

WGIUPD

**GENERAL INFORMATION SYSTEM**

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**DIVISION:** Office of Health Insurance Programs

**PAGE 1**

**GIS 08 MA/007**

**TO:** Local District Commissioners, Medicaid Directors

**FROM:** Judith Arnold, Director, Division of Coverage and Enrollment

**SUBJECT:** Family Health Plus: Excepted Benefits

**EFFECTIVE DATE:** Immediately

**CONTACT PERSON:** Local District Liaison: Upstate (518) 474-8887  
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This is to advise local districts that prescription-only coverage has been added as an excepted benefit that an individual can retain and still be eligible for Family Health Plus (FHPlus).

To be eligible to enroll in a FHPlus plan, an individual cannot currently be enrolled in a comprehensive health insurance plan. However, there are excepted benefits that an individual can have and still be eligible to enroll in FHPlus, if otherwise eligible. The current list of excepted benefits can be found in 01 ADM-06, Attachment IX.

The attached list includes one new excepted benefit: Prescription-only coverage. It replaces the previous list issued in 01 ADM-06.

Additionally, we have removed Medicare supplemental only and CHAMPUS supplemental coverages from the excepted list. They are not available in New York State unless an individual also has the primary insurance - Medicare or CHAMPUS. We have also removed Healthy New York from the list. Individuals who are paying for an individual Healthy New York policy will not be denied at the time of application for FHPlus if the applicant plans to terminate the current insurance (see 02 OMM/INF-02).

## EXCEPTIONS TO EXISTING INSURANCE COVERAGE FOR FAMILY HEALTH PLUS ELIGIBILITY

If an adult applying for coverage under Family Health Plus has coverage that is not specifically listed among the following exceptions, the adult is not eligible for Family Health Plus, regardless of the limited nature of such coverage.

- 1) Accident-only coverage or disability income insurance;
- 2) Coverage issued as a supplement to liability insurance;
- 3) Liability insurance, including auto insurance;
- 4) Worker's compensation or similar insurance;
- 5) Automobile medical payment insurance;
- 6) Credit-only insurance;
- 7) Coverage for on-site medical clinics;
- 8) Dental-only, vision-only, or long term care insurance;
- 9) Hospital indemnity or other fixed dollar indemnity coverage;
- 10) Specified disease coverage;
- 11) Prescription-only coverage.