

EMPLOYER FACT SHEET

Family Health Plus Premium Assistance Program (FHP-PAP) What employers need to know about FHP-PAP.

What is the Family Health Plus Premium Assistance Program:

The Family Health Plus Premium Assistance Program is the State's premium assistance program for Family Health Plus eligible individuals who have access to employer-sponsored health insurance.

The Family Health Plus Premium Assistance Program is a public/private partnership that helps lower-income employees participate in your company's health insurance plan. If your employee and your company's health insurance plan are qualified and the plan is cost effective, the Family Health Plus Premium Assistance Program will pay for the employee's share of your company's health insurance premium. The Family Health Plus Premium Assistance program will also cover the cost of any deductibles, coinsurance and co-payments associated with your company's health plan. This makes your offer of health insurance more affordable for your employees and their families.

How it helps you:

Participation in the Family Health Plus Premium Assistance program allows your employees to enroll in your company's health insurance at little or no cost to them and at no additional cost to you. This will help you attract and retain qualified employees by giving them access to affordable health insurance. This may also help decrease absenteeism and increase productivity, increase participation rates in your health plan, which may help your company maintain qualification for group insurance coverage, and improve overall employee satisfaction and health.

Premium Payments:

There is no additional cost to you to have your employee participate in the Family Health Plus Premium Assistance Program. You may be asked to agree to accept payments from Family Health Plus for your employee's share of his or her monthly premium, and to provide updated information to the LDSS on an annual basis regarding any changes to your health plan's insurance offerings or adjustments to premiums.

How it works:

Under the Family Health Plus Premium Assistance Program, individuals eligible for Family Health Plus with access to employer-sponsored health insurance will be asked to provide information about the costs and benefits of the health plan(s) available to them through their employer. You may be asked to complete a short form or questionnaire about the health plan(s) you offer. Your company's health insurance plan must meet

certain standards for covered benefits and costs. Most commercial plans in New York will meet these requirements. If the LDSS determines that your company's health plan meets certain standards for covered benefits and is cost effective, your employee will qualify for premium assistance, and reimbursement for deductibles, coinsurance and co-payments associated with the employer-sponsored health insurance. Employees eligible for the Family Health Plus Premium Assistance Program will also get a Medical Assistance Benefit card, which will allow them to access any Family Health Plus benefits which are not covered by your company's health insurance plan.

Employees must apply with a facilitated enroller or directly to the local social services district in the county where they live to determine if they qualify for the Family Health Plus Premium Assistance Program. If your employee qualifies for the Family Health Plus Assistance Program, the LDSS will work with you and your employee to ensure that he or she is enrolled in your company's health plan as soon as possible.

Are you allowed to release information to the Family Health Plus Premium Assistance Program and the LDSS about your employee's health benefits?

Yes. Employees who apply for the Family Health Plus Premium Assistance Program will have to sign a release authorizing their employers to release health benefits information to the New York State Medicaid /Family Health Plus Program, via the LDSS.

To speed up the process:

If you'd like to have your company's health plan pre-qualified for the Family Health Plus Premium Assistance Program for eligible employees in a given county or counties, just call the applicable county social services department(s).

To learn more about the Family Health Plus Premium Assistance Program:

Call the local Department of Social Services in your county: