FACT SHEET

The Essential Plan

How do I enroll?
- nystateofhealth.ny.gov
- 1-855-355-5777 or TTY: 1-800-662-1220
- Through free in-person help from a certified assistor near your home or work.

What is the Essential Plan?
A health plan for New Yorkers. It costs much less than other health plans. And it offers the same essential benefits.

Who can buy it?
Lower-income people who don’t qualify for Medicaid or Child Health Plus.

Can you help me in my own language?
Assistance is available in your language by phone and in person.

When can I enroll?
Enrollment for the Essential Plan is open all year long.

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.

Household size | Most you can make
---|---
1 | $24,280
2 | $32,920
3 | $41,560
4 | $50,200

How much does it cost?
Either $20 a month per person – less than a dollar a day or NOTHING.

How else does it save me money?
It has NO DEDUCTIBLE, so the plan starts paying for your health care right away.

You get FREE PREVENTIVE CARE like routine doctor exams and screenings to keep you healthy.

What does the Essential Plan cover?
The same services covered by other plans:
- doctor visits, including specialists
- tests ordered by your doctor
- prescription drugs
- inpatient and outpatient care at a hospital