

# **Announcing Essential Plan 200–250**

Healthfirst is excited to announce our newest benefit plan, **Essential Plan 200–250**, launching on April 1, 2024.

This new plan is part of New York State's continued efforts to improve health insurance affordability and accessibility. Healthfirst is proud to be the **only 5-star-rated Essential Plan** in New York State.<sup>1</sup>

## What you should know

#### Who qualifies for Essential Plan 200-250?

Essential Plan 200–250 provides federally subsidized comprehensive health coverage for individuals who are 19–64 years of age and earn an income within 200%–250% of the Federal Poverty Level (FPL).

#### What's different about this plan?

- Expanded health insurance eligibility: Essential Plan 200–250 expands eligibility so that people with higher incomes (within 200%–250% of the FPL) can newly qualify for the Essential Plan, which features \$0 premiums and low out-of-pocket costs.
- Lower premiums and out-of-pocket costs: Members currently enrolled in a Qualified Health Plan (QHP) may become newly eligible for Essential Plan 200–250, depending on their income.
- Expanded postpartum care: All Essential Plans (including Essential Plan 200–250) now feature \$0 cost-sharing throughout a member's pregnancy, and postpartum care has been increased from 60 days to 12 months.

## What are Essential Plans?

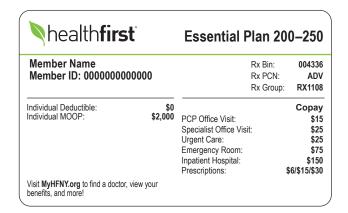
Essential Plans provide federally subsidized health coverage for qualified individuals and eligible immigrants. Benefits include inpatient and outpatient care, physician services, and vision and dental coverage.

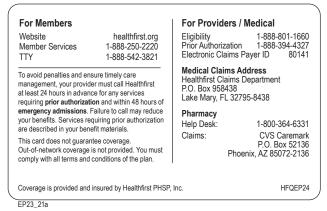
Healthfirst's 5-star-rated Essential Plans also offer **additional benefits**, including vision allowances, fitness benefits, and member reward programs.

#### **Member ID cards**

All Essential Plan 200–250 members will receive a Member ID card that contains their Healthfirst Member ID and important cost sharing information, including:

- \$0 deductible
- \$0 copay for dental and vision services
- \$2,000 maximum out-of-pocket cost





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### **Additional resources**

- Essential Plans at a Glance
  Benefits, contact information, and more
- Federal Poverty Level (FPL) Guidelines

U.S. Department of Health and Human Services FPL guidelines for 2024

If you have any questions, please call Provider Services at **1-888-801-1660**, Monday to Friday, 8:30am–5:30pm.

Coverage is provided by Healthfirst PHSP, Inc. Plans contain exclusions and limitations.

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<sup>&</sup>lt;sup>1</sup>The New York State of Health (NYSOH) Marketplace rates Essential Plan insurers based on member experience and clinical care indicators. The overall quality rating is based on a scale of one to five stars, with five stars being the highest and best rating, and is published on the NYSOH public website.