



Q&A – Consumers seeking hardship exemptions in 2026

Question: Who is eligible for a hardship exemption?

Answer: If you believe that health plan options available through the Marketplace are unaffordable, you may be eligible for a hardship exemption to enroll in a catastrophic health plan. Catastrophic health plans offer lower-priced coverage that mainly protect you from high medical costs, like if you get seriously hurt or injured.

Consumers under age 30 can enroll in catastrophic coverage through NY State of Health without a hardship exemption. If you are age 30 or older, you have to apply for, and receive, a hardship exemption from the federal government (the Center for Medicare and Medicaid Services or “CMS”) in order to enroll in a catastrophic health plan.

Hardship exemptions can be granted if you are facing financial hardship or other circumstances that prevent you from getting health insurance.

Starting in 2026, consumers who do not qualify for financial assistance (Advance Premium Tax Credit or Cost Sharing Reductions) to help pay their premiums are now considered eligible for an exemption to enroll in catastrophic coverage, **without** also having to demonstrate financial hardship.

Question: How do I get an exemption to enroll in catastrophic coverage?

Answer: You apply directly through [CMS](#). After you have mailed in your completed exemption application form, CMS will review your application.

If your exemption request is approved, CMS will mail you an Exemption Certificate Number (ECN) for each approved member of your household.

You can then enroll in a catastrophic health plan directly through the health insurer, (**not through NY State of Health**); be sure to have your ECN when you contact the health plan to enroll.

Question: Where can I get more information on the exemption process?



Answer: You can visit the link here: [Health coverage exemptions, forms, and how to apply | HealthCare.gov](#) or contact CMS and indicate you are seeking information regarding a healthcare hardship exemption. The number to call is 1-800-318-2596.