



Health Insurance May Cost Less Than You Think

Depending on your income and financial circumstances, you may be able to receive financial assistance to help you afford health insurance. The assistance may be in the form of tax credits, or you may be eligible for a subsidized plan. The American Rescue Plan (ARPA) provides financial assistance to eligible individuals and families to help pay for health insurance.

You must enroll on the Marketplace to receive:



Tax Credits

The U.S. government gives some people tax credits to help pay the monthly costs of their health plan. The Marketplace is where you can learn if you qualify for these credits. And it is the only place you can enroll in a plan and use tax credits to help pay the costs. For individuals already receiving tax credits, ARPA has increased available credit amounts. Also, individual eligibility to tax credits has expanded so that more people can now qualify.



Cost-Sharing Reduction (CSR)

If you meet the income requirements, you may be eligible for a discount that lowers the amount you have to pay for deductibles, copays, and coinsurance. This is also called “extra savings.” You must be eligible and enroll in what’s called a “Silver” category plan on the Marketplace to get this pricing.

Here's an example from the NY State of Health of how ARPA impacts tax credit eligibility and monthly premium:

Annual Income and County	Before American Rescue Plan		After American Rescue Plan	
	Tax Credit	Amount You Pay for Lowest Cost Silver Plan	Tax Credit	Amount You Pay for Lowest Cost Silver Plan
\$30,000 per year in Erie County	\$278	\$195	\$387	\$86
\$40,000 per year in Dutchess County	\$290	\$328	\$406	\$212
\$55,000 per year in Albany County	\$0	\$566	\$175	\$390
\$60,000 per year in New York City	\$0	\$611	\$198	\$413

Ready to Enroll in an Individual or Family Plan? We Can Help.

Getting health insurance should be easy and hassle-free. But with an application to fill out and many options to choose from, it can be confusing. EmblemHealth is here to help you every step of the way, even on the Marketplace (to receive tax credits, enrollment must be through the state). So, don't hesitate to call us. Here are your enrollment options:

-  Call us at **866-838-9144 (TTY: 711)**, 8 am to 8 pm, Monday through Friday to get answers on how to enroll in an EmblemHealth individual or family plan.
-  Visit **emblemhealth.com**. Use our shopping tool to find plan and price information, and to get a quote. Once you have found the right plan, you can enroll right on the site.
-  Visit the NY State of Health Marketplace at **nystateofhealth.ny.gov** and look for EmblemHealth plans.

