nystateofhealth
The Official Health Plan Marketplace

BUFFALO REGION FACT SHEET

Overview:

NY State of Health is the official online health plan marketplace for New Yorkers, and the only place where you can check your eligibility and apply for financial assistance. It is an easily accessible, one-stop-shop where you can compare costs and coverage, and buy a plan from a certified group of health issuers.

Who's Eligible:

NY State of Health is open to individuals or small business owners with 50 or fewer employees. Everyone should come to the Marketplace to see what it can offer.

Underinsured & Uninsured in New York State:

There are over 2.7 million uninsured and many under-insured in New York State. At full enrollment, nearly 1.1 million uninsured and underinsured New Yorkers will obtain health insurance through NY State of Health: 615,000 individuals and 450,000 small business members.

Buffalo Specifics:

Navigators:

For a list of Navigators available in the state of New York by region, visit:
http://info.nystateofhealth.ny.gov/IPANavigatorMap

Underinsured & Uninsured Residents:

- There are nearly 180,000 uninsured New Yorkers in Western New York and many more are under-insured
- At full enrollment, over 80,000 people will obtain health insurance through NY State of Health: 44,000 individuals and 37,000 small business members

Qualified Health Plans:

- American Progressive Life & Health Insurance Company of New York (Today's Options)
- Excellus (Univera Healthcare)
- Fidelis Care
- Freelancers Co-op (Health Republic)
- HealthNow New York, Inc. (Blue Cross Blue Shield of Western NY)
- Independent Health

All plans include coverage in the following areas:
1) ambulatory patient services, 2) emergency services, 3) hospitalization, 4) maternity and newborn care, 5) mental health and substance use disorder services, 6) prescription drugs, 7) rehabilitative and habilitative services and devices, 8) laboratory services, 9) preventive and wellness services and chronic disease management, 10) pediatric services, including oral and vision care

Individual Marketplace: Individual Plans* - Starting Rates for Approved Monthly Premiums **

- Bronze: $ 218
- Silver: $ 275
- Gold: $ 312
- Platinum: $ 367

* Premiums starting as low as listed amount per tier. All plans are not available in every county.
** Excludes possible tax credits

Average Plan Starting Rates, with Estimated Tax Credit (Silver Package):

Single adult earning $30,000:	
Before estimated tax credit: **$ 275**	After estimated tax credit: **$ 210**
Family* earning $60,000:	
Before estimated tax credit: **$ 551**	After estimated tax credit: **$ 410**

*"Family" refers to a family of four, with two adults and two children.

Small Business Marketplace: Individual Plans* – Starting Rates for Approved Monthly Premiums

- Bronze: $ 236
- Silver: $ 290
- Gold: $ 339
- Platinum: $ 399

* Premiums starting as low as listed amount per tier. All plans are not available in every county.

Find Out More:

Tax Credit and Premium Estimator: http://info.nystateofhealth.ny.gov/PremiumEstimator
NY State of Health Plan Map: http://info.nystateofhealth.ny.gov/PlansMap
Website: www.nystateofhealth.ny.gov
Facebook: www.facebook.com/NYStateofHealth
Twitter: www.twitter.com/NYStateofHealth
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