



# Essential Plan At a Glance

## WHO IS ELIGIBLE?

### INDIVIDUALS WHO ARE:

- New York State residents
- Able to meet the Essential Plan income requirements
- Lawfully present in the U.S.
- 19-64 years old
- Not eligible for Medicaid or Child Health Plus
- Not eligible for employer coverage

NY State of Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, age or disability in its health programs and activities.

## WHAT'S COVERED?

- Free preventive care
- Inpatient care
- Outpatient services
- Maternity and newborn care
- Emergency services
- Lab and imaging
- Prescription drugs
- Rehabilitative and habilitative services
- Mental health and substance use disorder services
- Wellness and chronic disease management services

### CONTACT US:

[nystateofhealth.ny.gov](https://nystateofhealth.ny.gov) | 1-855-355-5777 or TTY 1-800-662-1220

# HOW MUCH DOES THE ESSENTIAL PLAN COST?

**PREMIUMS:** The monthly premium is \$20 per person or \$0, depending on income.

**COST SHARING:** There is **NO DEDUCTIBLE**. Below are some examples of Essential Plan cost sharing levels.

COST SHARING FOR HEALTH CARE SERVICES	Annual individual income: below \$12,060-\$18,090	Annual individual income: \$18,091-\$24,120
Monthly Premium	\$0	\$20
Annual Deductible	None	None
Preventive Care	Free	Free
Primary Care Physician Visit	\$0	\$15
Specialist Visit	\$0	\$25
Inpatient Hospital Stay per admission	\$0	\$150
Behavioral Health Outpatient Visit	\$0	\$15
Behavioral Health Inpatient Visit per admission	\$0	\$150
Emergency Room	\$0	\$75
Urgent Care	\$0	\$25
Physical Therapy, Speech Therapy, Occupational Therapy	\$0	\$15
COST SHARING FOR PRESCRIPTION DRUGS	Annual individual income: below \$12,060-\$18,090*	Annual individual income: \$18,091-\$24,120
Generic	\$1	\$6
Preferred Brand	\$3	\$15
Non-Preferred Brand	\$3	\$30
* \$0 for individuals with income below \$12,060.		
COST SHARING FOR DENTAL AND VISION BENEFITS	Annual individual income: below \$12,060-\$18,090	Annual individual income: \$18,091-\$24,120
Dental and Vision	<b>\$0 (lower income enrollees)</b>  Can be purchased for an additional premium (higher income enrollees)	Can be purchased for an additional premium