

Individual & Family Health Insurance Registration Instructions

- First, go to the following website. This is the New York Health Exchange website established by the state.

<http://nystateofhealth.ny.gov>

- This link will bring you directly to the Individual & Family registration starting point.
- From here, click the 'CLICK HERE TO REGISTER' tab on the right-hand side. **Please follow all directions and prompts in order to properly create your account. The database will require you to input much of your personal information.**
 - Upon searching for a Broker or Navigator to assist you with your enrollment, click the drop-down menu under the 'Agency Name' tab and select LISA-AN NEW WORLD ASSOCIATES. Upon the search results, please click the 'Check Box' to select Robert Smith as your Broker, then click the 'Authorize this Broker/Navigator' tab to continue. New World will be instantly notified of this, so feel free to continue with your enrollment process, and we are here for you!

*****Should you inquire about applying for a Monthly Premium Subsidy, you will be asked if 'You Want Help Paying for Health Coverage' on the following screen. If this applies to you, click 'YES' and follow the following prompts (Financial Information Will Be Required)*****

- Once this is accomplished, you are ready to start shopping for plans! Follow the prompts and Click 'Find Individual Plan'
- Please use the search and search filters to look at some plans that you feel may be suitable based on your needs and budget. The search filters allow you to filter out certain plans based on criteria such as metal levels and insurance carriers.

Quick Reference- Metal Levels

Bronze- Covers approximately 60% of medical treatment costs (Least Expensive)

Silver- Covers approximately 70% of costs (Slightly More Expensive)

Gold- Covers approximately 80% of costs (Moderately Expensive)

Platinum- Covers approximately 90% of costs (Most Expensive)

Rate Multiples
Parent/Child- x1.7
Spouses- x2.0
Family- x2.85

Multiply the Single Rate (shown on website) by the above, when necessary.

***Please note:** These cost references are relative to all other exchange plans. Therefore, a Platinum plan (most expensive), although more expensive than other levels, may still be a reasonable cost option for YOU.

- Once this foundation is established, please call us at New World with your tentative choices and we will discuss these options to see what fits you best!
- If you are having issues or have questions on the New York State website, please call their specialists at the following number: 1 (855) 355-5777

If you have general questions, or when you have narrowed your plan choices to a few that you may like, please call us at New World and we are happily ready to help guide your decision for what best fits you!

Lisa-An New World Associates
(631) 293-8000

***Add. Note-** This can be a time consuming process for the consumer. Depending on your technological aptitude, please safely allot approximately an hour of your time to complete this process. **YOU ARE NOT BILLED DIRECTLY AFTER YOU SELECT YOUR PLAN, SO DO NOT WORRY.**