



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

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 abuse disorder services
- Wellness and chronic disease management services

CONTACT US:

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HOW MUCH DOES THE ESSENTIAL PLAN COST?

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

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

COST SHARING FOR HEALTHCARE SERVICES	Annual individual income: below \$11,880-\$17,820	Annual individual income: \$17,821-\$23,760
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 outpatient
Behavioral Health In Patient 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 \$11,880-\$17,820*	Annual individual income: \$17,821-\$23,760
Generic	\$1	\$6
Preferred Brand	\$3	\$15
Non-Preferred Brand	\$3	\$30
*\$0 for individuals with income below \$11,880.		
COST SHARING FOR DENTAL AND VISION BENEFITS	Annual individual income: below \$11,880-\$17,820	Annual individual income: \$17,821-\$23,760
Dental and Vision	\$0 (lower income enrollees) Can be purchased for an additional premium (higher income enrollees)	Can be purchased for an additional premium