

# THE EMPIRE STRIKES BACK!



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Empire Blue Cross/Blue Shield has decided that 7 of their 12 insurance plans offered to small group clients on Long Island will be discontinued as of April 1<sup>st</sup>, 2012. This means 2/3 of the clientele or 20,000 participants will be forced to change their health plan in the coming months.

Obama Care has officially hit Long Island insurance carriers hard and in turn it is affecting their clients. In addition, New York State has eliminated one of the two Healthy NY programs. The program eliminated is what was referred to the “Standard” program. This program did not have any medical deductibles. The only plans available starting January 1<sup>st</sup>, 2012 will be plans with a Health Savings Account which will include a \$1200 deductible for individuals and a \$2400 deductible for husband/wife plans, one parent w/children plans, and family plans.

There are many moving parts to health care and ultimately the Supreme Court will have their day to determine whether Obama Care is unconstitutional.

Stay tuned and in the meantime if you have an Empire plan or a Healthy NY plan, please contact your broker.

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