Essential Plan Overview

You May Qualify for Low-Cost Health Coverage Through NY State of Health

We strongly encourage all international students to arrive at Monroe with comprehensive health insurance coverage.

F-1 and J-1 visa holders may qualify for affordable health insurance through NY State of Health, New York's official health insurance Marketplace. Depending on your income and other eligibility factors, you may qualify for financial assistance that can reduce the amount you pay for monthly premiums and other healthcare costs.

New York State Essential Plan

The New York State Essential Plan is a comprehensive health insurance program that provides $0 monthly premiums and high-quality coverage for lower-income adults who do not qualify for Medicaid.

Key Highlights

- **Monthly Premium:** $0
- **Deductible:** $0, so the plan begins covering eligible care right away
- **Copays:** $0 or low-cost copays for many medical, dental, and vision services
- **Enrollment:** You can enroll at any time during the year

What Does the Plan Cover?

The Essential Plan covers the same Essential Health Benefits required of other commercial health plans. You generally must use healthcare providers within your plan's network.

Covered services include:

- **Preventive Care:** Routine exams, checkups, and screenings at no cost
- **Doctor Visits:** Primary care and specialist appointments
- **Hospital Care:** Inpatient care, including overnight hospital stays, and outpatient services
- **Prescription Drugs:** Coverage for prescription medications
- **Dental and Vision:** Routine dental care, eye exams, and glasses
- **Wellness Benefits:** Depending on the insurance company, additional benefits may include gym reimbursements, wellness cards, or allowances for groceries and over-the-counter medications

Who Is Eligible?

To qualify for the Essential Plan, you generally must meet the following requirements:

- **Age:** 19-64 years old.
- **Residency:** You must be a resident of New York State.
- **Other Health Coverage:** You generally cannot be eligible for Medicaid or Medicare or have access to qualifying employer-sponsored health insurance.
- **Income:** Your household income must be at or below 200% of the Federal Poverty Level (FPL).*

**The income limit was previously 250% FPL but was reduced to 200% FPL following federal changes.*

2026 Household Income Limits: 200% FPL

Household Size	Maximum Annual Income
1 person	$31,920
2 people	$43,040
3 people	$54,160

International students holding valid non-immigrant visas -- such as F-1, F-2, J-1, J-2, or M-1 visas -- may be eligible for the New York State Essential Plan, provided they meet the applicable eligibility requirements.

Key Eligibility Requirements for International Students

- **Lawful Presence:** You must be lawfully present in the United States under an eligible non-immigrant status.
- **Age:** Non-immigrant visa holders must generally be between 21 and 64 years old under the applicable state guidelines.
- **New York Residency:** You must live in New York State and meet the state's residency requirements.
- **Income:** Your household income must be at or below 200% of the FPL. Students with little or no qualifying income may fall within this limit.
- **Other Coverage:** You generally cannot be eligible for Medicaid or Medicare or have qualifying employer-sponsored health insurance.

Important Considerations for International Students

University Insurance Requirements: Before enrolling, please check you're your Student Services advisor or designated school official (DSO) to determine whether the Essential Plan qualifies for any visa insurance requirements.

Immigration Status: Enrollment in the New York State Essential Plan does not generally affect your immigration status and does not constitute the type of cash assistance considered under the federal "public charge" rule.

How to Enroll
You can compare and enroll in Essential Plan coverage through the state's official marketplace. Plans may be offered by insurance companies such as Healthfirst, Fidelis Care, MetroPlus, and EmblemHealth.

- **Online:** Visit the NY State of Health Essential Plan website
- **By Phone:** Call 1-855-355-5777
- **In Person:** Get assistance from a certified enrollment professional in your area

Costs and Cost-Sharing
The New York State Essential Plan has a $0 annual deductible, but your actual out-of-pocket costs—such as copays and the annual maximum out-of-pocket limit—depend on your specific Essential Plan tier.

Key Cost-Sharing Features

- **Monthly Premium:** $0 for eligible enrollees.
- **Annual Deductible:** $0.
- **Preventive Care:** $0 for covered preventive services.
- **Maximum Out-of-Pocket Limit:** Depending on the plan tier, the annual limit may range from $0 to $360. Once you reach the applicable limit, covered in-network services are paid at 100% for the remainder of the plan year.
- **Pregnancy and Postpartum Care:** Copays and other cost-sharing may be waived during pregnancy and the 12-month postpartum period, subject to applicable program rules.

Copayments by Service

Healthcare Service	Lower-Income Tiers (Essential Plans 2, 3, and 4)	Higher-Income Tier (Essential Plan 1)
Primary Care Doctor Visit	$0	$15
Specialist Visit	$0	$25
Urgent Care	$0	$25
Emergency Room Visit	$0	$75
Inpatient Hospital Stay	$0	$150

Healthcare Service	Lower-Income Tiers (Essential Plans 2, 3, and 4)	Higher-Income Tier (Essential Plan 1)
Prescription Drugs	$1–$3	$6–$30