

## 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**

		<b>Essential Plan 200–250</b>	
<b>Member Name</b>		Rx Bin:	<b>004336</b>
<b>Member ID: 0000000000000</b>		Rx PCN:	<b>ADV</b>
		Rx Group:	<b>RX1108</b>
Individual Deductible:	<b>\$0</b>		<b>Copay</b>
Individual MOOP:	<b>\$2,000</b>	PCP Office Visit:	<b>\$15</b>
		Specialist Office Visit:	<b>\$25</b>
		Urgent Care:	<b>\$25</b>
		Emergency Room:	<b>\$75</b>
		Inpatient Hospital:	<b>\$150</b>
		Prescriptions:	<b>\$6/\$15/\$30</b>
Visit <a href="http://MyHFNY.org">MyHFNY.org</a> to find a doctor, view your benefits, and more!			

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<b>For Members</b>		<b>For Providers / Medical</b>	
Website	healthfirst.org	Eligibility	1-888-801-1660
Member Services	1-888-250-2220	Prior Authorization	1-888-394-4327
TTY	1-888-542-3821	Electronic Claims Payer ID	80141
To avoid penalties and ensure timely care management, your provider must call Healthfirst at least 24 hours in advance for any services requiring <b>prior authorization</b> and within 48 hours of <b>emergency admissions</b> . Failure to call may reduce your benefits. Services requiring prior authorization are described in your benefit materials.			
This card does not guarantee coverage. Out-of-network coverage is not provided. You must comply with all terms and conditions of the plan.			
<b>Medical Claims Address</b>		<b>Pharmacy</b>	
Healthfirst Claims Department P.O. Box 958438 Lake Mary, FL 32795-8438		Help Desk: 1-800-364-6331	
		Claims: CVS Caremark P.O. Box 52136 Phoenix, AZ 85072-2136	
Coverage is provided and insured by Healthfirst PHSP, Inc.		HFQEP24	

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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.

<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.

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

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