

Get Covered NYC!

with health insurance during **Special Enrollment**



Have or expect
to have a
life-changing event?

NOT SURE IF YOU QUALIFY?

No problem – you can apply at any time to find out through NY State of Health.

Public health insurance programs like Medicaid, Essential Plan, and Child Health Plus are available all year round.

Private health insurance is available during open enrollment or if you experience a qualifying event.

EXAMPLES OF QUALIFYING EVENTS INCLUDE:

- Getting married, or entering into a domestic partnership
- Becoming pregnant, or having a baby
- Changing your immigration status
- Changing jobs
- Moving to New York or from county to county
- Losing your health insurance coverage

You may be eligible for a **Special Enrollment Period** from **February 1st - October 31st**

What are my coverage options?

If you can't find coverage through a job or family member, you may be able to find a lower-cost option through **NY State of Health**.

With **NY State of Health**:

- Apply online, over the phone, or in-person. Over the phone and in-person assistance are available in many languages
- Get help enrolling in any Marketplace health plan for which you are eligible
- Fill out one application to find out if you can get financial help
- Same-sex spouses can receive a tax credit to help them purchase private health insurance if they are income eligible and file taxes jointly

You can also buy private insurance directly from an insurance company, but you won't receive financial help if you do so.

What if I missed open enrollment?

If you experience certain life-changing events, you may qualify for a Special Enrollment Period. If you are eligible for a Special Enrollment Period, you can visit **NY State of Health** to:

- Immediately sign up for new coverage or change your health plan—you don't have to wait until the next open enrollment period
- In some cases, you must already have health coverage to change it

Special enrollment periods are time-limited

- If you have or are getting insurance on your own, you must act within 60 days of the qualifying event
- Contact **NY State of Health** as early as possible
- If you receive coverage through your job, you may only have 30 days from the time of the qualifying event to make a change with your employer

I signed up for a health plan during the last open enrollment period. How can I make changes to it?

If you have a qualifying event, contact the **NY State of Health** to change your health plan. You can also change your plan during the next open enrollment period.

Can I keep my doctor?

If you like your doctors, ask them which health plans they accept.

On the **NY State of Health** website, you can search by physician and hospital to see which insurers have contracted with them.

What if I'm uninsured and need to go to the doctor?

If you don't have health insurance and need care, you can still get it in NYC. The City's public hospital system (NYC Health + Hospitals) and community health centers provide medical care on a reduced-fee basis, depending on your income.

Visit nyc.gov/hilink to learn more about healthcare resources for the uninsured.

What if I'm uninsured and need sexual and reproductive health care?

Free and confidential reproductive healthcare, including preventive screenings and STI testing, are available to eligible males and females of any age through the Family Planning Benefit Program. To learn more, visit nyc.gov/hilink/famplan.

Does my immigration status matter if I need health insurance?

It depends. Anyone can visit the **NY State of Health** to find out about their options for health insurance. Some programs are limited to certain types of immigrants:

- Citizens, green card holders, and other lawfully present residents* can access public or private insurance on the NY State of Health
- All children are eligible for Child Health Plus regardless of immigration status
- All pregnant women who are low-income can receive Medicaid, regardless of immigration status
- Some immigrants, like Deferred Action for Childhood Arrivals, can qualify for Medicaid but not private insurance on the NY State of Health
- Undocumented immigrants who are low-income can be pre-approved for Medicaid that covers emergency health issues ONLY

* Lawfully present residents include temporary residents, like students with a valid visa.

If your immigration status changes you may be eligible to enroll during the special enrollment period in coverage options through the **NY State of Health**.

All residents can apply for coverage directly with private insurance companies.

Getting health insurance will not prevent you from getting a green card, citizenship, or sponsoring a relative.

FOR MORE INFORMATION

CALL 311 or 1-855-355-5777

VISIT the NY State of Health at
nystateofhealth.ny.gov

TEXT CoveredNYC to 877877
to find free in-person assistance

