



*A message from...*

**Assemblyman  
Luis R.  
Sepúlveda**

**Dear Neighbor,**

With the Affordable Care Act (commonly referred to as "Obamacare") upon us, many new and exciting changes are coming to the New York Health Care system!

Through the Health Care Exchange, more New York State residents will have access to public or private insurance, increasing the scope and accessibility of services for many. Seniors will have access to better discounts, children will have longer coverage, and Medicare will be lowering its income requirements.

Please read this pamphlet and discover more about how to apply, and how the Affordable Care Act will affect you!

Sincerely,

*Luis R. Sepúlveda*  
Luis R. Sepúlveda  
Member of Assembly

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**What does Affordable  
Health Care Mean to Me?**

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*Courtesy of...*

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[www.assembly.state.ny.us](http://www.assembly.state.ny.us)

## Medicaid expansion

- If you make **under \$14,494 individually or \$24,645 for a family of three**, you are now eligible for Medicaid.
- Your benefits will include:

Inpatient and outpatient hospital services
Early and periodic screening, diagnostic and treatment services
Nursing facility services
Home health services
Physician services
Rural health clinic services
Federally qualified health center services
Family planning services
Laboratory and x-ray services
Nurse and midwife services
Certified pediatric and family nurse practitioner services
Transportation to medical care
Tobacco cessation

- Your children will be eligible for routine check-ups, immunizations, prescription medication, hospital care, and dental care **up to age 19**, through Medicaid's CHIP program.
- You can apply to Medicaid through the **New York Health Benefit Exchange**.

## Medicare

- If you currently spend between **\$2,800 to \$4,555 on prescription drugs per year**, you are eligible for a 50% discount on all prescription drugs.

## New York Health Benefit Exchange

- The New York Health Benefit Exchange is a marketplace for private insurance that allows you to compare health plans, get a cost breakdown for different plans, and choose your plan.
- You are eligible to purchase insurance through the New York Health Benefit Exchange if you are a US citizen, live in the US, **and are not currently incarcerated**.
- The Health Benefit Exchange guarantees preventative care, choice of insurance provider and protections against insurance denial because of a pre-existing condition.
- Your children will be allowed to stay on your plan until the age of 26, even if they are married, working, or living separately.

## How do I apply for Medicaid and private insurance?

- Applications for both private insurance and Medicaid are completed simultaneously through the New York Health Benefit Exchange.
- Starting on **October 1, 2013**, the New York Health Benefit Exchange website will be available in multiple languages.
- When you submit your online application you will automatically be screened for eligibility for Medicaid, CHIP, federal tax credits, and private insurance.
- The website will show what options you are available for and compare each option's benefits and costs.
- You will also be able to buy insurance through Cooperative programs starting **January 1, 2014**. **Cooperative programs** are operated by not-for-profit organizations instead of private companies. As a member of the Cooperative, you will have the right to elect the Cooperative's Board of Directors.

**For more information about the Affordable Care Act, or any other community issue, please contact Assemblyman Sepúlveda's district office at 718-931-2620.**