

Get Covered NYC!

with health insurance



APPLY TODAY

Public health insurance programs like Medicaid, Essential Plan and Child Health Plus are available all year round.

Private health insurance is available every year during open enrollment or if you experience a qualifying event.

NOT SURE IF YOU QUALIFY?

No problem – you can apply at any time to find out. It's easier than ever to find out about your coverage options!

FOR MORE INFORMATION

Visit the NY State of Health at nystateofhealth.ny.gov, call 311 or 1-855-355-5777

MARK YOUR CALENDAR! APPLY BY DECEMBER 15th
FOR YOUR COVERAGE TO START ON JANUARY 1st

What are my health insurance options?

If you can't find coverage through a job or family member, you may be able to find a lower-cost option through the NY State of Health, the Official Health Plan Marketplace. Here's how:

- Apply online, over the phone, or in-person. Over the phone and in-person assistance are available in many languages.
- Fill out one application to find out if you can get financial help, and to enroll in any health plan in the marketplace for which you are eligible.
- Individuals and families, including same-sex spouses, can receive a tax credit if they are income eligible. Married couples must file their taxes jointly to qualify.

You can also buy private insurance directly from an insurance company, but you won't receive financial help if you do so.

NYC
Human Resources
Administration
Department of
Social Services
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Does my immigration status matter if I need health insurance?

It depends. Anyone can visit the [NY State of Health](http://nystateofhealth.ny.gov) to find out about their options for health insurance. Some programs are limited to certain types of immigrants:

- Citizens, green card holders, and other lawfully present residents* can access public or private insurance on the [NY State of Health](http://nystateofhealth.ny.gov)
- **All** children are eligible for Child Health Plus regardless of immigration status
- **All** pregnant women who are low-income can receive Medicaid, regardless of immigration status
- Some immigrants, like Deferred Action for Childhood Arrivals (DACA), can qualify for Medicaid but not private insurance on the [NY State of Health](http://nystateofhealth.ny.gov)
- Undocumented immigrants who are low-income can be pre-approved for Medicaid that covers emergency health issues **ONLY**

*Lawfully present residents include temporary residents, like students with a valid visa.

If your immigration status changes you may be newly eligible to enroll or have new insurance options through **NY State of Health**.

All residents can apply for coverage directly with private insurance companies.

Getting health insurance through the NY State of Health will not prevent you from getting a green card, citizenship, or sponsoring a relative.

Can I keep my doctor?

If you like your doctors, ask them which health plans they accept.

You can also visit a health plan's website to see which doctors and hospitals are in their network.

What if I signed up for health insurance during the last open enrollment period?

During open enrollment, you can change your plan or make any other adjustments needed to your coverage.

Can I enroll outside of open enrollment?

If you experience certain life-changing events, you may qualify for a Special Enrollment Period. If you are eligible for a Special Enrollment Period, you can visit **NY State of Health** to:

- Immediately sign up for new coverage or change your health plan—you don't have to wait until the next open enrollment period
- In some cases, you must already have health coverage to change it

Special enrollment periods are time-limited:

- If your coverage is through a job, you may only have 30 days from the time of the qualifying event to make a change.
- If you have or are getting insurance on your own, you must act within 60 days of the qualifying event.

Examples of qualifying events are:

- Getting married, or entering into a domestic partnership
- Becoming pregnant, or having a baby
- Changing your immigration status
- Changing jobs
- Moving to New York or from county to county
- Losing your health insurance coverage

What if I'm uninsured and need to go to the doctor?

If you don't have health insurance and need care, you can still get it in NYC.

The City's public hospital system (NYC Health + Hospitals) and community health centers provide medical care on a reduced-fee basis, depending on your income.

Visit nyc.gov/hilink to learn more about healthcare resources for the uninsured.

What if I need sexual and reproductive health care?

Free and confidential reproductive health care, including preventative screenings and STI testing, are available to eligible men and women through the Family Planning Benefit Program.

To learn more, visit nyc.gov/hilink/famplan.



For more information: Visit the NY State of Health at nystateofhealth.ny.gov, call 311 or 1-855-355-5777.