

Overview:

NY State of Health is the official online health plan marketplace for New Yorkers, and the only place where you can check your eligibility and apply for financial assistance. It is an easily accessible, one-stop-shop where you can compare costs and coverage, and buy a plan from a certified group of health issuers.

Who's Eligible:

NY State of Health is open to individuals or small business owners with 50 or fewer employees. Everyone should come to the Marketplace to see what it can offer.

Underinsured & Uninsured in New York State:

There are over 2.7 million uninsured and many underinsured in New York State. At full enrollment, nearly 1.1 million uninsured and underinsured New Yorkers will obtain health insurance through NY State of Health: 615,000 individuals and 450,000 small business members.

Rochester Specifics:

Navigators:

For a list of Navigators available in the state of New York by region, visit:
www.nystateofhealth.ny.gov/IPANavigatorMap

Underinsured & Uninsured Residents:

- There are nearly 311,000 uninsured New Yorkers in Central New York/Finger Lakes region and many more are under-insured
- At full enrollment, 139,000 people will obtain health insurance through NY State of Health: 73,000 individuals and 65,000 small business members

Qualified Health Plans:

- American Progressive Life & Health Insurance Company of New York (Today's Options)
- Excellus
- Fidelis Care
- Freelancers Co-op (Health Republic)
- MVP Health Plan, Inc.

All plans include coverage in the following areas:

1) ambulatory patient services, 2) emergency services, 3) hospitalization, 4) maternity and newborn care, 5) mental health and substance use disorder services, 6) prescription drugs, 7) rehabilitative and habilitative services and devices, 8) laboratory services, 9) preventive and wellness services and chronic disease management, 10) pediatric services, including oral and vision care

Individual Marketplace: Individual Plans* - Starting Rates for Approved Monthly Premiums **

- Bronze: \$ 215
- Silver: \$ 271
- Gold: \$ 307
- Platinum: \$ 360

* Premiums starting as low as listed amount per tier.
All plans are not available in every county.
** Excludes possible tax credits

Average Plan Starting Rates, with Estimated Tax Credit (Silver Package):

Single adult earning \$30,000:	
Before estimated tax credit: \$ 271	After estimated tax credit: \$ 209
Family earning \$60,000:	
Before estimated tax credit: \$ 541	After estimated tax credit: \$ 410

Small Business Marketplace: Individual Plans* – Starting Rates for Approved Monthly Premiums

- Bronze: \$ 233
- Silver: \$ 285
- Gold: \$ 333
- Platinum: \$ 392

* Premiums starting as low as listed amount per tier. All plans are not available in every county.

Find Out More:

Tax Credit and Premium Estimator: www.nystateofhealth.ny.gov/PremiumEstimator

NY State of Health Plan Map: www.nystateofhealth.ny.gov/PlansMap

Website: www.nystateofhealth.ny.gov

Facebook: www.facebook.com/NYStateofHealth

Twitter: www.twitter.com/NYStateofHealth

Google+: [NY State of Health](https://www.google.com/+NYStateofHealth)

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