

Get Covered NYC! In the Essential Plan

New York State has a new health insurance program called the Essential Plan. The Essential Plan offers quality health insurance to working adults with lower incomes who do not qualify for Medicaid.



DO I QUALIFY FOR THE ESSENTIAL PLAN?

You may qualify if you:

- Are an adult who is 19 - 64 years of age. Individuals under 19 years old are eligible for Child Health Plus, not for the Essential Plan.
- Are a New York State resident.
- Meet income eligibility requirements. (Examples: single adults earning up to \$25,520; adults in family of four earning up to \$52,400)
- Meet immigration status requirements.



WHAT WILL MY INSURANCE COVER?

If you qualify, you can pick your plan. All plans will cover the same 10 benefits, including hospital care, prescription drugs, and doctor visits. You can get free preventive care, like annual well visits and health screenings. You can also get free dental and vision care or pay for these benefits, depending on your income.



HOW MUCH WILL IT COST?

It depends on your income. You will either pay no premium or \$20/month. You will not have to meet an annual deductible. That means the Essential Plan will start paying for services, like doctor visits, right away.

Depending on your income, you may have to pay a small fee when you get care, like going to the doctor or filling a prescription.



HOW TO APPLY

You can enroll in the Essential Plan any time of year. Apply online, over the phone, or in-person. Assistance is available in many languages. Visit the NY State of Health at nystateofhealth.ny.gov, or call 1-855-355-5777 or 311.

NOT SURE IF YOU QUALIFY?

No problem – you can apply at any time to find out. It's easier than ever to find out about your coverage options!



WILL MY IMMIGRATION STATUS MATTER?

Yes. But most immigrants can qualify for the Essential Plan if they meet the other eligibility requirements. You may qualify if you are a U.S. citizen, legal permanent resident, lawfully present resident, or in a valid, nonimmigrant status (for example, a visiting student with a valid visa).

Some individuals with a different immigration status, such as Deferred Action for Childhood Arrivals (DACA) and undocumented immigrants are not eligible for the Essential Plan, but may have other coverage and care options.



WHAT IF I CAN'T QUALIFY DUE TO MY IMMIGRATION STATUS AND I STILL NEED CARE?

If you don't qualify for the Essential Plan due to immigration status, you still have options. You may qualify for Medicaid or Medicaid for emergency services only, depending on your situation. The easiest way to find out is to apply on the NY State of Health Marketplace.

If you can't get 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 for more information.

FOR MORE INFORMATION: Visit the NY State of Health at nystateofhealth.ny.gov, or call 1-855-355-5777 or 311



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