





## READY TO SIGN UP?

Choose an option and get started.


 Fill out an application at [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov).

 Call the NY State of Health hotline at 855-355-5777.

 Call 311 to find an in-person assistor, such as a Navigator, a Certified Applicatoin Counselor or a Certified Marketplace Facilitated Enroller, who can help you enroll. In-person help is available for individuals, families, small businesses and their employees.

 Contact a New York City Health Department in-person assistor. Go to [nyc.gov/health/healthcoverage](http://nyc.gov/health/healthcoverage) to find one near you.

Visit a New York City HRA Medicaid Office. Go to [nyc.gov/hra/healthcoverage](http://nyc.gov/hra/healthcoverage) to find a location near you.

 Help is available in your language; just ask.

To learn more about health coverage and care options in NYC, please visit the NYC Health Insurance Link at [nyc.gov/hilink](http://nyc.gov/hilink)

# NYC

Bill de Blasio  
Mayor

**Human Resources  
Administration**  
Department of  
Social Services

Steven Banks  
Commissioner

**Department of  
Health and Mental  
Hygiene**

Mary T. Basset, MD, MPH  
Commissioner

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You and your family may  
qualify for low- or no-cost  
health insurance.


# GET COVERED

Learn about options, and  
sign up today!



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**NYC** Human Resources Administration  
Department of Social Services | Department of Health and Mental Hygiene



## The AFFORDABLE CARE ACT, also known as “Obamacare,” requires everyone to get insured and makes it easier for you and your family to get the health care you need.

**APPLY TODAY:** PUBLIC HEALTH INSURANCE and THE ESSENTIAL PLAN are available all year. Open Enrollment begins for PRIVATE HEALTH INSURANCE November 1 – January 31.

### WHY DO I NEED HEALTH INSURANCE?

Health insurance pays for medical care when you get sick and for regular check-ups that can help prevent or treat illnesses such as diabetes or asthma before they get serious. It covers:

- Doctor visits
- X-rays and lab tests
- Prescription drugs
- Mental and behavioral health services
- Immunizations
- Hospital care

### WHAT ARE MY OPTIONS?

#### MEDICAID

provides no-cost health insurance for children and adults in low-income households. Children under 21 can receive free screenings, treatment, help with appointments and transportation through the Child/Teen Health Program.

#### CHILD HEALTH PLUS

provides low - or no - cost health insurance for children under 19 who do not qualify for Medicaid.

#### ESSENTIAL PLAN

provides low - or no - cost health insurance for qualifying individuals aged 19 to 64 who are not eligible for Medicaid or other health insurance coverage.

#### LOW-COST PRIVATE HEALTH INSURANCE AND FINANCIAL ASSISTANCE

is available to help you pay for private insurance.



Before you choose a health plan, find out which plans your regular doctor accepts.

### WHAT ABOUT IMMIGRATION STATUS?

You do not have to be a U.S. citizen to qualify for health insurance.

Most children and pregnant women are eligible if they meet other eligibility requirements, and undocumented parents can still get health insurance for their children.

Undocumented immigrants who do not qualify for insurance may be eligible for Medicaid for the treatment of an emergency medical condition. You can apply before you have the emergency at [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov).

### IF I WORK, DO I QUALIFY?

Many working families and individuals qualify for low - or no - cost health insurance. For example, these income groups may still qualify for Medicaid:

- ✓ **SINGLE ADULTS WITHOUT CHILDREN** earning \$16,643 a year or \$1,387 a month
- ✓ **COUPLES WITHOUT CHILDREN** earning \$22,412 a year or \$1,868 a month
- ✓ **PARENTS IN A FAMILY OF FOUR** earning \$33,948 a year or \$2,829 a month
- ✓ **PREGNANT WOMEN IN A FAMILY OF FOUR** earning \$54,858 a year or \$4,572 a month
- ✓ **CHILDREN IN A FAMILY OF FOUR** whose parents or guardians earn \$37,884\* a year or \$3,157 a month

\* Children in households that earn more than this amount may still qualify for low - or no - cost insurance through Child Health Plus.

Individuals and families who do not qualify for Medicaid may qualify for help paying for private health insurance. For example:

- ↳ A family of four earning up to \$97,200 a year may qualify for a tax credit to lower monthly payments for private insurance.
- ↳ A family of four earning up to \$60,750 a year may qualify for a tax credit and reductions to lower monthly premium payments and other costs for care.

Income levels are effective as of 3/1/2017 and are subject to change.