



**NY State of Health is New York's official health plan Marketplace.**

**How do I enroll?**



Online at  
[nystateofhealth.ny.gov](https://nystateofhealth.ny.gov)



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



Visit an In-Person  
Assistor at  
[info.nystateofhealth.ny.gov/  
findassistor](https://info.nystateofhealth.ny.gov/findassistor)

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.

All NY State of Health plans provide free preventive benefits for annual check-ups and screenings...

**But did you know that some plans cover visits to the doctor when you are sick even if you haven't met your deductible?**

**1** What is a sick visit?

- A sick visit is a visit to your doctor when you are sick, such as with the flu or sinus infection.<sup>1</sup>

**2** Why should I choose a plan that covers sick visits before meeting a deductible?

- The deductible is an amount you must pay before your plan covers any health services that are not preventive benefits.
- **Some plans will pay for sick visits before you meet your deductible.**
- This means you can buy a lower cost plan and you and each of your covered family members will have three free or low-cost sick visits to a doctor before meeting your deductible.
- You may still be responsible for making a copayment, if one applies.



### 3 Which NY State of Health plans cover sick visits before you must meet a deductible?

- In 2020, **all standard Bronze plans** will include three free sick visits without any co-payments or deductible.
- Some **Gold and Silver plans** will also include three sick visits before the deductible.<sup>2</sup>
- **Standard Platinum plans** do not have deductibles.

### 4 How do I find a NY State of Health plan that covers three sick visits before the deductible?

Health plans that offer three free or low-cost sick visits are available in every county.

To learn more:

- Visit the NY State of Health plan shopping and comparison tool at [nystateofhealth.ny.gov](https://nystateofhealth.ny.gov)
  - Search for plans with “ST3PCP” in the plan name.
- Visit a NY State of Health free certified enrollment assister. To find one in your community:
  - Visit [info.nystateofhealth.ny.gov/findassistor](https://info.nystateofhealth.ny.gov/findassistor)
- Call us at 1-855-355-5777, TTY: 1.800.662.1220.

1. Sick visits include visits to primary care providers specializing in family medicine, internal medicine, pediatric medicine, obstetrics, gynecology, or outpatient mental health or behavioral health or substance use services.

2. Some services, like laboratory tests, may be performed during a sick visit and may have cost-sharing or fall under your deductible.

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)