




FAST FACTS ON Health Insurance for Young Adults

NY State of Health is New York's Official Health Plan Marketplace.


If you are 19 or older and live in New York State, we can help you find health insurance at a cost you can afford.

How do I enroll?

 nystateofhealth.ny.gov
OR

 1-855-355-5777 or TTY:
1-800-662-1220

OR

 Through free in-person help from a certified assister near your home or work.

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.

Here are 4 important things you should know

1 You have choices

As a young adult, you must decide whether to stay on your parent's health plan. If you decide to get your own insurance, you'll find lots of choices at NY State of Health. There are many plans at different coverage levels and payment terms. This means you will likely find one that meets your needs and stays within your budget.

2 You'll get a good deal

No matter what they cost, all health plans offered at NY State of Health must cover 10 key health care services. These include prescription drugs, doctor visits, hospital care and emergency services – even prevention and wellness services. So you'll get a good deal, no matter what insurance plan you choose.

3 Affordable options are available

For those who qualify, Medicaid and the Essential Plan provide the same quality coverage as other health plans at low or no monthly cost. Medicaid has no premium or deductible and low co-pays; the Essential Plan costs less than a dollar a day, has no deductible and low co-pays. For all other plans, check to see if you qualify for financial help to lower your cost.

4 New York State has made it easy to shop and pay for health insurance

To a lot of people, insurance means paperwork and confusion. We get that. So we've put lots of trained experts on the case to help you, step by step, through choosing and signing up for a plan that's right for you. You can get this help online, on the phone or even where you live and work. It's also available in many languages.