nystateofhealth™
The Official Health Plan Marketplace

FAST FACTS ON
Why It Is Now Easier to Pay for Health Insurance

Health insurance doesn't have to cost a lot anymore. That's why NY State of Health was created, to make sure all New Yorkers can get this important benefit.

Here are 5 ways it will soon be easier to pay for health insurance in New York State

① Help with insurance bills

For the first time ever, many New Yorkers will have help paying for a health plan. This help puts health insurance within more people's reach. A wide range of people can get this kind of help – from an individual earning $45,960 to a family of four making $94,200.

② Support for the "extras"

It's not just the monthly insurance bill that's a burden. It's extras like "co-pays"– the part of a medical bill that's charged to you, not your insurance company – and "deductibles," the amount you must pay before your insurance kicks in. If your income falls below a certain point, NY State of Health will help you pay for these "extra" costs.

③ Everyone in the pool

Insurance rates are based on the number of people in a group, or "pool." The larger the pool, the lower the monthly cost of health insurance for everyone. The pool in NY State of Health is going to be very large.

④ Healthy or ill, the cost is the same

No one will be denied coverage or charged more just because they're already sick.

⑤ Big bang for the buck

Starting in 2014, every health plan offered at NY State of Health, no matter what it costs, must cover 10 key health services. These include care at a doctor's office, prescription drugs, emergency services, even prevention and wellness services. So if you buy a health plan at this new Marketplace, you can be sure you'll get a lot of bang for your buck.

Sign up for a health plan from OCTOBER 1, 2013 to MARCH 31, 2014. Coverage will begin as early as JANUARY 1, 2014.

Online at nystateofhealth.ny.gov

By phone at 1-855-355-5777

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