

## 2.3 Healthfirst Commercial Programs

Healthfirst offers a range of commercial products. Qualified Health Plans (QHP) are offered via the NY State of Health (New York State's health benefit exchange) and are marketed as Healthfirst Leaf Plans. These plans are available for eligible individuals and families. Healthfirst also offers individual and family health plans off the NY State of Health. The benefits and cost-sharing of these off-Exchange plans mirror those of the on-Exchange Leaf Plans, but are marketed as Healthfirst HMO A, B, C, and D plans ("HMO Plans").

Healthfirst Leaf and HMO Plans are comprehensive health insurance plans that meet all state and federal QHP requirements. These plans are offered at a range of premium and coverage levels to meet the needs of a wide variety of consumers:

- **Healthfirst Platinum Leaf Plan/Healthfirst Premier Platinum Leaf Plan/HMO A:** Highest premiums, with \$0 annual deductible, low copays, and an annual out-of-pocket limit of \$2,000. Adult dental and vision coverage is available with Platinum Leaf Premier plans.
- **Healthfirst Gold Leaf Plan/ Healthfirst Premier Gold Leaf Plan/HMO B:** \$600 annual deductible, modest copays, and an annual out-of-pocket limit of \$4,000. Adult dental and vision coverage is available with Gold Leaf Premier plans.
- **Healthfirst Silver Leaf Plans/Healthfirst Premier Silver Leaf Plans/HMO C:** Modest premiums, with \$2,000 annual deductible, modest copays, and an annual out-of-pocket limit of \$5,500. Subsidies are available that can help reduce the Silver Leaf copays and deductibles. Adult dental and vision coverage is available with Healthfirst Leaf Premier plans.
- **Healthfirst Bronze Leaf Plan/Healthfirst Premier Bronze Leaf Plan/HMO D:** Lowest premiums, with \$3,500 annual deductible, 50% coinsurance, and an annual out-of-pocket limit of \$6,850. Adult dental and vision coverage is available with Healthfirst Leaf Premier plans.
- **Healthfirst Green Leaf Plan/HMO E:** Catastrophic coverage for individuals under 30 years of age

These plans offer the following essential health benefits:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness and chronic-disease management
- Pediatric services, including oral and vision care

Healthfirst's Healthy NY program plan is offered by Managed Health, Inc., a subsidiary company of Healthfirst, Inc. The Healthy NY program is coverage available to eligible small employer groups. This program was discontinued for individuals and sole proprietors on December 31, 2013.