifetime Care** @LifetimeCareNY · 1 Dec 2015
Need insurance? @ExcillusBCBS will be here <Wednesday 11/16 at 10:00>. See if you can enroll now in the Essential Plan. [your short URL here]

Excillus

Caring for your Life **Lifetime Care** @LifetimeCareNY · Mar 25
Learn about the Essential Plan. Year-round enrollment, no deductible, Rx coverage & fitness benefit. #YourEssential bit.ly/29QbrnQ

Excillus


Facebook Posts




Simply copy the text below, paste and populate any variable dates or times or links to your website or ours.

Lifetime Benefit Solutions
September 5

Debbie Hughes, Marketplace Facilitated Enroller from #Excellus BCBS, will be onsite at our <Thompson Road> location on <Wednesday, 11/16 from 10am to 2pm>. If you need health insurance, come see if you qualify to enroll now in the new \$0 or \$20 Essential Plan.



Excellus 

Lifetime Benefit Solutions
July 6 at 10:26am

If you're in need of health insurance, #Excellus BlueCross BlueShield offers year-round enrollment in the Essential Plan, Medicaid and Child Health Plus. Qualification is based on household size and income. For help, call 1-888-370-7098 or visit ChooseExcellus.com



Excellus 

Lifetime Benefit Solutions
July 6 at 1:26am

Do you need health insurance or have uninsured friends or family? Those who qualify for the Essential Plan can enroll any time for as low as \$0 or \$20/month. Eligibility is based on household size and income. To see if you qualify, call 1-888-370-7098 or visit ChooseExcellus.com

Household size	Most you can make
	\$23,760
	\$32,040
	\$40,320
	\$48,600

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Lifetime Benefit Solutions
April 17

Do you know someone who still needs health insurance? Those who qualify for the Essential Plan can enroll any time of the year for as low as \$0/month. Eligibility is based on household size and income, and it's available only on the NY State of Health Marketplace. To see if you qualify, visit ChooseExcellus.com

The Essential Plan
Health Insurance for as Little
as **\$0** a Month

Excellus  

Brochures, Inserts and Posters

We are happy to provide printed copies of the following materials shipped to your location to be inserted in your bulletins, paychecks, newsletters, collateral racks or common areas. Simply email me at Debbie.Hughes@excellus.com, indicating item numbers and quantities. You can also download them at the link below for soft copy distribution.



The Essential Plan

Health Insurance for as Little as \$0 a Month

What is the Essential Plan?
It's a health plan that is available only on the NY State of Health Marketplace. It costs much less than other health plans but offers the same essential benefits.

How much does it cost?
Plans for as low as \$0 per month available for eligible individuals.

Who can get it?
Individuals who meet the household size and income guidelines below.*

Household size	Most you can make
1	\$23,760
2	\$32,040
3	\$40,320
4	\$48,600
5	\$56,880
6	\$65,160

How else does it save me money?
It has NO DEDUCTIBLE, so the plan starts paying for your health care right away.
You get FREE PREVENTIVE CARE like routine doctor exams and screenings to keep you healthy.

What does the Essential Plan cover?
The same services covered by other plans:
• doctor visits, including specialists
• tests ordered by your doctor
• prescription drugs
• inpatient and outpatient care at a hospital
• telemedicine visits powered by MDIVE

Call

Health Insurance for as Little as \$0 a Month

Excellus

Don't Wait - Enroll today!

The \$0 Essential Plan

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Can I enroll?
Individuals who meet the household size and income guidelines below.*

The Essential Plan

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Call 1-888-370-7098 to find out more.

Visit ChooseExcellus.com/ZeroOption

\$0 or \$20 monthly premium plans for eligible individuals

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The top 4 things to know about the Essential Plan

- What benefits are free?**
• Preventive care for you and your family is covered in full on the first day your coverage begins.
- Does my plan have a deductible? If so, what does it apply to?**
• No, this plan does not have a deductible.
- How much will I pay out of pocket for this plan? And how does it add up (for copayments)?**
• All of our plans have a maximum amount that any one person will pay (this is called an out-of-pocket maximum). This amount varies, depending on which of these plans you have. You will want to know what that amount is.
- Are dental and vision benefits included?**
• Dental and vision coverage is available for Essential Plan 1 and 2 as an option. They are included with Essential Plan 3 and 4.

Understanding how it works.

Important terms to know:

Copay - This is a fixed amount you pay each time you use a medical service, such as a doctor's office visit, prescription refill or a hospital stay. For example, you qualify for Essential Plan 1, which has a \$15 copay for a doctor office visit. You go to your doctor for strep throat, you pay \$15 at the time of your visit and the insurance company pays the rest.

Coinsurance - Your share of the costs of a covered health care service, calculated as a percent (for example, 5%). For example, you need medicine which may cost \$200. Your plan covers 95%, so your coinsurance payment of 5% would be \$10. The health insurance company would pay the rest or \$190.

Covered in full - 100% of the total cost is covered by the health insurance company and you do not have to pay anything.

Out-of-pocket maximum - A specific amount that limits how much you have to pay out of your own pocket for health care services during a particular time period, not including monthly premiums.

Key Benefits & Features	Essential Plan 1 (15% PPO)	Essential Plan 1 Plus Vision and Dental (15% PPO)	Essential Plan 2 (10% PPO)	Essential Plan 2 Plus Vision and Dental (10% PPO)	Essential Plan 3 (10% PPO)	Essential Plan 4 (10% PPO)
Monthly Premium	\$30	\$47.21 to \$47.37	\$5	\$11.66 to \$11.74	\$0	\$0
Preventive Care (preventable services)	\$0 for most	\$0 for most	\$0 for most	\$0 for most	\$0 for most	\$0 for most
Deductible	\$0	\$0	\$0	\$0	\$0	\$0
Out-of-pocket Maximum	\$2000	\$2,000	\$200	\$200	\$200	\$0
Doctor Visit	\$15	\$15	\$0	\$0	\$0	\$0
Specialist Visit	\$25	\$25	\$0	\$0	\$0	\$0
Hospital Services	\$150	\$150	\$0	\$0	\$0	\$0
Emergency Room	\$75	\$75	\$0	\$0	\$0	\$0
Lab Work	\$25	\$25	\$0	\$0	\$0	\$0
A/R Fee	\$25	\$25	\$0	\$0	\$0	\$0
Adult Vision Exam	Not Available	\$15	Not Available	\$0	\$0	\$0
Glasses and Contact Lenses	Not Available	10% coinsurance	Not Available	\$0	\$0	\$0
Dental Adult	Not Available	\$15	Not Available	\$0	\$0	\$0
Prescription Drugs	You pay \$6 for generic \$15 for brand \$30 for preferred brand	You pay \$6 for generic \$15 for brand \$30 for preferred brand	You pay \$1 for generic \$3 for brand \$3 for preferred brand	You pay \$1 for generic \$3 for brand \$3 for preferred brand	You pay \$1 for generic \$3 for brand \$3 for preferred brand	You pay \$0 for generic \$0 for brand \$0 for preferred brand
Telemedicine MDIVE Program	Included	Included	Included	Included	Included	Included

Essential Plan enrollment is available throughout the year.

HELPFUL HEALTH INSURANCE TAX PENALTY TIPS

Excellus

Call 1-888-370-7098 to find out more.

- Essential Plan 3.5x8.5" Paycheck Insert/Statement Stuffer B-5247 (PDF)
- Essential Plan 12x18" Poster (English) B-5294 (PDF)
- Essential Plan 12x18" Poster (Spanish) B-5379 (PDF)
- Essential Plan 8.5x11" Flyer (English) B-5310 (PDF)
- Essential Plan 8.5x11" Flyer (Spanish) B-5380 (PDF)
- Essential Plan 24x60" Large Banner with Stand B-5430 (PDF)
- Essential Plan 8.5x11" Product Brochure B-5293 (PDF)
- Essential Plan 3.5x8.5" Tax Penalty Tips Brochure B-5427 (PDF)

These documents are available for download at ChooseExcellus.com/Toolkit

Microsite



At ChooseExcellus.com/ToolKit you can download this document, the corresponding image assets and electronic soft copies of our collateral. You'll also find links to our social media channels and to subscribe to our enewsletter.

