

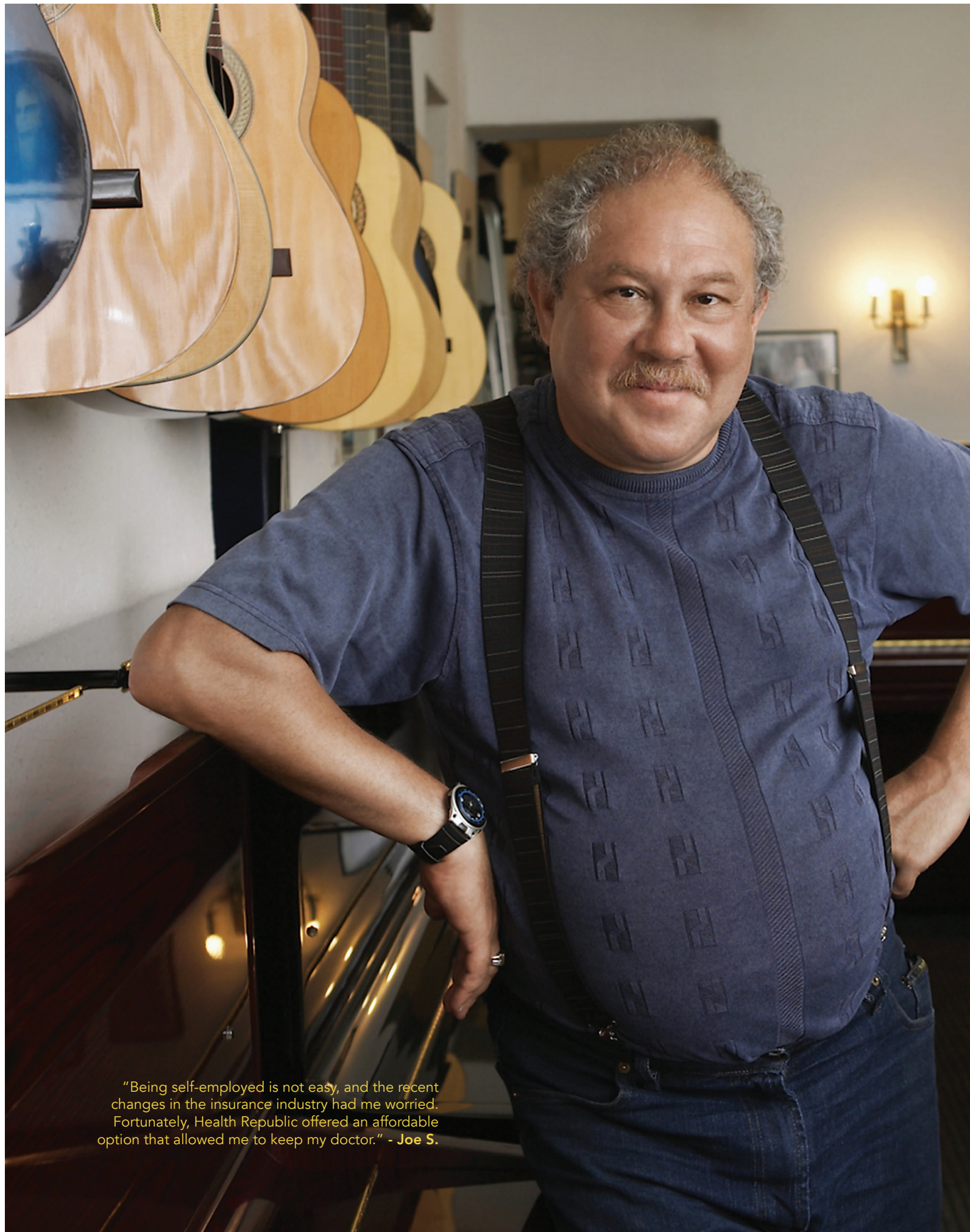


LOWER COSTS.
BETTER BENEFITS.
REAL CONTROL.

For People. Not Profit.



HEALTH REPUBLIC
INSURANCE OF NEW YORK



"Being self-employed is not easy, and the recent changes in the insurance industry had me worried. Fortunately, Health Republic offered an affordable option that allowed me to keep my doctor." - **Joe S.**

Our Story.

Health Republic Insurance of New York is a not-for-profit health insurance CO-OP (Consumer Operated and Oriented Plan) established under the Affordable Care Act to expand affordable healthcare options for New Yorkers. Our high-quality plans are available to individuals and small groups, both on the exchange and off, throughout the state. Since we opened our doors in October of 2013, we have enrolled over 125,000 members, making us the largest health insurance cooperative in the country and one of the fastest growing insurance companies in New York history. Our tremendous success is a testament to the way our values resonate with our members.

At Health Republic, we are for people, not profit. We answer to members, not shareholders.

“Every decision we make is focused on what is best for our members. We are making a real difference at the local level by bringing affordable healthcare to more New Yorkers, partnering with community organizations, and creating jobs. During this historic time, we’re proud to be a leader in healthcare reform.”

—Debra Friedman, President & CEO, Health Republic Insurance of New York

Our Vision.

To be New York’s premier health insurer by delivering to our members industry-leading access, affordability, quality, and control.

Our Plans.

Health Republic features a range of plan designs to offer New Yorkers a real choice in their healthcare. All our plans are available both on and off the New York State of Health Exchange and meet or exceed state and federal requirements for Essential Health Benefits. This means that ER visits, the birth of a child, preventive services, and many other health services are all covered benefits. Our plans offer a variety of coverage options across competitively-priced tier groups so our members can choose the benefits they want to accommodate their individual healthcare needs.

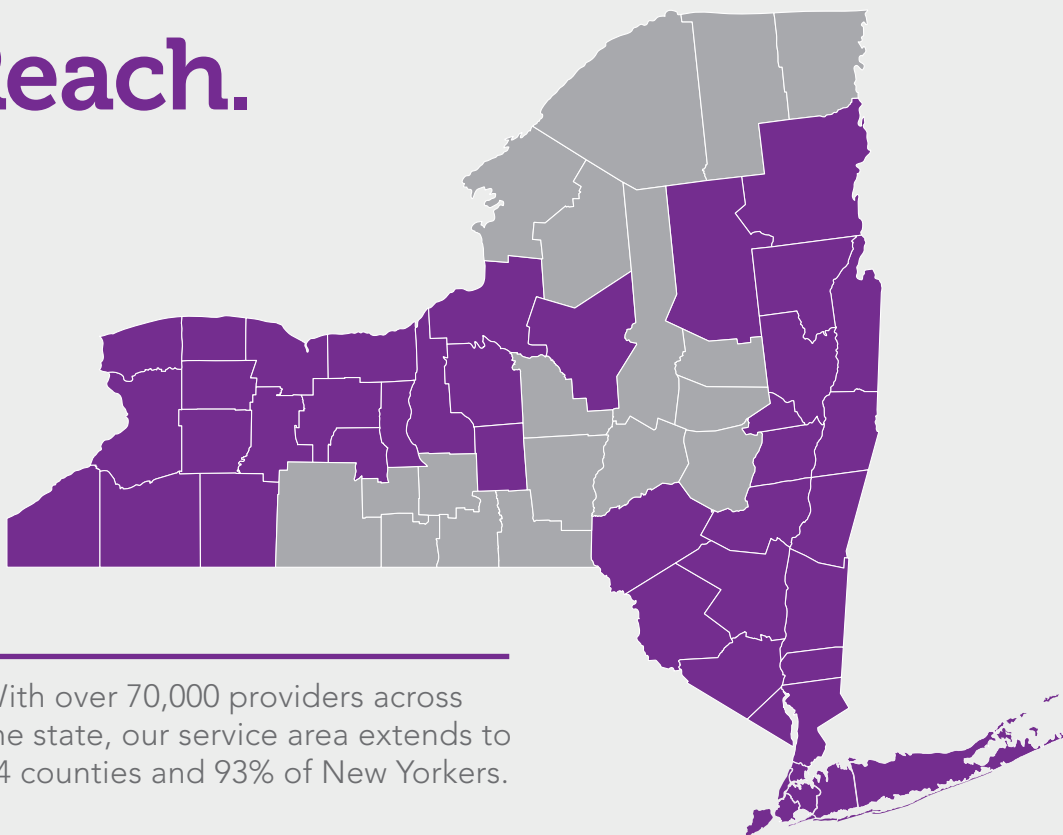
10 Essential Health Benefits We Will Always Cover:

- Outpatient care
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse services, including behavioral health treatment, counseling, and therapy
- Prescription drugs
- Habilitative and rehabilitative services (e.g. physical and occupational therapy, speech-language pathology, psychiatric rehabilitation, and more)
- Laboratory tests
- Preventive services, wellness services, and chronic disease management
- Pediatric dental and vision care

Additional wellness offerings available to all members

- Free access to Stat Doctors, a telemedicine service that connects you with board-certified emergency room physicians any time of day or night
- Discounted access to over 43,000 alternative and holistic medical providers, including acupuncture, chiropractic, and massage therapy
- Up to \$200 in gym membership reimbursement
- Free vaccines for flu, shingles, pneumonia, and more through our vaccine network

Our Reach.



With over 70,000 providers across the state, our service area extends to 44 counties and 93% of New Yorkers.

Our Members.

“Member-led” isn’t just a buzzword we like to throw around – our bylaws mandate that members represent a majority on our Board of Directors. There, they provide organizational oversight and offer direction on strategic business decisions. All members over the age of 21 are eligible to nominate themselves during a biannual nomination process and all members over the age of 18 are eligible to vote. If elected, members serve a two year term.

For members interested in leadership opportunities aside from the Board of Directors, we are establishing Member Advisory Work Groups in 2015 to facilitate member feedback and optimize member experience.

Our Mission.

To provide New Yorkers with access to affordable healthcare and a voice in shaping their health plan, while driving innovation in everything we do.

ACCESS AND AFFORDABILITY.

With over 70,000 providers throughout the state – including primary care physicians, major area hospitals, and a wide range of specialists – we don't believe affordable healthcare should mean sacrificing quality or choice. Because we are a not for profit and don't have shareholders, we are able to reinvest back into the company to keep members' care as affordable as possible.

YOUR VOICE.

As the largest new Consumer Operated and Oriented Plan (CO-OP) in the country, Health Republic Insurance of New York is leading the way in member-driven healthcare. Our mission guarantees that you, our members, are at the center of everything that we do.

INNOVATION.

At Health Republic Insurance of New York, we are committed to innovation. Our affordable, high-quality plans enhance market competition and are helping change the face of healthcare.

"I chose Health Republic Insurance because they're a not-for-profit CO-OP. I know they'll make decisions with members in mind. I sleep better at night knowing my employees and their families are in good hands." - Anne R.

A woman with dark hair, wearing a white blazer over a light blue shirt and a patterned belt, stands behind a counter. She is smiling at the camera. On the counter in front of her is a computer monitor, a barcode scanner, and a payment terminal. In the background, there are shelves with various bottles and a menu board.

FOR PEOPLE.
NOT PROFIT.

HealthRepublicNY.org



HEALTH REPUBLIC
INSURANCE OF NEW YORK

30 Broad St., New York, NY 10004