

# NY State of Health

## Individual and Families Overview

## What is the Individual marketplace?

- NY State of Health, the Official Health Plan Marketplace, is where people go to shop for, compare and enroll in health coverage.
- Individuals and families can enroll in Medicaid, Child Health Plus, the Essential Plan, or Qualified Health Plans through the Marketplace.

## When is Open Enrollment in New York State?

- Open Enrollment for Qualified Health Plans is November 1, 2022 - January 31, 2023.
- Individuals and families can enroll in a Qualified Health Plan after January 31, 2023, if they have a qualifying Life Event, such as involuntary loss of coverage.
- Enrollment in Medicaid, Essential Plan (EP), and Child Health Plus (CHPlus) is open all year.

# MEDICAID

## Who is Eligible?

Low-income residents who are:

- Pregnant women and infants;
- Children ages 1-18;
- Parents and caretaker relatives of dependent children; or
- Adults aged 19-64, who are not pregnant and not eligible for Medicare.

## What's Covered?

Benefits include:

- Hospital inpatient and outpatient services
- Medicine, supplies, and medical equipment like wheelchairs, etc.
- Laboratory and X-ray services
- Preventive health and dental care and treatment by doctors and dentists
- Family planning services

# How do I know if my income and resources qualify me for Medicaid?

The chart below shows how much income you can receive annually and still qualify for Medicaid.\*

The income levels are based on how many family members live with you.

## 2023 Annual Income Levels

Household Size	Parent/Caretakers or Single Childless Couples or Adults age 19 & 20 not living with parents	Children Age 1 - 18	Adults age 19 & 20 living with parents	Pregnant Women, Infants Under the Age of 1, or Individuals Eligible for Family Planning Benefits
	138% of FPL	154% of FPL	155% of FPL	223% of FPL
1	\$20,121	\$22,454	\$22,599	\$32,514.00
2	\$27,214	\$30,369	\$30,566	\$43,976.00
3	\$34,307	\$38,285	\$38,533	\$55,438.00
4	\$41,400	\$46,200	\$46,500	\$66,900.00
5	\$48,494	\$54,116	\$54,467	\$78,363.00
6	\$55,587	\$62,032	\$62,434	\$89,825.00
7	\$62,680	\$69,947	\$70,401	\$101,287.00
8	\$69,773	\$77,863	\$78,368	\$112,749.00
9	\$76,866	\$85,778	\$86,335	\$124,211.00
10	\$83,960	\$93,694	\$94,302	\$135,674.00
Additional Person	\$7,094	\$7,916	\$7,967	\$11,463.00

\*Based on 2023 Federal Poverty Levels (FPL). Income Levels may be adjusted each year based on FPL changes.

### How much does Medicaid cost?

**Monthly Premiums:** There is no monthly premium for Medicaid.

**Cost Sharing:** Certain services under Medicaid require a small copay, but there are some times when no copay is needed.

The most you would ever spend in copays under Medicaid in one year would be \$200.

For a list of Frequently Asked Questions and Answers about Medicaid, go to: [health.ny.gov/medicaid](https://health.ny.gov/medicaid)

# ESSENTIAL PLAN



## What is the Essential Plan?

A health plan for New Yorkers that offers comprehensive benefits with no or low premium and cost sharing.

## Who is Eligible?

- New York State residents lawfully present in the U.S.
- Able to meet the Essential Plan income requirements
- 19-64 years old
- Not eligible for Medicaid or Child Health Plus
- Not eligible for employer and other coverage

# ESSENTIAL PLAN

## What's covered?

Benefits include:

- Free preventive care
- Inpatient care and outpatient services
- Maternity and newborn care
- Emergency services
- Lab and imaging
- Prescription drugs

## Who can buy it?

- Lower-income people who don't qualify for Medicaid or Child Health Plus.

Household size	Most you can make
1	\$29,160
2	\$39,440
3	\$49,720
4	\$60,000

# HOW MUCH DOES THE ESSENTIAL PLAN COST?

**PREMIUMS:** The monthly premium is \$0 (free) for those who qualify.

**COST SHARING:** There is **NO DEDUCTIBLE**. Below are some examples of Essential Plan cost sharing levels.

COST SHARING FOR HEALTH CARE SERVICES	Annual individual income: below \$14,580 - \$21,870	Annual individual income: \$21,871 - \$29,160
Monthly Premium	\$0	\$0
Annual Deductible	None	None
Preventive Care	Free	Free
Primary Care Physician Visit	\$0	\$15
Specialist Visit	\$0	\$25
Inpatient Hospital Stay per admission	\$0	\$150
Behavioral Health Outpatient Visit	\$0	\$15
Behavioral Health Inpatient Visit per admission	\$0	\$150
Emergency Room	\$0	\$75
Urgent Care	\$0	\$25
Physical Therapy, Speech Therapy, Occupational Therapy	\$0	\$15
COST SHARING FOR PRESCRIPTION DRUGS	Annual individual income: below \$14,580 - \$21,870*	Annual individual income: \$21,871 - \$29,160
Generic	\$1	\$6
Preferred Brand	\$3	\$15
Non-Preferred Brand	\$3	\$30
* \$0 for individuals with income below \$14,580		
COST SHARING FOR DENTAL AND VISION BENEFITS	Annual individual income: below \$14,580 - \$21,870	Annual individual income: \$21,871 - \$29,160
Dental and Vision	\$0	\$0

# CHILD HEALTH PLUS



## What is Child Health Plus?

CHPlus is a New York State health insurance plan for kids.

## Who is Eligible?

- New York State residents under age 19
- Not eligible for Medicaid
- Not covered by other health insurance
- Not eligible for or enrolled in health coverage through a state health benefits program (NYSHIP)
- Children are eligible regardless of immigration status



# CHILD HEALTH PLUS



## What's covered?

- Well-child visits
- Physical exams
- Immunizations
- Lab and imaging services
- Emergency services
- Prescription drugs
- Non-prescription drugs, if ordered by a physician
- Inpatient hospital care
- Short-term therapeutic outpatient services (chemotherapy, hemodialysis)
- Inpatient and outpatient mental health and substance abuse disorder services
- Dental and Vision services
- Speech and Hearing services
- Durable Medical Equipment

# HOW MUCH DOES A CHILD HEALTH PLUS PLAN COST?

**MONTHLY PREMIUMS:** Monthly price depends on household income and family size.\* There is no monthly premium for families with lower incomes. Families with higher incomes pay a monthly premium, according to the chart below. For larger families, the monthly fee is capped at three children. Families with incomes above the level for subsidized coverage may pay the full premium, which varies by participating health plan.

**COST SHARING:** Child Health Plus has no annual deductible and no co-payments.

Maximum Annual Income by Family Size				Monthly Family Contribution Per Child (max number of children you pay for is 3)
1	2	3	4	
\$32,368	\$43,779	\$55,190	\$66,600	\$0
\$36,450	\$49,300	\$62,150	\$75,000	\$15 (max \$45)
\$43,740	\$59,160	\$74,580	\$90,000	\$30 (max \$90)
\$51,030	\$69,020	\$87,010	\$105,000	\$45 (max \$135)
\$58,320	\$78,880	\$99,440	\$120,000	\$60 (max \$180)
over \$58,320	over \$78,880	over \$99,440	over \$120,000	Full premium, varies by health plan (no family max)

\*Based on 2023 Federal Poverty Levels (FPL). Income Levels may be adjusted each year based on FPL changes.

# QUALIFIED HEALTH PLAN



## Who is Eligible?

- New York State residents
- Lawfully present in the U.S.
- Not eligible for Medicaid, Essential Plan or Child Health Plus

## What's Covered?

Benefits include:

- Free preventive care
- Inpatient care and outpatient services
- Maternity and newborn care
- Emergency services
- Lab, imaging and Prescription drugs
- Rehabilitative and habilitative services
- Mental health and substance use disorder services
- Wellness and chronic disease management services
- Dental and vision for children

# HOW MUCH DOES A QUALIFIED HEALTH PLAN (QHP) COST?

**MONTHLY PREMIUMS:** The price you pay each month will depend on the plan you pick. Most people are eligible for tax credits which lower your monthly cost. Tax credits are calculated based on your income, household size, and where you live.

**COST SHARING:** Cost sharing is the amount you pay when you get a health care service. Some people are also eligible to get help paying for these costs, based on their income. Below are examples of the QHP cost sharing level for standard plans offered at four levels. Other plans are available with different cost sharing and additional covered services.

COST SHARING FOR HEALTH CARE SERVICES	PLATINUM	GOLD	SILVER	BRONZE
Annual Deductible	\$0	\$600	\$1,750	\$4,700
Preventive Care	Free	Free	Free	Free
Primary Care Physician Visit*	\$15	\$25	\$30	\$50
Specialist Visit*	\$35	\$40	\$65	\$75
Inpatient Hospital Stay per admission	\$500	\$1,000	\$1,500	\$1,500
Behavioral Health Outpatient Visit	\$15	\$25	\$30	\$50
Behavioral Health Inpatient Visit per admission	\$500	\$1,000	\$1,500	\$1,500
Emergency Room	\$100	\$150	\$500	\$500
Urgent Care	\$55	\$60	\$70	\$75
Physical Therapy, Speech Therapy, Occupational Therapy	\$25	\$30	\$30	\$50

\*All 2023 Standard Bronze plans allow for a total of three visits to primary care providers or specialists before meeting the deductible (consumer is required to pay the co-payment).  
All 2023 Standard Silver plans allow one primary care or specialist visit before meeting the deductible (consumer is required to pay the co-payment).

COST SHARING FOR PRESCRIPTION DRUGS	PLATINUM	GOLD	SILVER	BRONZE
Generic	\$10	\$10	\$15	\$10
Preferred Brand	\$30	\$35	\$40	\$35
Non-Preferred Brand	\$60	\$70	\$75	\$70

# IMPORTANT ENROLLMENT TIMEFRAMES

Typically have 60 days from loss of coverage to apply and enroll in coverage through NY State of Health and enrollment must be completed in NYSOH by the 15<sup>th</sup> of the month to enroll in coverage the first of the next month

When Enrollment is Completed	Coverage Begins
Between June 16 and July 15, 2023	August 1, 2023
Between July 16 and August 15, 2023	September 1, 2023
Between August 16 and September 15, 2023	October 1, 2023

## How do I enroll?

- nystateofhealth.ny.gov, or;
- 1-855-355-5777 or TTY: 1-800-662-1220, or;
- List of Navigator organizations and locations for free in-person help, click [here](#). Please call ahead before going to a location
- 2023 income levels for Medicaid, Child Health Plus, and Essential Plans, click [here](#)
- 2023 income levels for Qualified Health Plans, click [here](#)
- Individuals who are residents of New Jersey should go to the following health insurance exchange:  
<https://www.nj.gov/getcoverednj/>

# QUESTIONS?

