



FAST FACTS For DACA Recipients

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 assistant 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 to 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 November 1, 2024, DACA recipients will become eligible for Qualified Health Plans and Advance Payments of Federal Premium Tax Credits.

1 What is Deferred Action for Childhood Arrivals (DACA)?

DACA is a federal rule. It protects certain undocumented immigrants from being deported. These immigrants came to the U.S. as children. DACA recipients can work and attend school. DACA status is not permanent. It must be renewed every two years.

2 What is a Qualified Health Plan (QHP)?

A Qualified Health Plan (QHP) is a private health plan that is certified by New York State and meets certain requirements. QHPs have monthly premiums and cost sharing. Individuals who buy QHPs through NY State of Health may qualify for federal help. These tax credits help lower the cost of coverage.

There are four types of Qualified Health Plans. They are organized by metal levels. Each has different cost-sharing. A metal level can help you estimate cost.

Metal Levels	Premiums	Out-of-Pocket Costs
Platinum Plans	Highest	Lowest
Gold Plans	Higher	Lower
*Silver Plans	Moderate	Moderate
Bronze Plans	Lowest	Highest

**Depending on an individual's income, a Silver plan may be the best choice. This is because cost-sharing reductions (CSRs) are available to eligible individuals for Silver level plans. CSRs lower co-payments, deductibles, and maximum out-of-pocket costs.*

MORE >

Information you give us will not be shared

What you tell NY State of Health and its enrollment assistors is private. Information you give us about your immigration status will only be used to see if you qualify for health insurance. It will not be used for any other purpose.

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)。

3 Who qualifies?

- New York State residents
- Citizens, lawfully present applicants, and DACA recipients*
- People not eligible for Medicaid, Essential Plan, or Child Health Plus
**NEW: DACA recipients are eligible for QHPs and tax credits starting November 2024.*

4 What do QHPs Cover?

- Free preventive care
- Care at a doctor's office, clinic or hospital
- Maternity and newborn care
- Emergency services
- Lab, imaging, and prescription drugs
- Rehabilitative and habilitative services
- Mental health and substance use disorder treatment services
- Wellness and chronic disease management services
- Dental and vision for children

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

5 How much does a QHP cost?

QHP enrollees will have to pay monthly premiums and cost sharing. The plans may also have a deductible.

Monthly Premiums: The price you pay each month for insurance. The amount will depend on the plan you pick. Most people can get federal help to lower the cost of coverage. The federal help will be given as tax credits (described below).

Cost sharing: Cost sharing is the amount you pay when you get care. It includes deductibles, copayments, and coinsurance. Some people may also get cost-sharing reductions (described below).

Deductible: A deductible is the amount you pay for health care before your plan begins to pay.

6 Can I get help paying for coverage?

Certain individuals may be eligible for additional financial help, such as Advanced Premium Tax Credit and / or Cost-Sharing Reduction.

Advance Premium Tax Credit: Some individuals may qualify for federal help to help pay for coverage. This will be an estimated premium tax credit. It is based on your estimated annual household income, household size, and where you live. Your tax return can compare the estimate to your actual income.

Cost-Sharing Reduction: A discount that lowers the amount you pay for cost sharing. Cost-sharing reductions are based on income. They are only available in Silver plans.