



Immigrant Health and Cancer Disparities Service
Towards Equity in Health

Your Guide to the **Insurance Card**



Memorial Sloan Kettering
Cancer Center

Your New Insurance Card Will Arrive Soon

After getting your insurance card, you might wonder when your new health insurance coverage starts. That depends on when you enrolled in your plan.

- If you signed up between the 1st and the 15th day of a month, your insurance starts on the 1st day of the next month.
Example: You enrolled on June 5. Your insurance coverage starts on July 1.
- If you signed up between the 16th and the last day of a month, your insurance starts on the 1st day of the month after the next one.
Example: You enrolled on May 20. Your insurance coverage starts on July 1.

After your insurance coverage starts, you will get your insurance card in the mail within 15 days.

There are many types of insurance offered by the New York State of Health (NYSOH) Marketplace. NYSOH can help you compare insurance plans and see options that are right for you and your family. You can learn more at nystateofhealth.ny.gov



Qualified Health Plans

Qualified Health Plan (QHP) include plans such as Emblem Bronze, Affinity Silver, UnitedHealthcare Gold, and Healthfirst Platinum. If you have a QHP, your insurance card will have this information on it:

- Your name
- Member and group ID numbers
- Prescription information
- Copayment (what you pay on your own for each medical visit)
- Important phone numbers
- Name of your primary care provider (PCP)

Front of Your QHP Card

The diagram shows the front of an EmblemHealth insurance card. Callouts point to the following information:

- Your name and ID number:** MEMBER: JOHN G. SAMPLEPLACEHOLDER; ID NUMBER: 12345678
- Name and contact information of your PCP:** PCP: Dr. John Smith; Tel: 000-000-0000
- Copayments for types of visits, if you have one:** Copay: PCP \$0, SPEC \$0, ER \$0, Rx N; Dental: 1; BIN#: 000000

Other visible text on the card includes: EmblemHealth, Plan Name, Network: XXX, Underwritten by XXX, and the QUALICARE logo.

Back of Your QHP Card

The diagram shows the back of the insurance card with the following information:

- Phone number and website if you have questions about your plan:** For Members, Member Services: 1-866-463-6743 (☎); 1-888-542-3821; Website: healthfirst.org
- Information for your healthcare provider if they need to contact your plan:** For Providers, Medical, Eligibility: 1-888-801-1660; Prior Authorization: 1-888-394-4327; Electronic Claims: Payer ID 80141; Paper Claims: Healthfirst Claims Dept. P.O. Box 958438, Lake Mary, FL 32795-8438
- Information for your pharmacy if they need to contact your plan:** Pharmacy, Help Desk: 1-800-364-6331; Claims: CVS Caremark, P.O. Box 52136, Phoenix, AZ 85072-2136

Other visible text on the back includes: "This card does not guarantee coverage." and "I agree by the use of this card to release to Healthfirst and its delegates any medical information needed to administer my benefits."

Medicaid Managed Care Plan

Your Medicaid insurance plan may be part of a Managed Care Plans (MCP). This is a type of insurance plan that partners with healthcare providers to bring you care at low costs. This group of healthcare providers is called a network. You can choose a provider in the MCP network. Your Medicaid insurance card will have this information on it:

- Your name
- Your member number
- Card number
- Prescription information
- The name and contact information of your primary care provider (PCP)
- The date your insurance starts working

Examples of Medicaid MCP plans are Healthfirst, Fidelis, Health Plus, and Metro Plus.

Your Medicaid MCP Card

The diagram shows a sample Member Identification Card for MetroPlus Health Plan. The card includes the CVS Caremark logo and the MetroPlus Health Plan logo. The text on the card is as follows:

Subscriber Name: ANDY SAMPLE
Member No: M4K70RRFU0
RX BIN #004336 PCN ADV GRP RXMPHP
Health Center: Ellis Hospital
Primary Care Physician: Doctor Whom
Telephone Number: (518) 862-3309
Subscriber Effective Date: 02/08/2016
CALL 1-800-442-2560 FOR EMERGENCY MEDICAL CARE WHEN YOUR HEALTH CENTER IS CLOSED


Callouts from the left side of the card point to the following information:

- Your name and ID number: Subscriber Name and Member No.
- Name of your PCP: Primary Care Physician.
- Date when your insurance plan starts working: Subscriber Effective Date.
- Information your pharmacy needs to fill prescriptions: RX BIN #004336 PCN ADV GRP RXMPHP.

Your Medicaid New York State Benefits Card

DATE PRINTED: 01/23/0123 01:23:45 PM

NEW YORK STATE
BENEFIT
IDENTIFICATION CARD



Your ID number ID NUMBER CARD NUMBER
XX01234X **012345 6789 0123 456 78**

SEX DOB
X **01/23/0123**

Your name LAST NAME **XXXXXX**

FIRST NAME / MI **XXXXXXXX**

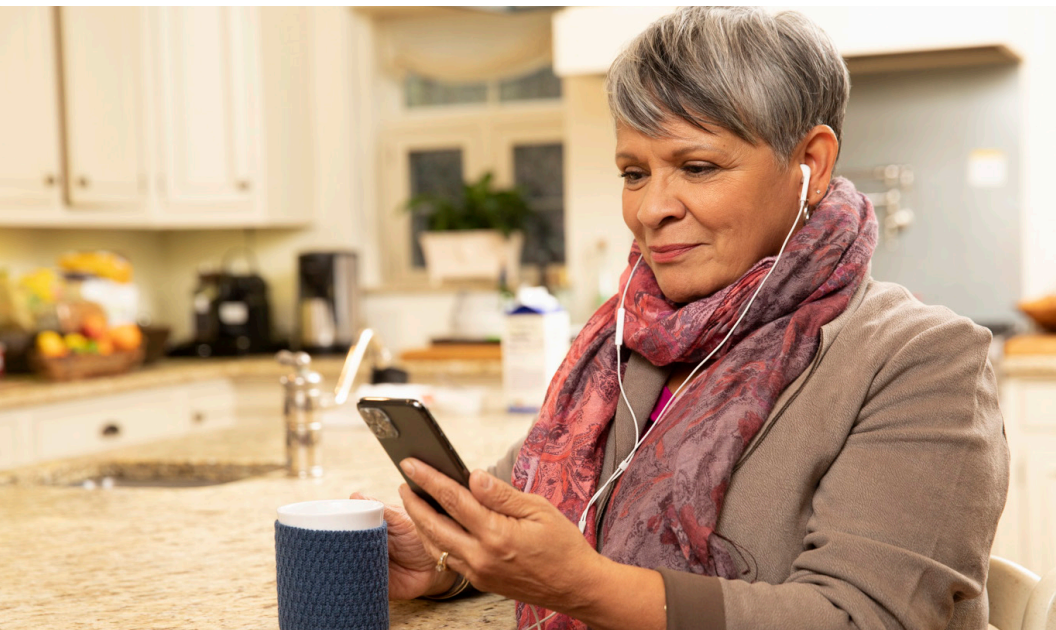
Signature

012345 ACCESS NUMBER SEQ#
0123 4567 890 **01**

The benefit card number

Call the Member Services number on the back of any insurance card to ask questions about your benefits and insurance plan. You may have questions about bills you get in the mail, or need help finding a healthcare provider. Member Services can help.

Your New York State insurance cards and all paperwork will be in English. Call your IHCD Navigator if you need help translating any information!



**For questions about your NYSOH insurance plan
or your health:**

Please call your IHCD Navigator,

(Navigator name)

at

(phone number)



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