

FOR IMMEDIATE RELEASE

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Contact: Deborah Fasser

518.432.9086

LOOK BEYOND YOUR HEALTH PREMIUM

Infographic encourages consumers to “shop smart”, know what you’re paying for when it comes to selecting a health plan.

The New York State Conference of Blue Cross and Blue Shield Plans (NYSCOP) today released an infographic titled, “Look Beyond Your Health Premium,” which reminds consumers that open enrollment for individual health insurance coverage will begin November 15; cautions diligence in selecting a health care plan and measures consumer attitudes toward health care.

“In a few weeks consumers will once again have the opportunity to sign up for, or update, health benefits through the state insurance exchange for 2015,” said Deborah Fasser, spokeswoman for NYSCOP. “NYSCOP’s new infographic encourages all New Yorkers to carefully review what is included in each plan and make sure they understand who participates in their health plan network, are specialty care physicians accessible, and what hospitals participate in their network.”

According to the infographic, a recent McKinsey & Company study found that nationally, 58 percent of Affordable Care Act enrollees don’t know what type of network is included in their plan. In addition, a recent Kaiser Family Foundation national poll found:

- 51 percent of all consumers would rather pay more and have access to a broader network – a broader range of doctors and hospitals, than pay less and have more limited access;
- 55 percent of consumers with employer-based coverage would prefer a more expensive plan with a broader network than a cheaper smaller network plan; and
- 54 percent of consumers who are uninsured would prefer a cheaper plan with a small network than a more expensive plan with a broader network.

“All too often, consumers see the lower premium associated with a narrow network plan and purchase it without looking more closely at the plan’s limitations,” said Fasser. “Our advice to consumers is to take your time when researching plan types, ask questions about the plans you are interested in, and discuss your health plan options with your doctor.”

A number of resources to help consumers research and sign up for health benefits, including access to in-person assistance, are available on the NY State of Health website at <https://nystateofhealth.ny.gov/>.

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The New York State Conference of Blue Cross and Blue Shield Plans (NYSCOP) is a partnership of Rochester-based Excellus Blue Cross Blue Shield and New York City-based Empire Blue Cross Blue Shield. Together, the two health insurance plans provide comprehensive health coverage for millions of New Yorkers. For more information, please visit NYSCOP at: www.nysblues.org.