choosing a QUALIFIED HEALTH PLAN

Helpful tips for selecting a plan through the NY State of Health marketplace
Delivery of Care

Each plan will have a different provider network. You can save on health care costs by getting services only from providers in your plan’s network. Some plans may require you to choose a doctor to be your Primary Care Provider (PCP).

• Ask doctors you regularly see for the names of plans sold in the NY State of Health that they accept.
• Look at the plan’s network to see if it has doctors, hospitals, and clinics near where you live or work.
• Consider the type of plan. HMO and EPO plans only pay for care provided by in-network doctors.
• Review the state’s consumer guide to health insurance to find out how insurers compare on quality of care, complaints received, and appeals and grievances. Information on new insurers is not currently available but will be included in future guides. To access the current guide, visit: www.dfs.ny.gov/consumer/hgintro.htm

Paying the Premium

You must pay your first premium within 10 days of receiving your bill. Your coverage will end if you do not pay your monthly premiums.