

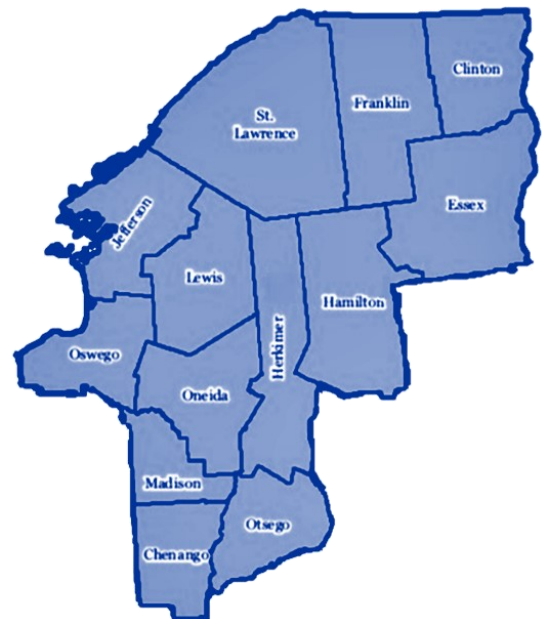
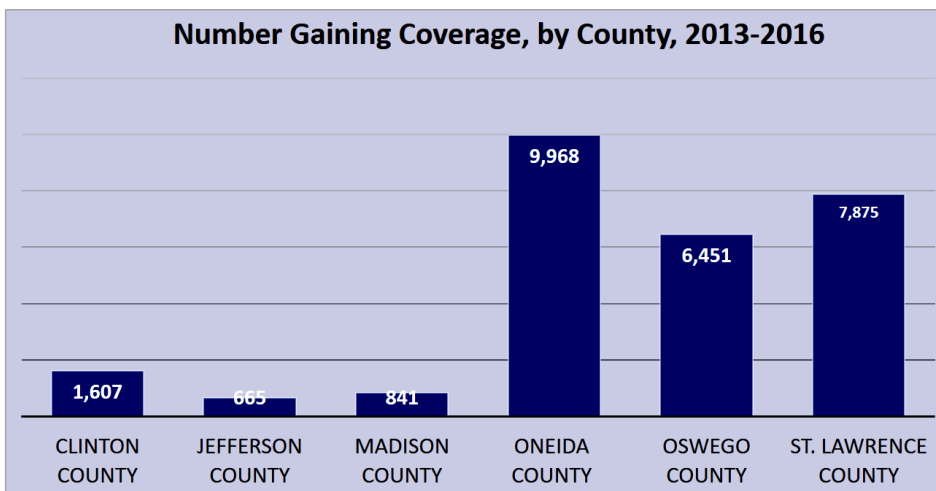
More than 4 million New Yorkers get their health insurance through NY State of Health, the state’s official health plan Marketplace, including 131,203 in the Utica-Watertown Region (Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, and St. Lawrence counties).

All Marketplace plans offer comprehensive coverage including, but not limited to:

- Free Preventive Services
- Doctor visits, including specialists
- Tests ordered by your doctor
- Prescription drugs
- Inpatient and outpatient care at a hospital

HERE ARE THE FACTS

FACT 1: THE UNINSURED RATE IN THE UTICA-WATERTOWN REGION DECLINED FROM 8.4% TO 4.6% BETWEEN 2013 AND 2016. NEARLY 27,400 RESIDENTS GAINED COVERAGE DURING THIS PERIOD.



*Census 2016. Data are not available for some counties due to small sample size.

FACT 2: THERE ARE MANY PLANS TO CHOOSE FROM.
QUALIFIED HEALTH PLAN INSURERS

- BlueShield of Northeastern NY
- Capital District Physician’s Health Plan
- Empire BlueCross
- Excellus BlueCross BlueShield
- Fidelis Care
- Health Insurance Plan of Greater New York (EmblemHealth)
- MVP Health Care

ESSENTIAL PLAN INSURERS

- Excellus BlueCross BlueShield
- Fidelis Care
- MVP Health Care
- United HealthCare

NOTE: Not all insurers are available in every county.

FACT 3: THE MARKETPLACE OFFERS AFFORDABLE COVERAGE OPTIONS.

Income	Program	Amount You Pay
\$16,643	Medicaid	\$0
\$18,090	Essential Plan	\$0
\$24,120	Essential Plan	\$20
\$25,000	Qualified Health Plan*	\$49
\$35,000	Qualified Health Plan*	\$182
\$48,241 and above	Qualified Health Plan*	\$451

*The “Amount You Pay” for Qualified Health Plans reflects the cost of the most popular silver plan after applying tax credits. Tax credit amounts vary by income; at \$48,241 individuals are no longer eligible for tax credits and will pay the full QHP premium. Bronze level coverage is available for free in most counties in this region for individuals earning \$25,000. Note that QHP premiums may vary by county within the region. Costs shown here are for eligible individuals.

LEARN MORE:

Compare Health Plan Options: <https://nystateofhealth.ny.gov/individual>

Call us at: 1-855-355-5777

Visit us at: nystateofhealth.ny.gov

Find a Certified In-Person Assistor: <https://info.nystateofhealth.ny.gov/IPANavigatorSiteLocations>