



Coverage for Unemployed New Yorkers through the American Rescue Plan

The American Rescue Plan, which was signed into law on March 11, 2021, includes provisions to help Americans who have lost their jobs because of the COVID-19 pandemic gain access to low cost or free health insurance. If you receive Unemployment Insurance Benefits in 2021, the American Rescue Plan allows you to sign up for a nearly free health plan through NY State of Health for coverage for all of 2021. All types of unemployment compensation qualify.

Who is eligible?

To be eligible, you must have reported receiving Unemployment Insurance Benefits for at least one week in 2021 in your application. If your spouse has received Unemployment Insurance, you will also be eligible if you are filing taxes jointly.

In addition, you cannot be eligible for other health insurance such as Medicaid, Medicare, Child Health Plus, Essential Plan or (affordable) employer-sponsored coverage.

How do consumers access a “nearly free” health plan?

If you receive Unemployment Insurance Benefits in 2021, you may be eligible to receive the maximum amount of premium tax credit assistance to help lower your monthly premium costs. If you are eligible, the Silver level plan will have the lowest costs, including a very low premium, a very low or no deductible and very low copays and coinsurance when you use your benefits.

If you prefer, you can apply your premium tax credits to help lower your monthly premium costs for platinum, gold, or bronze plans; however, the regular deductibles, copayments, and coinsurance apply.

This nearly free health plan will be available to eligible New Yorkers through the end of 2021.

Are the health insurance changes for unemployed New Yorker’s retroactive back to January?

Yes. Under the American Rescue Plan, this rule is retroactive to January 2021.

Consumers who have been enrolled in a QHP through NY State of Health and are eligible for this benefit, will be able to claim Premium Tax Credits (PTCs) when they file their taxes for 2021 for those months when they were enrolled starting in January 2021.

What You Need to Do

If you are already enrolled in a plan through NY State of Health:

1. Make sure your application is up to date. To be identified as eligible for this maximum tax credit, you or your spouse (if applicable), must have reported receiving Unemployment Insurance as income for at least one week in 2021 in your application.



2. At the beginning of each month, NY State of Health will identify individuals eligible for this benefit, send them a notice and an email informing they are eligible to receive this nearly free coverage.
3. **To receive this benefit, you need to take action, by applying the new tax credits that are available to you.** When updating your application, you can choose to enroll in the nearly free silver plan or to apply the enhanced tax credits to your current plan or a new plan.
4. If you update your application with new UIB information towards the middle or end of the month, call the NY State of Health Customer Service Center to have your application reviewed sooner, and the maximum tax credit applied, sooner.

If you are **not** currently enrolled in a plan through NY State of Health:

If you do not have a NY State of Health account, go to nystateofhealth.ny.gov and create an account and start an application. If you have an existing account, log back in and update your application. Be sure to include any Unemployment Insurance Benefits. You may be eligible for Medicaid, Essential Plan or a Qualified Health Plan and receive premium tax credits. You can decide to enroll or not to enroll.

If you have questions, you can get help:

- By calling the NY State of Health Customer Service Center at 1-855-355-5777, or
- From a local Enrollment Assistor. Find one at <https://info.nystateofhealth.ny.gov/findassistor>.