nystateofhealth™
The Official Health Plan Marketplace

NY State of Health Insurance Changes During the Coronavirus Emergency

Don't go without coverage.

NY State of Health is New York's official health plan Marketplace.

We are here to help.

Apply Now.

Online at
nystateofhealth.ny.gov

By phone at 1-315-867-2480 or
1-855-355-5777
TTY: 1-800-662-1220

Connect with an
Enrollment Assistor at
info.nystateofhealth.ny.
gov/findassistor

NY State of Health complies with applicable Federal civil rights 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.

Having health insurance is critical. Now more than ever.

NY State of Health has taken many steps to help New Yorkers who do not have coverage or who are losing employer-based coverage.

Frequently Asked Questions:

Income Changes and Loss of Employer Coverage :

What should I do if I lost my employer health insurance coverage or I can't afford COBRA offered by my employer?

- You may be eligible for help paying for health insurance coverage through NY State of Health, or you may be eligible for free coverage.
- Do not wait to apply. You should apply within 60 days of losing your coverage to make sure that you are able to enroll in coverage this year.

What should I do if my income has changed and I am already enrolled in coverage through NY State of Health? Can I get more help paying for my coverage?

- You may be eligible for help paying for your coverage. Update your account with your new income within 60 days of the change . You may qualify for more financial help that could lower the cost of your coverage.

NY State of Health Insurance Options During the Coronavirus Emergency

What is the Coronavirus Aid, Relief and Economic Security (CARES) Act?

The Coronavirus Aid, Relief and Economic Security (CARES) Act was passed by Congress and signed into law by President Trump on March 27th, 2020. This $2.2 trillion economic relief package was passed to protect the American people from the public health and economic impacts of COVID-19. The CARES Act provides economic assistance for American workers, families, and small businesses, and aims to preserve jobs for American industries.

NEW Federal Income Payments/Unemployment Compensation Under COVID:

I received a payment from the federal CARES Act (commonly referred to as stimulus payment). Does this amount count as income in my NY State of Health application?

- No. The stimulus payment does not count as income for any NY State of Health consumer. Eligible consumers will receive a one-time payment from the U.S. Department of the Treasury. These payments are distributed under a new federal law, known as the CARES Act, enacted in response to the COVID-19 pandemic. Eligible consumers will receive a one-time payment of $1,200 per adult and $500 per child.

I am receiving Pandemic Unemployment Compensation from the state in addition to my regular unemployment benefits. Do I report it as income when I apply for health insurance through NY State of Health?

- It depends on you. The Pandemic Unemployment Compensation program payments ($600 per week) count as income for some NY State of Health enrollees, but not for others.
- Report your Stimulus Payment if:
    - You do not have children* in your household, AND
    - Your yearly income is more than $25,520 for a single individual or $34,480 for a couple
- DO NOT Report your Stimulus Payment If:
    - You have children.*
    - Your expected yearly income is less than $25,520 for a single individual or $34,480 for a couple.
- If you need to update your application to add Pandemic Unemployment Compensation as income, NY State of Health Assistors and Customer Service are available to help you complete your application.

*The term "children" means a child under 19 years old, or 19 and 20 if a full-time student.

FAST FACTS ON

NY State of Health Insurance Options During the Coronavirus Emergency

Grace Periods & Paying for Coverage:

I am enrolling in the Essential Plan (EP) and have a $20 a month premium. Do I need to make my first premium payment within 10 days for my coverage to begin?
- During the Coronavirus emergency period, health plans will give you a longer period of time to make your first $20 payment. You should talk to the health plan you enrolled in.

I am enrolling in a Qualified Health Plan (QHP). Do I need to make my first premium payment within ten days of the start date of my coverage?
- Yes. All QHP enrollees, including those who pay the full premium and those who receive advance premium tax credits (APTC), are required to make their first premium payment in order for their coverage to start. Some plans may extend the 10-day period. You should talk to the health plan you are enrolling in.

I am already enrolled in a Qualified Health Plan and getting help paying for coverage with APTCs. How long do I have to pay my monthly premium?
- During the Coronavirus emergency period, the period of time you have to pay for your monthly coverage, called a "grace period", has been extended from 90 to 120 days. You do not need to show that you have a financial hardship to qualify for the extended grace period. The invoice you receive from your health plan will show your payment due dates.
- If you do not make your premium payment during this 120 day grace period, your health plan may end your coverage on the 60th day of the grace period and you will not have coverage for any services you used after that date and may not be able to get coverage for the remainder of the year, unless you have a qualifying life event triggering an SEP .
- If you are having trouble paying for your coverage, contact NY State of Health, or talk to your health plan. There may be a more affordable option for you.
- **Note:** The NYS Department of Financial Services has issued guidance for individuals who pay full premium for coverage. Attestation of COVID-19 hardship is required for this population.

Si usted habla un idioma diferente al inglés, los servicios de asistencia de idioma están disponibles gratis para usted. Llame al 1-855-355-5777 (TTY: 1-800-662-1220).

如果您使用的語言不是英語，您可以使用我們的免費語言支援服務。請致電 1-855-355-5777 (TTY: 1-800-662-1220)

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