

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 underinsured 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.

Utica Region Specifics:

Navigators:

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

Underinsured & Uninsured Residents:

- There are nearly 295,000 uninsured New Yorkers in Mid-Hudson / Capital / North Country and many more are under-insured.
- At full enrollment, over 155,000 people will obtain health insurance through NY State of Health: 93,000 individuals and 62,000 small business members.

Qualified Health Plans:

- American Progressive Life & Health Insurance Company of New York (Today's Options)
- Capital District Physicians Health Plan
- Empire Blue Cross
- Excellus Blue Cross Blue Shield
- Fidelis Care
- Health Now (Blue Shield of NE NY)
- Health Republic (Freelancers)
- MVP Health Plan, Inc.

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: \$ 221
- Silver: \$ 278
- Gold: \$ 315
- Platinum: \$ 370

* 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: \$ 399	After estimated tax credit: \$ 224
Family* earning \$60,000:	
Before estimated tax credit: \$ 798	After estimated tax credit: \$ 438

**"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: \$ 240
- Silver: \$ 293
- Gold: \$ 343
- Platinum: \$ 403

* 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

Google+: [NY State of Health](http://NYStateofHealth)

For more information please contact:

Bill Schwarz, Director Public Affairs Group
New York State Department of Health
(518) 474-7354 ext. 1