



Department of Health Medicaid

Frequently Asked Questions (FAQ): CDPAP Caregiver Healthcare Benefit Options Offered by PPL *Last Updated 4/25/2025*

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General

1. **Question: *What healthcare coverage do I have access to by joining PPL?***

Answer: All workers statewide who work more than 130 hours per month will be offered the choice of enrolling in PPL's Anthem SecureHealth health insurance plan. All workers in the downstate wage parity regions will be automatically enrolled in PPL's Anthem BasicWellness Plan, which covers basic preventive care, and also in the PPL Flex Benefit Plan (also called Flex Card), which can help cover a number of healthcare-related expenses.

2. **Question: *How do I access health insurance if I am a part time worker (less than 130 hours/month)?***

Answer: Please contact the NY State of Health by calling 1-855-355-5777 or visit <https://nystateofhealth.ny.gov/> to explore options available to you.

PPL Anthem SecureHealth Plan

1. **Question: *Why is PPL offering this health insurance?***

Answer: The PPL Anthem SecureHealth Plan is only offered to personal assistants who work more than 130 hours a month. As a joint employer with CDPAP consumers, PPL is required to offer comprehensive, affordable health insurance per federal law. Today, many fiscal intermediaries do not offer health insurance and as a result many CDPAP workers lack comprehensive coverage.

2. **Question: *If I have other health insurance coverage like New York's Essential Plan or a qualified health plan with financial assistance, how will an offer of the PPL Anthem SecureHealth Plan affect it?***

Answer: According to federal health insurance rules, an offer of the Anthem SecureHealth Plan could make you ineligible for health insurance such as New York's Essential Plan or a qualified health plan through NY State of Health with financial assistance. Your eligibility for these other health insurance options will depend in part on whether the monthly premium of the PPL Anthem SecureHealth Plan is more or less than 9% of your household income.

If you think the PPL Anthem SecureHealth Plan may be unaffordable because of your unique income circumstances, you may be able to keep your current coverage or apply for coverage through NY State of Health. Please contact NY State of Health by calling 1-



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855-355-5777 or visit <https://nystateofhealth.ny.gov/> or call to explore options available to you.

3. **Question:** *I am enrolled in a Medicaid Managed Care health plan. How will an offer of the PPL Anthem SecureHealth Plan affect my eligibility for Medicaid?*

Answer: If you are eligible for Medicaid based on your income, the New York State Medicaid program will check to see it is cost-effective to pay your premiums and any other costs related to the PPL Anthem SecureHealth Plan. If the New York State Medicaid program determines it would **cost less** to keep you in the PPL Anthem SecureHealth Plan, then you will enroll in the PPL Anthem SecureHealth Plan and Medicaid will pay your premium. If the New York State Medicaid Program determines it would **cost more** to keep you in the PPL Anthem SecureHealth Plan, then you will stay enrolled in your Medicaid Managed Care plan.

4. **Question:** *If I am a full-time PPL worker and am waiting for my PPL Anthem SecureHealth Plan coverage to begin, how do I access health insurance while I am waiting?*

Answer: The fact that you are waiting for the PPL Anthem SecureHealth Plan coverage to begin will not affect your eligibility for other types of health insurance. Please contact NY State of Health by calling 1-855-355-5777 or visit <https://nystateofhealth.ny.gov/> to explore options available to you.

You may also inquire with your former employer about the continuation of your health coverage through "COBRA" benefits.

PPL Anthem BasicWellness Plan

1. **Question:** *If I have other health insurance (Medicare, Medicaid, New York's Essential Plan, etc.), will the PPL Anthem BasicWellness Plan affect my eligibility to keep it?*

Answer: No. Automatic enrollment in the PPL Anthem BasicWellness Plan will not affect your eligibility for other types of health insurance.

2. **Question:** *If I do not live in the downstate wage parity regions, will I be automatically enrolled in the PPL Anthem BasicWellness Plan?*

Answer: No. The PPL Anthem BasicWellness Plan is offered only in the downstate wage parity regions of New York City and the counties of Nassau, Suffolk and Westchester. (For information on wage parity and applicable regions, please visit the Department of Labor website: <https://dol.ny.gov/home-health-care-aides-and-wage-parity>.)

3. **Q:** *If I have other health insurance (Medicare, Medicaid, New York's Essential Plan, etc.), will the PPL Flex Benefit Plan affect my eligibility to keep it?*

A: No. Automatic enrollment in the PPL Flex Benefit Plan will not affect your eligibility for other types of health insurance.

4. **Question:** *What is the PPL Flex Benefit Plan?*

Answer: The PPL Flex Benefit Plan is primarily an excepted benefits health reimbursement arrangement (EBHRA). It allows your employer to make contributions for eligible medical expenses in a set amount for each hour you work. The PPL Flex Benefit Plan also allows you to elect other optional benefits, such as transit and dependent care.



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5. **Question:** *If I do not live in the downstate wage parity regions, will I be automatically enrolled in the PPL Flex Benefit Plan?*

Answer: No. The PPL Flex Benefit Plan is offered only in the downstate wage parity regions.

6. **Question:** *If I drop my current health insurance and only have the PPL Anthem BasicWellness Plan plus the PPL Flex Benefit Plan, will I have comprehensive health insurance coverage?*

Answer: No, the PPL Anthem BasicWellness Plan is not comprehensive health insurance coverage because it only covers services the plan considers preventive. For example, if you injure yourself and make an appointment to see a provider, your primary care visit to treat the injury is not covered by the PPL Anthem BasicWellness Plan.

7. **Question:** *Can I use the PPL Flex Benefit Plan to pay for other health insurance premiums?*

Answer: No, health insurance premiums are not an eligible medical expense.

8. **Question:** *Can I use the PPL Flex Benefit Plan to pay for eligible medical expenses?*

Answer: Yes, you can use the plan to pay for expenses like deductibles, copayments, and coinsurance. Health insurance premiums are not an eligible medical expense.