

NY State of Health Announces Affordable Health Plan Choices for 2022 Coverage

[Plan Options](#) now available for viewing

2022 Open Enrollment Begins November 16 for New and Returning Consumers

Enhanced Financial Assistance Available for 2022 Coverage

ALBANY, N.Y. (October 5, 2021) – NY State of Health, the state’s official health plan Marketplace, today announced the affordable health insurance options available to New Yorkers in 2022. Open enrollment for coverage in a 2022 Qualified Health Plan starts November 16, 2021 for new and returning consumers and ends on January 31, 2022.

“Marketplace enrollment has topped 6.3 million people this year as more New Yorkers choose to protect themselves and their families with affordable, quality coverage during the COVID-19 public health emergency,” said Acting NY State of Health Executive Director Danielle Holahan. “Consumers can begin previewing their 2022 plan options and premiums today through NY State of Health’s plan shopping tool.”

Significantly expanded federal tax credits remain available to New Yorkers who enroll in Qualified Health Plans (QHP.) This enhanced [American Rescue Plan Act \(ARPA\) financial assistance](#) is available now, including to higher-income individuals for the first time. Consumers who receive premium tax credits, more than 60 percent of QHP enrollees, will see no change in their premium costs for 2022, or in some cases a small decrease in the cost of coverage compared to 2021. Consumers can estimate their premium costs after the American Rescue Plan Act’s enhanced federal tax credits through the NY State of Health premium estimator tool [available here](#).

Today, one in three New Yorkers are enrolled in health coverage through the Marketplace. Enrollment has increased across all marketplace programs since April 2021, when the state began implementing ARPA tax credit and Essential Plan (EP) enhancements. Additional data regarding the impact of federal and state health policy changes on individuals across the New York state is provided in the NY State of Health ["Health Insurance Coverage Update"](#).

Qualified Health Plans

All 12 insurers that offered Qualified Health Plans last year will offer them again in 2022. Consumers who enroll in a QHP between November 16, 2021 and December 15, 2021 will have coverage starting January 1, 2022.

The 12 insurers offering Qualified Health Plans in 2022 are:

- Capital District Physicians Health Plan
- Empire Blue Cross HealthPlus and Empire Blue Cross Blue Shield HealthPlus
- Excellus (Excellus Blue Cross Blue Shield in Central NY and Univera in Western NY)
- Fidelis Care
- Health Insurance Plan of Greater New York (EmblemHealth)
- Healthfirst*
- Highmark (Highmark of Northeastern NY and Highmark of Western NY)
- Independent Health
- MetroPlus Health Plan
- MVP Health Care
- Oscar Insurance Corporation
- United Healthcare of New York, Inc

*HealthFirst QHP is expanding into Westchester County.

The Essential Plan

The Essential Plan will continue to offer coverage with no monthly premium, no deductible and low-cost sharing and will include vision and dental benefits for all enrollees.

The 12 insurers offering the Essential Plan in 2022 are:

- Capital District Physicians Health Plan
- Empire Blue Cross Blue Shield HealthPlus
- Excellus (Excellus Blue Cross Blue Shield in Central NY and Univera in Western NY)
- Fidelis Care
- Health Insurance Plan of Greater New York (EmblemHealth)
- Healthfirst
- Highmark of Western NY
- Independent Health
- MetroPlus Health Plan
- Molina Healthcare*
- MVP Health Care
- United Healthcare of New York, Inc.

*Effective 11/1/21 Affinity will be part of Molina Healthcare, known as Affinity by Molina HealthCare and will continue to serve the same 10 county Affinity area. With this new addition, Molina will serve 28 counties total.

Small Business Marketplace

The NY State of Health Small Business Marketplace (SBM) offers reduced-cost, comprehensive health insurance to small employers, uninsured working individuals, and sole proprietors. There are currently more than 16,000 employers signed on with the Small Business Marketplace, the highest level since its inception in 2013. Eligible small employers can access small employer tax credits by completing a short application at nystateofhealth.ny.gov/employer and enrolling in NY State of Health-certified plans directly with insurers of their choice.

The nine insurers offering plans on the Small Business Marketplace are:

- Capital District Physicians Health Plan
- Empire (Empire Blue Cross and Empire Blue Cross Blue Shield)
- Excellus (Excellus Blue Cross Blue Shield in Central NY and Univera in Western NY)*
- Healthfirst
- Health Insurance Plan of Greater New York (EmblemHealth)*
- Independent Health*
- MVP Health Care*
- Oscar Insurance Corporation
- United Healthcare (Oxford)

*Also offer SBM certified Healthy NY Plans

Dental Plans

[Dental coverage](#) is available for adults and families in some QHPs or through a stand-alone dental plan.

The Marketplace will offer the following eight dental plans on the individual Marketplace:

- Delta Dental
- Dentcare
- Empire HealthChoice Dental BlueCross and Empire Health Choice Dental Blue Cross BlueShield*
- Excellus Dental and Excellus Univera Dental
- Guardian
- Highmark of Northeastern NY; Highmark of Western NY)
- Healthplex
- Solstice

* Offering stand-alone dental plans on the SBM

Enrollment for 2021 coverage continues through the end of the year and consumers can enroll or renew for 2022 coverage for QHPs starting November 16. Consumers are encouraged to research and compare their 2022 plans prior to the November 16th Open Enrollment date to jumpstart their application and secure enrollment before the end of the year. The [Compare Plans and Estimate Cost Tool](#) is available to view plan options side by side.

NY State of Health plan selection [resources](#) are available in more than 20 different languages. Certified Enrollment Assistors can provide consumers with free [step-by-step help](#) through the enrollment process.

Enrollment in the Essential Plan, Medicaid and Child Health Plus is open all year. For additional information, visit the NY State of Health website at: nystateofhealth.ny.gov or call us at: 1-855-355-5777.

Interactive maps of the 2022 Health and Dental Plans are available at:

<http://info.nystateofhealth.ny.gov/PlansMap>

<http://info.nystateofhealth.ny.gov/EssentialPlanMap>

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Contact: New York State Department of Health

518-474-2043 x. 2

press@health.ny.gov

About NY State of Health

New York opened its health plan Marketplace, NY State of Health, in October 2013. The Marketplace's one stop health insurance shopping experience offers high quality comprehensive health plans. NY State of Health is the only place where consumers can qualify to get help paying for coverage through premium discounts or tax credits. Eligible New Yorkers can also enroll in Medicaid, Child Health Plus and the Essential Plan through the Marketplace all year. For more information about the NY State of Health Marketplace, please visit <https://nystateofhealth.ny.gov> or call Customer Service at 1-855-355-5777, (TTY: 1-800-662-1220), or find an [enrollment assistor](#).