



Affordable Care Act/Individual Mandate/Financial Assistance

1. Is the Affordable Care Act still in place? Can I still purchase health insurance coverage through the NY State of Health Marketplace?

The NY State of Health Marketplace is open for business. New York remains committed to providing access to affordable health insurance to New Yorkers. As always, NY State of Health will keep enrollees informed of any changes that will impact their coverage.

2. Can I get help paying for my insurance coverage in 2019?

Yes, qualifying individuals with income below \$48,560 (or below \$100,400 for a family of four) are eligible for financial assistance if they enroll in coverage through the Marketplace. Eligible New Yorkers can continue to enroll in Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plan coverage with financial assistance. The eligibility requirements for these programs have not changed.

3. What is the individual shared responsibility provision in the Affordable Care Act? (the “individual mandate” or “penalty”)

The individual mandate penalty will not be in effect in 2019. Starting in 2019 there will no longer be a financial penalty for not having health insurance. However, there are still numerous financial and health related reasons to consider signing up for a low-cost-health insurance plan.

The financial penalty still applies for the remainder of 2018, unless you qualify for an exemption.

Under the Affordable Care Act, most individuals are required to have health coverage or make a payment on their federal income tax return called the "shared responsibility payment," or penalty. To avoid this penalty, you need to have insurance that qualifies as minimum essential coverage. You do not have to pay a penalty if you are enrolled in any of the following types of health coverage:

- Health insurance purchased on the New York Marketplace or other individual health insurance you already have
- Health insurance received from a job, COBRA, or retiree plans
- Medicare
- Medicaid
- Child Health Plus
- TRICARE
- Veteran’s health care programs (including the Veterans Health Care Program, VA Civilian Health and Medical Program (CHAMPVA), and Spina Bifida Health Care Benefits Program)
- Peace Corps Volunteer plans
- Self-funded health coverage offered to students by universities for plan or policy years that begin on or before Dec. 31, 2014



Other plans may also qualify. Ask your health insurance provider. If you do not already have health insurance that is considered minimum essential coverage, you may apply for help paying for your health insurance through the New York Marketplace. You may be eligible for help paying for health coverage.

4. Are Cost Sharing Reduction (CSR) benefits still available for consumers who qualify?

Co-pays, deductibles, and other cost sharing will not change for consumers.

Cost sharing reductions are payments that the federal government made to health plans to reimburse them for the cost of lowering, or completely eliminating, annual deductibles and copayments for lower-income consumers.

In October 2017, the federal government stopped making these cost sharing reduction payments. However, insurance companies are still required to offer these lower cost plans to consumers. The 2018 and 2019 Qualified Health Plan premiums shown in the NY State of Health Plan Preview tool have been adjusted to account for the loss of these federal payments.