






FAST FACTS ON

Extra Cost Savings for Qualified Health Plans

How Do I Enroll?

 **Online at**
nystateofhealth.ny.gov

 **By phone at**
1-855-355-5777
TTY: 1-800-662-1220

 **Free help from a certified
assistor near your home or
work. This can be in person or
by phone.**

When Can I Enroll?

You can enroll in a Qualified Health Plan during the annual Open Enrollment Period (November through January). You may also enroll during a Special Enrollment Period. A Special Enrollment Period is a time outside the yearly Open Enrollment Period when you can sign up for health insurance. You are allowed a Special Enrollment Period during certain life events, like losing health coverage, moving, getting married, having a baby or adopting a child, or if your household income is below a certain amount.

Can you help me in my own language?

Yes. Help is available in your language by phone and in person.

Beginning January 1, 2025, NY State of Health is providing new cost savings for consumers enrolled in Qualified Health Plans.

There are four levels of Qualified Health Plans, organized by “metal level.” Each level has different cost sharing.

Cost-sharing is the amount you pay for care. It includes deductibles, copayments, and coinsurance. **In 2025, all metal level plans have been upgraded – especially the Silver plan!**

1 Bronze, Silver, Gold and Platinum Plan benefits now include*:

- **\$0 out-of-pocket costs for most services for diabetes.** This applies to non-hospital-based preventive diabetes-related services, medical care, supplies, tests, and prescription drugs.
- **\$0 out-of-pocket costs for most pregnancy and postpartum health services.** This includes services during pregnancy and up to one year after postpartum. It applies to everything except for hospital services. This can include prescription drugs, mental health/substance use benefits, lab/x-ray services, prenatal testing, doctor’s visits, and some specialist visits. Specialist visits can include treatment for health conditions like hypertension, asthma, and urinary tract infections.

** This benefit does not apply to ambulance services, all inpatient services, emergency care in a hospital, and delivery services by a physician, nurse or midwife.*

MORE >

2 Silver Plan benefits now include*:

- The diabetes and pregnancy and postpartum benefits listed above,

PLUS

- **Cost-Sharing Reductions (CSR).** CSR Silver plans offer more savings than Standard Silver plans. They discount your cost-sharing payments.
 - **Expanded eligibility for Silver Supreme CSR plans:** Consumers with incomes up to 350% of the Federal Poverty Level (FPL) are now eligible for this plan. These are New Yorkers who earn up to \$52,710 a year as an individual, or up to \$109,200 as a family of four, who are eligible for a Qualified Health Plan with Advance Premium Tax Credit (APTC).
 - » Silver Supreme plans have a \$350 individual deductible and a \$700 family deductible.
 - » For more information on copay amounts, please see chart on the right. Copay amounts are listed under the Silver Supreme column.
 - **Expanded eligibility for Silver Enhanced CSR plans:** Consumers with incomes above 350% up to 400% of FPL are now eligible for this plan. These are New Yorkers who earn between \$52,710 and \$60,240 in a year as an individual, or between \$109,200 and \$124,800 as a family of four, who may be eligible for a Qualified Health Plan with Advance Premium Tax Credit (APTC).
 - » Silver Enhanced plans have a \$1,855 individual deductible and a \$3,710 family deductible.
 - » For more information on copay amounts, please see chart on the left. Copay amounts are listed under the Silver Enhanced column.

Cost Sharing for Health Care Services	Silver Supreme	Silver Enhanced
Annual Deductible	\$350	\$1,855
Preventive Care	Free	Free
Primary Care Physician Visit*	\$15	\$30
Specialist Visit*	\$35	\$65
Inpatient Hospital Stay per admission	\$250	\$1,500
Behavioral Health Outpatient Visit*	\$15	\$30
Behavioral Health Inpatient Visit per admission	\$250	\$1,500
Emergency Room	\$75	\$275
Urgent Care	\$50	\$70
Physical Therapy, Speech Therapy, Occupational Therapy	\$25	\$30

*All 2025 Standard Silver plans allow one visit to primary care provider or specialist that are not subject to the deductible, co payments are applicable for these visits. This includes outpatient behavioral health visits.

Cost Sharing for Prescription Drugs	Silver Supreme	Silver Enhanced
Generic	\$9	\$15
Preferred Brand	\$20	\$40
Non-Preferred Brand	\$40	\$75

A complete list of copay amounts can be found on the NY State of Health [cost-sharing chart online](#). Copay amounts will be listed under the Silver Supreme or Enhanced column.

NY State of Health complies with applicable Federal civil rights laws and state laws, and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

Si usted habla un idioma diferente al inglés, los servicios de asistencia de idioma están disponibles gratis para usted. Llame al 1-855-355-5777 (TTY: 1-800-662-1220).

如果您使用的語言不是英語，您可以使用我們的免費語言支援服務。請致電 1-855-355-5777 (TTY: 1-800-662-1220)。