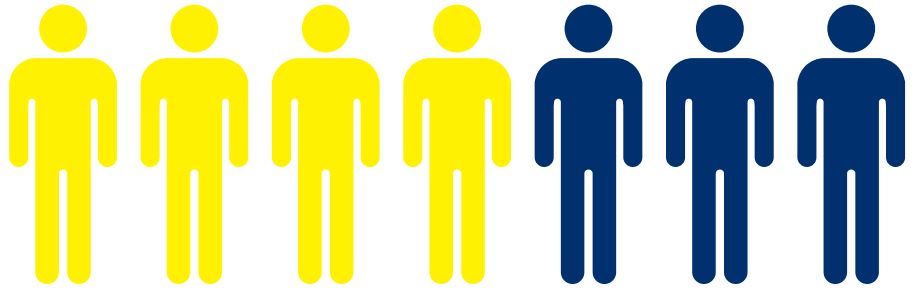


Look Beyond Your Health Premium

A key element of health reform is increased choice for consumers. For New Yorkers, this has meant streamlined coverage options that are easier to compare and more choices in the marketplace.



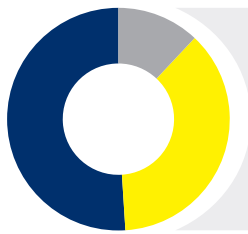
58% of ACA enrollees don't know what type of network is included in their plan.

Source: <http://medicaleconomics.modernmedicine.com/medical-economics/news/narrow-networks-reemerge-under-aca-exchange-plans>

Consumers now have more tools than ever to select a health plan that is right for them. However, every consumer should take the time to look beyond the premium and review what is included in their health plan.

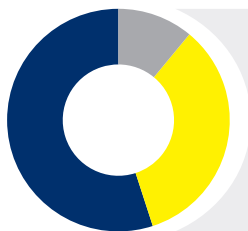
Examining the Preference Between Coverage and Cost

A recent Kaiser Family Foundation Poll looked at the preferences of consumers in the context of a health plan's coverage vs. its cost.



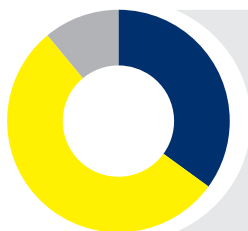
51%

of all consumers would rather pay more and have access to a broader range of doctors and hospitals, than pay less and have more limited access (37%).



55%

of consumers with employer-based coverage would prefer a more expensive plan with a broader network than a cheaper, smaller network plan (34%).



54%

of consumers who are uninsured would prefer a cheaper plan with a smaller network than a more expensive plan with a broader network (35%).

Source: <http://kff.org/health-reform/poll-finding/kaiser-health-tracking-poll-february-2014>



Open enrollment for individual plans on the New York State of Health Marketplace begins November 15.

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