



Can my family qualify for financial help even if we're offered health insurance through my employer?

If you think you or your family members may be eligible for financial assistance, contact NY State of Health to get help applying:

📍 Online:
nystateofhealth.ny.gov

📞 By Phone:
1-855-355-5777 or
TTY: 1-800-662-1220

👤 In person:
Free help from a certified assistor

NY State of Health complies with applicable Federal civil rights laws and state laws, and does not discriminate on the basis of race, color, sex, age, national origin, creed/religion, marital/family status, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

Family Health Insurance Coverage is Getting More Affordable

New Eligibility Rule for Financial Assistance through NY State of Health

- Beginning January 1, 2023, eligibility for financial assistance for family members will be based on affordability of family coverage offered by an employer.
- A family health plan is considered “affordable” if the premium is less than 9.12 percent of the household income.
- If family coverage is considered unaffordable, family members may qualify for financial assistance.
- This does not change the affordability test for employees. If the employee can get affordable single (employee-only) coverage through their employer, they will not qualify for financial assistance through NY State of Health. However, family members may still be eligible.

The Financial Assistance Eligibility Rule Before 2023

- Until 2023, health insurance is considered “affordable” based on the cost of single (employee-only) coverage.
- Until then, if the premium for single (employee-only) coverage is less than 9.61 percent of the employee’s household income, it is considered affordable. Employees who can get affordable health insurance from their employer do not qualify for financial help for a NY State of Health plan.
- If an employee does not qualify for financial help through NY State of Health based on this rule, the employee’s family members are also ineligible for financial help through NY State of Health. This applies even when the family health plan offered by an employer costs more than 9.61 percent of household income.

What Can You Do?

- Use the NY State of Health Financial Assistance Calculator Tool: <https://info.nystateofhealth.ny.gov/employer-health-insurance-affordability-calculator>
- This tool gives an estimate to see if you or your family members are eligible for financial assistance. Your actual eligibility will be determined when you apply.