

Get Covered NYC!



APPLY TODAY

Public health insurance - Medicaid and Child Health Plus - is available all year.

Private health insurance is available every year during open enrollment and 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 before to find out about your coverage options!

NEXT OPEN ENROLLMENT PERIOD

November 15, 2014
thru February 15, 2015

FOR MORE INFORMATION

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

What are my coverage 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**.

With **NY State of Health**:

- 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.
- Same-sex spouses can receive a tax credit to help them purchase private health insurance if they are income eligible and file their taxes jointly.

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

What if I missed open enrollment?

If you experience certain changes in your circumstances, you may qualify for a special enrollment period. If you have a special enrollment period, you can:

- Immediately sign up for new coverage or change your health plan - you don't have to wait until open enrollment
- In some cases, you must already have 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, having a baby, or entering into a domestic partnership
- Losing your health insurance

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

If you have a qualifying event, you can newly enroll or change your plan. You can also change your health plan at the next open enrollment period.

Does my immigration status matter if I need health insurance?

It depends. Some programs are limited to persons with certain types of immigration status.

- If you are a citizen, legal permanent resident, or lawfully present resident, you can use the NY State of Health to get public and private health insurance.
- Some individuals with a different immigration status, such as Deferred Action for Childhood Arrivals, can also get Medicaid.
- If you have undocumented immigration status, you may qualify for certain public programs
- All children are eligible for Child Health Plus, even if they are undocumented.
- All income eligible pregnant women can receive prenatal services through Medicaid, even if they are undocumented.
- Income eligible undocumented adults can pre-certify for Medicaid that covers the treatment of an emergency condition only.

If your immigration status changes you may be eligible to enroll in insurance options through the **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.

On the **NY State of Health** website, you can search by physician and hospital to see which insurers have contracted with them.

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 (the Health & Hospitals Corporation) 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 preventive 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.



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VISIT

**the NY State of Health at
nystateofhealth.ny.gov**