

# HEALTH PROGRAMS









# KEY DATES

DEC. 15 DEADLINE FOR JAN. 1 COVERAGE

OPEN ENROLLMENT ENDS ON JAN. 31





# 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 coverage

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.

# 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

# **HOW MUCH DOES THE ESSENTIAL PLAN COST?**

**PREMIUMS:** The monthly premium is \$20 per person or \$0, depending on income. **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 \$12,140-\$18,210	Annual individual income:\$18,211-\$24,280
Monthly Premium	<b>\$</b> 0	\$20
Annual Deductible	None	None
Preventive Care	Free	Free
Primary Care Physician Visit	<b>\$0</b>	\$15
Specialist Visit	\$0	\$25
Inpatient Hospital Stay per admission	\$0	\$150
Behavioral Health Outpatient Visit	\$0	<b>\$15</b>
Behavioral Health Inpatient Visit per admission	\$0	\$150
Emergency Room	\$0	<b>\$75</b>
Urgent Care	\$0	\$25
Physical Therapy, Speech Therapy, Occupational Therapy	<b>\$0</b>	\$15
COST SHARING FOR PRESCRIPTION DRUGS	Annual individual income: below \$12,140-\$18,210*	Annual individual income: \$18,211-\$24,280
Generic	\$1	<b>\$</b> 6
Preferred Brand	\$3	\$15
Non-Preferred Brand	\$3	\$30
	*\$0 for individuals with income below \$12,140.	
COST SHARING FOR DENTAL AND VISION BENEFITS	Annual individual income: below \$12,140-\$18,210	Annual individual income: \$18,211-\$24,280
	\$0 (lower income enrollees)	
Dental and Vision	Can be purchased for an additional premium (higher income enrollees)	Can be purchased for an additional premium

10355 8/18

# 2019 Essential Plan Insurers I



#### **Standard Plans**































Offers Essential Plan Plus Vision and Dental







# WHO IS ELIGIBLE?

## **INDIVIDUALS WHO ARE:**

- New York State residents
- Lawfully present in the U.S.
- Not eligible for Medicaid, Essential Plan or Child Health Plus

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.

# 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 & chronic disease management services
- Dental and vision for children

Adult dental and other benefits may also be covered by some plans.

# HOW MUCH DOES A QUALIFIED HEALTH PLAN (QHP) COST?

MONTHLY PREMIUMS: The price you pay each month will depend on the plan you pick. Many people are eligible for tax credits which lower your monthly cost. Individuals earning up \$48,560 a year and a family of 4 earning up to \$100,400 may be eligible for tax credits.

**COST SHARING:** Cost sharing is the amount you pay when you get a health care service. Some people are also eligible to get help paying for these costs, based on their income. Below are examples of the QHP cost sharing level for standard plans offered at four levels. Other plans are available with different cost sharing and additional covered services.

COST SHARING FOR HEALTH CARE SERVICES	PLATINUM	GOLD	SILVER	BRONZE
Annual Deductible	\$0	\$600	\$1,700	\$4,000
Preventive Care	Free	Free	Free	Free
Primary Care Physician Visit	\$15	\$25	\$30	50% cost sharing
Specialist Visit	\$35	\$40	\$50	50% cost sharing
Inpatient Hospital Stay per admission	\$500	\$1,000	\$1,500	50% cost sharing
Behavioral Health Outpatient Visit	\$15	\$25	\$30	50% cost sharing
Behavioral Health Inpatient Visit per admission	\$500	\$1,000	\$1,500	50% cost sharing
Emergency Room	\$100	\$150	\$250	50% cost sharing
Urgent Care	\$55	\$60	\$70	50% cost sharing
Physical Therapy, Speech Therapy, Occupational Therapy	\$25	\$30	\$30	50% cost sharing

COST SHARING FOR PRESCRIPTION DRUGS	PLATINUM	GOLD	SILVER	BRONZE
Generic	\$10	\$10	\$10	\$10
Preferred Brand	\$30	\$35	\$35	\$35
Non-Preferred Brand	\$60	\$70	\$70	\$70

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# **2019 QHP Insurers**<br/>**Individual Market**



































# Financial Assistance: Examples

Number of People in Household	Annual Income	Monthly Premium
1	\$16,754	Eligible for Medicaid: \$0
1	\$18,210	Eligible for Essential Plan: \$0
1	\$24,280	Eligible for Essential Plan: \$20
1	\$48,560	Eligible for Tax Credits



# **Financial Assistance: Examples**

Number of People in Household	Annual Income	Monthly Premium
4	\$34,638	Eligible for Medicaid: \$0
4	\$36,900	Eligible for Essential Plan: \$0
4	\$50,200	Eligible for Essential Plan: \$20
4	\$100,400	Eligible for Tax Credits



ABOUT

LANGUAGES

Individuals & Families

Employers Employees Brokers

**Navigators** 

**NEWS** 

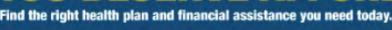
Open Enrollment for a 2019 Qualified Health plan is underway.



# AFFORDABLE HEALTHCARE. Invistate of health the Official Health Plan Merketplace



**Enroll Today** 





# Individuals & Families

You and your family have many low cost, quality health insurance options available through the Individual Marketplace.

You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here.

**GET STARTED** 



Get help finding an insurance assistor in your area.



Search by Health Plan



Search by Provider or Facility



Create an Account.



Tell us about yourself and your family.



Choose a health insurance plan.

# Small Businesses

The Small Business Marketplace can make it simple and easy for you to offer high quality,





CALANGUAGES ▼

Individuals & Families Employers Employees Brokers Navigators

**NEWS** 

Open Enrollment for a 2019 Qualified Health plan is underway.



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Enroll Today

# Individuals & Families

Shop here to see what health insurance options are available to you and your family in the Individual Marketplace. You can quickly compare health plan options and apply for assistance that could lower the cost of health coverage. Individuals and families may also qualify for free or low-cost coverage from Medicaid, Child Health Plus, or the Essential Plan through the Marketplace. Anyone who needs health coverage can apply.

## Get Started

Returning Users

CLICK HERE TO LOGIN >

With your NYS GOV ID.

New Users

CLICK HERE TO REGISTER >

Create a NYS GOV ID.

# View Plans and Estimate Your Cost

Preview before applying.

Enter Zip Code

I'm not a robot

reCAPTCHA

Privacy - Terms

Get Started

#### Create an Account

You can create an account online though the NY.GOV site. Once you provide an email address and some information about yourself, you'll get an email invitation to the Marketplace site and can get started! You can also call the Marketplace or get help in your community to set up an account.

#### Tell us about you and your family.

When you apply, you will need to provide information about each member of your family, including demographics, any health insurance you or your family already has, and your income, if you want help paying for health coverage.

#### Choose a health insurance plan.

You will choose a health plan for yourself and your family members. The Marketplace will show you the health plans available to you, the benefits covered by the plans, the doctors and facilities that participate in the plan network, and the cost of enrolling in the plan. You can pick plans for yourself and all of your eligible family

Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
FIDELIS CARE®	Fidelis Care Bronze ST INN Pediatric Dental Dep25	Bronze	Medical Plus Child Dental	Kings	Individual	\$420.55	\$51.62	View Details
healthfirst  ******  Quality Details	Healthfirst Bronze Leaf, ST, INN, Pediatric Dental, Dep25, Fitness & Wellness Rewards	Bronze	Medical Plus Child Dental	Kings	Indívidual	\$435.10	\$66.17	View Details
MetroPlus Health Plan  plan ahead.  ********  Quality Details	BronzePlus-B1, ST, INN, Pediatric Dental, Dep25, Healthy Living Rewards	Bronze	Medical Plus Child Dental	Kings	Individual	\$447.21	\$78.28	View Details
healthfirst	Healthfirst Bronze Leaf Premier, NS, INN, Dep25, Family Dental, Family Vision, Free Telemedicine, Fitness & Wellness Rewards	Bronze	Medical Plus Dental	Kings	Individual	\$450.24	\$81.31	View Details
MetroPlus Health Plan  plan ahead.	BronzePlus-B2, NS, INN, Family Dental, Family Vision, Dep25, Healthy Living Rewards	Bronze	Medical Plus Dental	Kings	Individual	\$451.48	\$82.55	View Details
MetroPlus Health Plan  I an ahead.  ***********************************	BronzePlus-B2 HSA, NS Bronze, INN, Pediatric Dental, Dep25, Family Dental, Family Vision, Healthy Living	Bronze	Medical Plus Dental	Kings	Individual	\$451.63	\$82.70	View Details

# **Benefit Design Description**



#### Plan Details You can see information about premiums, co-pays, deductibles, covered services and quality details for each plan. To see more information, click on the plus sign before the 'Benefit' in column one or click on 'Plan Documents' at the end of the list. Back to Plan List Print this Page Fidelis Care Bronze ST INN Pediatric Dental Dep25 FIDELIS CARE Price Per \$384.26 **Overall Quality** New Plan Metal Bronze Month Rating @ Quality data not yet available Maximum \$7,600 / \$7600 per person | \$15200 **Out-of-Network** No Allows Health No Out of Coverage 9 per group Savings Account Pocket @ Plan Id 25303NY0010001 **Persons Covered** Individual Deductible \$4,000 / \$4000 per person | \$8000 per group Fidelis Care members have direct access to a large network of quality providers throughout New York State. No referrals or paperwork are Design required to access Fidelis Care providers. Benefits include comprehensive coverage for hospitalization, surgery, prescription drugs, and 100% coverage for some preventive care services such as annual check-ups & flu shots. Coverage for your child's dental and vision care is also covered, as well as a gym reimbursement program to help you reach your fitness goals.

# HOW TO SIGN UP

# GO TO NYSTATEOFHEALTH.NY.GOV





### **Identifying Information**

NY State of Health includes protected systems that contain United States ("US") and New York State government information. User actions are monitored and audited under strict US and New York State Government regulations. Authorized users agree to perform only authorized functions regarding the application for and enrollment in health insurance coverage and agree to take responsibility for all actions performed from their accounts.

Unauthorized use of these systems is prohibited and subject to criminal and civil sanctions, including but not limited to those outlined in Title 26 of the United States Code, Sections 7213 7213A and 7431; Title 18 NYCRR; NYS Penal Law Section 156; NYS Social Services Law and NYS Public Health Law. Penalties for misuse of Federal Tax Information or Medicaid recipient data may include, but are not limited to, fines of up to \$5000 and/or imprisonment for up to 5 years.

Tell us some additional information about yourself. We use this information to confirm your identity before the Marketplace can check any federal or state data, or release information regarding your health insurance coverage. Confirming your identity helps us protect your personal information and privacy.

#### Personal Details

Tell us about the adult who will be the contact person for this application. Tell us your gender, date of birth, and Social Security Number (SSN).

First Name *	Middle Name	Last Name *	Suffix
Sarah			-Select- ▼
Gender * ●			
Male   Female			
Date of Birth *	980		

Social Security Number \* 2

The Marketplace needs a Social Security number (SSN) if you want health coverage and have a SSN or can get one. You may not qualify for health coverage if you do not tell us your SSN, if you have one. We use SSNs to check income and other information to see who is eligible for help paying for health coverage.



Confirm Social Security Number \*



■ I Don't Have One •

# Personal Identifying Information

Please answer the following questions to allow verification of your identity.

According to your credit profile, you may have opened an auto loan in or around April 1998. Please select the lender for this account. If you do not have such an auto loan, select 'NONE OF THE ABOVE/DOES NOT APPLY'.  TOYOTA MOTOR CRED  MITSUBISHI MOTORS CRED OF AMERICA  FIRST UNION  BANK ONE  NONE OF THE ABOVE/DOES NOT APPLY
Please select the number of bedrooms in your home from the following choices. If the number of bedrooms in your home is not one of the choices please select 'NONE OF THE ABOVE'.  2 3 4 5 NONE OF THE ABOVE
Using your date of birth, please select your astrological sun sign of the zodiac from the following choices.  AQUARIUS PISCES SCORPIO TAURUS NONE OF THE ABOVE
Please select the number of dogs in your home from the following choices. If the number of dogs in your home is not one of the choices please select 'NONE OF THE ABOVE'.  2  3  4  NONE OF THE ABOVE

### **Build Your Household**

#### Coming Up in this Section

Tell us about everyone in your family, even if they do not file taxes or are not looking for health care coverage. Everyone does not have to live at the same address to apply on the same application. Be sure to tell us about parents, step-parents, spouses and any children you may be caring for. We will use this information to find a program you and your family may qualify for.

Some questions have a ② next to the question. Hold your cursor over the ③ to get more information about that question.

Be sure to answer all of the questions with a (\*) next to them. These questions are required.

What you need to know

- Social Security numbers (or document numbers for legal immigrants who need health insurance)
- Birth dates

Next

#### Build your household

Your income and family size help us decide what programs you qualify for. Include these people on this application: 1) yourself; 2) your spouse, if you're married; 3) any children you are caring for who live with you; 4) your partner who lives with you; 5) anyone you include on your federal income tax return.

Anyone else who lives with you will need to file their own application if they want insurance. Not everyone has to be living at the same address to apply on the same application.

Click on Add Another Person to include someone in your household or to add someone who will be included on your federal tax return. Click Remove to delete this person from your application. Click Edit to change the information about this person.

If you are returning to your application to make an update or change, you can click **Remove** if someone has moved out of your household and will no longer be claimed as a dependent on your federal taxes. If you are not planning to file taxes, then click **Remove** if this person is no longer part of your household. You can click **Add Another Person** if there is a person who is now in your household or who you will include in your federal tax return.

Write in everyone's full legal name. Also tell us each person's gender and whether they are looking for health care coverage.

#### Introduction to Income Section

#### Coming Up in this Section

Tell us about everyone in your family who files federal income taxes and their dependents. We need to know about them regardless of whether they are looking for health care coverage.

If you do not file taxes or are not a dependent on someone's taxes, tell us about everyone in your family even if they are not applying for coverage.

Be sure to tell us about parents, step-parents, and spouses as well as any children you may be caring for. This information is used to determine which program you and your family may qualify for. Not everyone has to be living at the same address in order to apply on the same application.

What You Need to Know

Employer and income information for you and your family. It may help to look at:

- > Paystubs and wage information
- Most recent business income and expenses
- W-2 Forms and/or most recent federal tax returns
- Benefits statements (for example, Social Security or Unemployment Insurance)

Back

Next

### **Application Summary**

Please review the information below from everyone on the application by clicking on the different tabs to review the information in the different sections. You can make any changes by clicking on Make Changes. When you are done with the review, click Next to finish the application.



Zoe (3)				Make Changes
Demographic Information	Other Coverage	ncome Information	Other Information	tion
TRR and Post Eligibility				
Identifying Information	gration Information Addi	tional Information Re	elationships Add	dress Information
Date of Birth		01/31/2015		
ls Person Living		Yes		
13 I CI 3011 LIVING		165		
Gender		F		
Gender		F		
Gender Need Health Insurance?		F Yes		

Back

Next

### Eligibility Determination

Below are the eligibility results for health coverage for everyone on the application. This tells you what program each person qualifies for and the amount of help paying for health coverage the person can receive, if any.

#### Please call NY State of Health at 1-855-355-5777 (TTY 1-800-662-1220) if

- Your cacumstances change
- The information we have about you is not correct or
- . If you have questions about how your eligibility was determined

#### O Joe Mark & Advance Premium Tax Credit CSR

Marketplace ID: HX0000054852

Congratulations! You are temporarily eligible to enroll in a qualified health plan through the Marketplace and receive tax credits to help pay for your insurance.

The amount of your tax credit is calculated based on the number of people in your household and the income information you provided to us. Everyone who qualifies for a tax credit will share the total tax credit amount to purchase a plan that is right for your family. You told us your household income is \$25,000.00.

In order for your application to be approved you must submit documents to confirm that the information you provided in your application is accurate. If you do not submit documentation within the required time frame, the Marketplace will determine your eligibility based on our available records.

You are also eligible to get help paying for your out of pocket costs. This means you will pay less when you go to the doctor or get a prescription, and your yearly deductible is smaller. But you must pick a silver-level health insurance plan if you want to get this benefit.

Annual Household Income	Federal Poverty Level	Maximum Tax Credit	Approximate Maximum Out of Pocket Costs
\$25,000.00	205.93%	\$485.00 per month	\$5,700.00/year for Single \$11,400.00 for Couple or Family

Choose a Plan

### Plan Selection Introduction

#### Coming Up in this Section

In this section, you will select a health insurance plan for yourself and your family members. It will show you the plans that are available to you, the benefits that the plans cover, the doctors and facilities that participate in the plan network, and the cost of enrolling in the plan.

In this section, you can pick plans for yourself and all of your eligible family members whether they qualify for Medicaid, Child Health Plus, Essential Plan, or a qualified health plan through NY State of Health.

Here are some things to think about as you select a plan:

- Does it provide the benefits you need?
- What are the plan's deductible and other cost-sharing charges?
- Does it include your doctors, hospilals and other facilities "in network"?
- · Does it cover the prescription drugs you need?
- . Is it highly rated on the things that are important to you?
- Can you afford the premium for enrolling in the plan?

Sometimes, the plans that your provider accepts, or the "network" they are in, will change. It is always best to check with your provider and the health plan first. We strongly encourage you to call your doctors, hospitals, other facilities, and the health plans directly before completing the plan selection process.

If you think you cannot afford to purchase health insurance, you can also learn more about exemptions in this section.

We will now look at the plans that are available to you and your family.

#### What You Need to Know

- > List of your current doctors
- Names of nearby hospitals and facilities

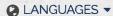
Next

You can sort the plans by clicking on any of the columns below. Click on the View Detail button to learn what benefits a plan covers or more information about the plan. If you want to compare multiple plans, check the box on the left side of the plan name and click on Compare Plans.

Compare 0 Plans

1-10 of 46 **44** 

Plan name	Amount you would pay	Metal	Туре⊖	Quality	Out of Network	Annual Deductible	
FIDELIS CARE Fidelis Care Fidelis Care Silver ST INN Pediatric Dental Dep25	\$ 51308	Silver	Medical w/Child Dental	Overall Quality Rating  A A A A A A	No	\$1,650 / Person \$1650 per person   \$3300 per group / Family	View Detail Select Plan
CDPHP HDHMO Qualified 33, Silver, HSA, NS, INN, Dep25, Adult Vision, Lasik, Wellness	\$ 62582	Silver	Medical	Overall Quality Rating	No	\$2,250 / Person \$2250 per person   \$4500 per group / Family	View Detail Select Plan
MVP Health Plan, Inc. MVP Premier Silver ST INN Dep25 Telemedicine Wellness	\$ 66369	Silver	Medical	Overall Quality Rating  A A A A A Quality Details	No	\$1,650 / Person \$1650 per person   \$3300 per group / Family	View Detail Select Plan
MVP Health Plan, Inc. MVP Premier Plus Silver 2 NS INN Dep25 Acupuncture Telemedicine Wellness 3PCP	\$ 679 <sup>67</sup>	Silver	Medical	Overall Quality Rating ★★☆☆☆ Quality Details	No	\$1,900 / Person \$1900 per person   \$3800 per group / Family	View Detail Select Plan
BlueShield of Northeastern NewYork BlueShield of Northeastern New York Silver, ST, OON, Dep25	\$ 68405	Silver	Medical	Overall Quality Rating New Plan Quality data not yet available	Yes	\$1,650 / Person \$1650 per person   \$3300 per group /	View Detail Select Plan





**Employers** 

**Employees** 

**Brokers** 

**Navigators** 

#### Find Broker/ Navigator A Broker or Navigator can assist you or your employees to get health insurance through NY Health Exchange. You can authorize a Broker/ Navigator to work on your behalf. Please use following filters to search a Broker/ **Navigator Filter Options Agency Name** Zip Code First Name Last Name --Select--**Issuer Affiliations Counties Served** Languages Supported --Select----Select----Select--Type of Agent\* **Group Size** --Select----Select--Reset All Search Search Result Name [Last First] **Email Address Phone Number Affiliated Agency** Type

## YOU DESERVE AFFORDABLE HEALTHCARE. Invistate of the alt the last the part of the alt the last to plant the official Health Plant Market plant are for the last the plant plant are for the last to plant the last the last to plant the last the last



**Enroll Today** 

### Events (Events)

Find the right health plan and financial assistance you need today.

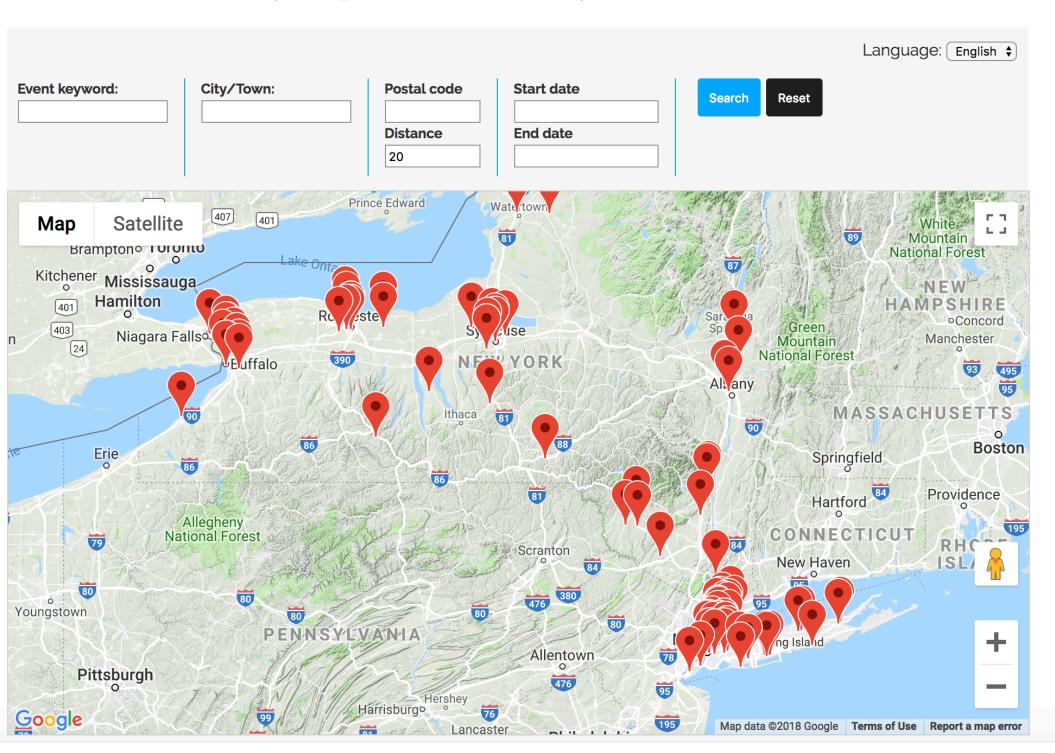
Want to know more about NY State of Health? Visit one of our representatives at the next event in your community. Click on the flags on the map to find an event near you. Or, you can search in the list below. If you have already enrolled in a plan through NY State of Health and have specific questions regarding your account or coverage, please call the Customer Service Center at 1-855-355-5777 or make an appointment with an in-person counselor.

(Want to know more about NY State of Health? Visit one of our representatives at an upcoming event in your community.) Click on the location marks on the map to find an event near you. below. If you are already enrolled in a plan through NY State of Health and have specific questions about your account or coverage, please call customer service center at 1-855-355-5777 or make an appointment with an insurance assistant in person.)

#### Search for Events

					Language: English \$
Event keyword:	City Town:	Postal code	Start date	Search Reset	
		Distance	End date		
Ma Satelli Bramptono 10			Watertown 81		White Mountain National Forest

# Search for Events (Búsqueda de eventos)



Event (Evento)	Location (Lugar)	City/Town (Ciudad/Localidad)	Month/Day/Year (Mes/Día/Año)	Time (Hora)	Description (Descripción)
NY State of Health Informational Enrollment Event at SUNY Suffolk Community College of Selden	SUNY Suffolk County Community College 533 College Rd Ammerman Campus	Selden	12/11/2018	10:00am - 2:00pm	NY State of Health Marketplace representatives will be on hand to answer questions regarding enrolling or re-enrolling in the Marketplace. This event is open to the public.Los representantes del Mercado de NY State of Health estarán disponibles para responder preguntas relacionadas con la inscripción y reinscripción en el Mercado de Seguros. Este evento está abierto para el público.
NY State of Health Informational Enrollment Event at SUNY Suffolk Community College of Riverhead	SUNY Suffolk Community College East Campus Health Services Office	Riverhead	12/11/2018	10:00am - 2:00pm	NY State of Health Marketplace representatives will be on hand to answer questions regarding enrolling or re-enrolling in the Marketplace. This event is open to the public.Los representantes del Mercado de NY State of Health estarán disponibles para responder preguntas relacionadas con la inscripción y reinscripción en el Mercado de Seguros. Este evento está abierto para el público.
NY State of Health Information Session at Bronx Workforce 1 Career Center	Bronx Workforce 1 Career Center 400 East Fordham Road	Bronx	12/11/2018	8:30am- 4:45pm	NY State of Health Marketplace representatives will be on hand to answer questions regarding enrolling or re-enrolling in the Marketplace. This event is open to the public. Los representantes del Mercado de NY State of Health estarán disponibles para responder preguntas relacionadas con la inscripción y reinscripción en el Mercado de Seguros. Este evento está abierto para el público.



# YOU DESERVE AFFORDABLE HEALTHCARE

FOR MORE INFORMATION OR TO ENROLL TODAY:
GO TO NYSTATEOFHEALTH.NY.GOV OR CALL 1.855.355.5777
ENROLL BY DECEMBER 15 FOR JANUARY 1 COVERAGE

