

## NY State of Health

NY State of Health is New York’s official online healthcare Marketplace. Individuals, families and small business owners in New York can use NY State of Health to compare health plans, and join the one that best meets their needs. You can also find out if you qualify for a government plan or for help paying for a private plan and apply through the website.

You can buy a private health plan on the Marketplace from November 1 to January 31 each year. You may also be able to buy a private plan outside that time if you have a qualifying event, such as losing your current health coverage. You can apply for government programs, like Medicaid, Child Health Plus, and New York State’s low-cost “Essential Plan” at any time during the year.

To apply for a health plan, visit NY State of Health and create an account. You will need to fill out some information about your family and your income. If you need help filling out the application, call the NY State of Health help line at 1-800-662-1220. You can get help over the phone or make an appointment to meet a counselor in person.

### Who Can Apply for a Plan

Individuals, families and small business owners in New York can use NY State of Health. To apply for a plan:

- You must live in New York State
- You cannot currently be in prison
- You must be a US citizen, national or lawfully present immigrant (your status and how much you earn may affect your choice of plans)
- If you are a small business owner, you must have 50 or fewer employees and a physical business address in New York State

Lawfully-present immigrants, including green card holders and people seeking refugee status, are eligible to apply for health plans through NY State of Health. However, your immigration status and income may affect your eligibility for some plans.

Many New Yorkers, including undocumented immigrants, are eligible for some types of government health insurance, such as Medicaid or Child Health Plus (a plan for low-income children under 19 who don’t qualify for Children’s Medicaid).

The information you provide in your application, such as your income and family size, will help decide what programs and health plans you qualify for.

### Types of Health Plans

On the website, you can apply for:

- A private health plan
- Assistance to help pay for your plan, depending on your income
- Medicaid, the government health plan for people who have a low income
- Child Health Plus, the state health plan for children whose parents have a low income
- New York’s “Essential Plan”, a plan for people who earn too much money to qualify for Medicaid, but can’t afford a private plan. It covers the same services as most other plans, including free preventative care, for \$20 a month per person.

## When to Apply for a Health Plan

Most people can only shop for health plans during the annual open enrollment period, between November 1 and January 31. But, if something happens before or after those dates that causes you to lose your coverage, like losing your job, you may qualify for a **special enrollment period**. This is a 60-day window where you can join a new plan. You qualify for a special enrollment period if:

- You had coverage and lost it (for example, you lost your job and are no longer covered by your employer’s health plan)
- You have recently married, registered a domestic partnership, or had a child (through birth, adoption, or foster care)
- You became a U.S. citizen, national, or lawfully present individual
- You were already enrolled in a Marketplace plan, but you became newly eligible or ineligible for tax credits or a different amount of cost sharing assistance (learn about tax credits and cost sharing assistance in the next section, “Help Paying for a Plan”)
- You permanently moved to New York from another state, or within New York to a new county

You can learn more information about special enrollment periods, and see a full list of exceptions, on the NY Health State of Health’s website.

You can apply for Medicaid, Child Health Plus and the low-cost “Essential Plan” at any time, all year.

## Help Paying for a Plan

If you can’t afford a health plan, you and your family may be able to get help paying for coverage. You may qualify for free or low-cost coverage through Medicaid, Child Health Plus or the [“Essential Plan”](#). Or, you may qualify for a tax credit and cost-sharing assistance, to help you pay for a private plan. Tax credits lower the amount of your monthly premium. You can choose to have the tax credit paid directly to your insurer, so the monthly premium you pay will be lower. Or, you can receive the entire tax credit at once when you file your taxes for that year. Cost-sharing assistance helps you when you get care. You pay the same monthly premium, but you pay less for the deductibles, co-pays and co-insurance when you get care.

NY State of Health will automatically check to see if you qualify for a tax credit and/or cost-sharing assistance when you apply for a plan. The website will also help you estimate how much help you may get before you apply:

- Use the [View Plans Now](#) tool on the NY State of Health website, enter your zip code, and click the “**Estimate Financial Help**” button.
- Then, enter your county, yearly household income, the number of people in your household, and the number of adults and children who need coverage.
- Click “**Calculate**” and “**Search**” to see your results.

### **Help Applying For A Plan**

If you need help choosing a plan or completing your online application, or, if you would like in-person assistance to complete your application, contact the NY State of Health help line toll free at 1-855-355-5777 (TTY: 1-800-662-1220 ). The help line is open Monday-Friday from 8am-8pm, and Saturday 9am-1pm. You can get help in English, Spanish, Chinese, French, Haitian Creole, Russian and other languages. You can schedule a time to speak with a “Navigator” who is trained to help you choose the right plan and enroll. Navigators may be able to meet with you during evenings and weekends, too.

You can also attend a NY State of Health event in your neighborhood to learn more and get help applying for a plan.

To learn more, visit the [Frequently Asked Questions](#) page on the NY State of Health website.

### **Your Action Plan: Apply for Coverage**

- Visit [NY State of Health](#) and create an account using your e-mail address. You will receive an e-mail invitation to apply for a plan on the NY State of Health website.
- Start your application by providing information about each member of your family who will be covered, including their income and age. You also will need to provide information about any health coverage you and your family already have.
- The Marketplace will tell you about the health plans available to you, including the health care services the plan covers, and the doctors in the plan’s network. It will also tell you about the costs, including the premium you will pay every month, and cost sharing amounts like copays (what you pay each time you get care) and deductibles (what you must pay before the plan will start paying for your care).
- Choose a health plan that’s right for you and your family.
- If you need help, call the NY State of Health help line at 1-800-662-1220. You can get help over the phone or make an appointment to meet a counselor in person.