



Qualified Health Plan At a Glance

WHO IS ELIGIBLE?

INDIVIDUALS WHO ARE:

- New York State residents
- Lawfully present in the U.S.
- Not eligible for Medicaid, Essential Plan or Child Health Plus

CONTACT US:

- nystateofhealth.ny.gov
- 1-855-355-5777
or TTY 1-800-662-1220

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.

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
- Dental and vision for children

Adult dental and other benefits may also be covered by some plans.

HOW MUCH DOES A QUALIFIED HEALTH PLAN (QHP) COST?

MONTHLY PREMIUMS: The price you pay each month will depend on the plan you pick. Many people are eligible for tax credits which lower your monthly cost. Individuals earning up to \$48,560 a year and a family of 4 earning up to \$100,400 may be eligible for tax credits.

COST SHARING: Cost sharing is the amount you pay when you get a health care service. Some people are also eligible to get help paying for these costs, based on their income. Below are examples of the QHP cost sharing level for standard plans offered at four levels. Other plans are available with different cost sharing and additional covered services.

COST SHARING FOR HEALTH CARE SERVICES	PLATINUM	GOLD	SILVER	BRONZE
Annual Deductible	\$0	\$600	\$1,700	\$4,000
Preventive Care	Free	Free	Free	Free
Primary Care Physician Visit	\$15	\$25	\$30	50% cost sharing
Specialist Visit	\$35	\$40	\$50	50% cost sharing
Inpatient Hospital Stay per admission	\$500	\$1,000	\$1,500	50% cost sharing
Behavioral Health Outpatient Visit	\$15	\$25	\$30	50% cost sharing
Behavioral Health Inpatient Visit per admission	\$500	\$1,000	\$1,500	50% cost sharing
Emergency Room	\$100	\$150	\$250	50% cost sharing
Urgent Care	\$55	\$60	\$70	50% cost sharing
Physical Therapy, Speech Therapy, Occupational Therapy	\$25	\$30	\$30	50% cost sharing

COST SHARING FOR PRESCRIPTION DRUGS	PLATINUM	GOLD	SILVER	BRONZE
Generic	\$10	\$10	\$10	\$10
Preferred Brand	\$30	\$35	\$35	\$35
Non-Preferred Brand	\$60	\$70	\$70	\$70