



Frequently Asked Questions: Start Dates for Essential Plan Coverage

Starting April 1, 2024, NY State of Health expanded access to the Essential Plan. Whether you transitioned from another health plan offered through NY State of Health or are applying for the first time, you may wonder when your Essential Plan coverage will start. This FAQ is your guide to understanding when your coverage will begin.

1. If an individual does not have coverage through NY State of Health and applies and is determined eligible for Essential Plan, when does the coverage start?

For an individual who is not enrolled in coverage through NY State of Health but becomes eligible for Essential Plan and enrolls in a plan, coverage will begin on the first of the month that the consumer enrolls in coverage. For example, if a consumer is determined to be eligible for Essential Plan and enrolls in a plan on May 20th, their coverage will be effective May 1st.

2. If an individual was determined eligible for premium tax credits but never enrolled in a Qualified Health Plan, and then becomes eligible for Essential Plan and enrolls in coverage, what is the effective date for the Essential Plan coverage?

Same answer as “1” above. For an individual who is not enrolled in coverage through NY State of Health but becomes eligible for Essential Plan and enrolls in a plan, coverage will begin on the first of the month that the consumer enrolls in coverage. For example, if a consumer is determined to be eligible for Essential Plan and enrolls in a plan on May 20th, their coverage will be effective May 1st.

3. What is the start date for an individual who moves from one level of Essential Plan to a different level of Essential Plan?

For an individual who transitions from one level of Essential Plan to another level of Essential Plan, such as from EP 2 to EP 1, but chooses to stay with the same Essential Plan issuer (meaning the same carrier or company), their coverage begins on the first of the month after the month in which they selected a plan. For example, if a consumer transitioning from EP 2 to EP 1 enrolls in a new EP 1 plan on May 20th with the same company, the first day of the EP 1 coverage will be June 1st.

For an Essential Plan enrollee who transitions from one Essential Plan issuer to **different Essential Plan issuer** (meaning a different company), their coverage effective date will follow the fifteenth of the month rule. This means that if a plan is selected between the first and the fifteenth of the month, the coverage effective date will be the first of the following month; and if a plan is selected

between the sixteenth and the last day of the month, coverage will be effective the first day of the second month following plan selection. For example, if an Essential Plan enrollee enrolls in Essential Plan with a new carrier on May 20th, the first day of the EP coverage with the new carrier will be July 1st. If the Essential Plan enrollee enrolls in Essential Plan with a new carrier on May 10th, the first day of coverage with the new carrier will be June 1st.

4. If an individual who was enrolled in a Qualified Health Plan becomes eligible for Essential Plan and enrolls in coverage, what is the effective date for the Essential Plan coverage?

For a Qualified Health Plan (QHP) enrollee who transitions from a QHP to Essential Plan, the coverage effective date follows the fifteenth of the month rule. For example, if the QHP enrollee is found eligible for Essential Plan and enrolls in an Essential Plan on May 20th, the first day of the Essential Plan coverage will be July 1st. If the QHP enrollee is found eligible for Essential Plan and enrolls in an Essential Plan on May 10th, the first day of Essential Plan coverage will be June 1st.