



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 and other coverage

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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
- Vision and Dental

CONTACT US:

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

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)。

HOW MUCH DOES THE ESSENTIAL PLAN COST?

PREMIUMS: The monthly premium is \$0 (free) for those who qualify.

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

COST SHARING FOR HEALTH CARE SERVICES	Annual individual income: below \$12,880-\$19,320	Annual individual income: \$19,321-\$25,760
Monthly Premium	\$0	\$0
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
Behavioral Health Inpatient 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 \$12,880-\$19,320*	Annual individual income: \$19,321-\$25,760
Generic	\$1	\$6
Preferred Brand	\$3	\$15
Non-Preferred Brand	\$3	\$30
* \$0 for individuals with income below \$12,880.		
COST SHARING FOR DENTAL AND VISION BENEFITS	Annual individual income: below \$12,880-\$19,320	Annual individual income: \$19,321-\$25,760
Dental and Vision	\$0	\$0