



Department
of Health

New York State Department of Health Asks Federal Government to Expand Essential Plan to Further Reduce Rate of Uninsured and Improve Health Equity

Proposed Essential Plan Expansion Will Increase Access to High Quality, Affordable Health Insurance for Low to Middle Income Earners

ALBANY, N.Y. (May 15, 2023) – The New York State Department of Health today announced it has submitted a proposal to the federal government to expand the Essential Plan, a public health insurance program offered through NY State of Health, the state’s official health plan Marketplace. The application for a final Section 1332 State Innovation Waiver, which was submitted to the U.S. Departments of Health and Human Services and Treasury, requests that eligibility for the Essential Plan be extended to New Yorkers with incomes between 200 and 250 percent of the Federal Poverty Level (FPL). Presently, eligibility is limited to New Yorkers with incomes up to 200 percent of the FPL who are ineligible for Medicaid.

The Essential Plan currently covers over one million New Yorkers. It provides comprehensive benefits with no deductible and minimal cost sharing, for those who qualify. If the waiver application is approved, nearly 100,000 additional New Yorkers are expected to gain access to the Essential Plan. The State’s application submission follows the review of community input submitted during the public comment period from February 9 through March 11.

“During the Public Health Emergency, federal regulations allowed the state to expand access and lower the cost of health insurance,” **Acting State Health Commissioner James McDonald said.** “As the PHE ends, we are working tirelessly to maintain coverage options that protect all New Yorkers. This waiver helps uninsured, lower- and moderate-income consumers by ensuring quality health insurance remains in reach for everyone who needs it.”

“The Marketplace is driven by the commitment to keep New Yorkers healthy, by providing them access to a variety of health insurance plans that will best fit their care needs,” **NY State of Health Executive Director Danielle Holahan said.** “Under the 1332 Waiver, expanded eligibility for the Essential Plan would help even more consumers afford health insurance, and improve health equity across the state.”

If approved, the 1332 Waiver will expand upon the existing Essential Plan by providing newly eligible consumers (with incomes between 200 percent and 250 percent of the FPL), health insurance with no deductible and low out-of-pocket costs, for a \$15 monthly premium, which is significantly more affordable than what is available to them today. Current Essential Plan enrollees (with incomes up to 200 percent of FPL) will continue to have no premiums, no deductibles, and current maximum out-of-pocket contribution levels.

The waiver will have the added benefit of smoothing the affordability “cliff” for many New Yorkers who transition from Medicaid, as the state implements the end of continuous coverage requirements under the Consolidated Appropriations Act.

The submitted 1332 waiver application is available for review on the Department of Health’s [website](#).

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About NY State of Health

New York opened its Health Plan Marketplace, NY State of Health, in October 2013. The Marketplace’s one stop health insurance shopping experience offers high quality comprehensive health plans. NY State of Health, a division of the New York State Department of Health, is the only place where consumers can qualify to get help paying for coverage through premium discounts or tax credits. Eligible New Yorkers can also enroll in Medicaid, Child Health Plus and the Essential Plan through the Marketplace all year. For more information about the NY State of Health Marketplace, please visit: <https://nystateofhealth.ny.gov/> or call Customer Service at 1-855-355-5777, TTY: 1-800-662-1220 or find an enrollment assister.