



Direct Pay Plans Available

2019 Rates

The rates below are for the following Direct Pay/ Individual plans: EmblemHealth Platinum D, EmblemHealth Gold D, EmblemHealth Silver D, EmblemHealth Bronze D, EmblemHealth Silver Value D, EmblemHealth Gold Value D, EmblemHealth Basic D. These rates are effective January 1, 2019 through December 31, 2019.

Listed rates below are for Off-Exchange plans. On-Exchange plans have equivalent rates, with applicable financial assistance

New York City, Rockland and Westchester							
Rate Tier	Platinum D	Gold D	Silver D	Bronze D	Silver Value D	Gold Value D	Basic/Catastrophic
Individual	\$1,148.48	\$948.61	\$790.89	\$599.80	\$585.47	\$746.43	\$387.53
Individual/spouse	\$2,296.96	\$1,897.22	\$1,581.78	\$1,199.60	\$1,170.94	\$1,492.86	\$775.06
Individual/children	\$1,952.42	\$1,612.64	\$1,344.51	\$1,019.66	\$995.30	\$1,268.93	\$658.80
Family	\$3,273.17	\$2,703.54	\$2,254.04	\$1,709.43	\$1,668.59	\$2,127.33	\$1,104.46
Child Only	\$473.17	\$390.83	\$325.85	\$247.12	\$241.21	\$307.53	N/A
Individual Age 29	\$1,182.93	\$977.07	\$814.62	\$617.79	\$603.03	\$768.82	N/A
Individual/spouse Age 29	\$2,365.86	\$1,954.14	\$1,629.24	\$1,235.58	\$1,206.06	\$1,537.64	N/A
Individual/children Age 29	\$2,010.98	\$1,661.02	\$1,384.85	\$1,050.24	\$1,025.15	\$1,306.99	N/A
Family Age 29	\$3,371.35	\$2,784.65	\$2,321.67	\$1,760.70	\$1,718.64	\$2,191.14	N/A

The rates listed above apply to Bronx, Kings, New York, Queens, Richmond, Rockland and Westchester counties.

Long Island							
Rate Tier	Platinum D	Gold D	Silver D	Bronze D	Silver Value D	Gold Value D	Basic/Catastrophic
Individual	\$1,306.40	\$1,079.05	\$899.64	\$682.27	\$665.98	\$849.06	\$440.82
Individual/spouse	\$2,612.80	\$2,158.10	\$1,799.28	\$1,364.54	\$1,331.96	\$1,698.12	\$881.64
Individual/children	\$2,220.88	\$1,834.39	\$1,529.39	\$1,159.86	\$1,132.17	\$1,443.40	\$749.39
Family	\$3,723.24	\$3,075.29	\$2,563.97	\$1,944.47	\$1,898.04	\$2,419.82	\$1,256.34
Child Only	\$538.24	\$444.57	\$370.65	\$281.10	\$274.38	\$349.81	N/A
Individual Age 29	\$1,345.59	\$1,111.42	\$926.63	\$702.74	\$685.96	\$874.53	N/A
Individual/spouse Age 29	\$2,691.18	\$2,222.84	\$1,853.26	\$1,405.48	\$1,371.92	\$1,749.06	N/A
Individual/children Age 29	\$2,287.50	\$1,889.41	\$1,575.27	\$1,194.66	\$1,166.13	\$1,486.70	N/A
Family Age 29	\$3,834.93	\$3,167.55	\$2,640.90	\$2,002.81	\$1,954.99	\$2,492.41	N/A

The rates listed above apply to Nassau and Suffolk counties.

Mid-Hudson							
Rate Tier	Platinum D	Gold D	Silver D	Bronze D	Silver Value D	Gold Value D	Basic/Catastrophic
Individual	\$1,376.89	\$1,137.27	\$948.19	\$719.09	\$701.91	\$894.87	\$464.61
Individual/spouse	\$2,753.78	\$2,274.54	\$1,896.38	\$1,438.18	\$1,403.82	\$1,789.74	\$929.22
Individual/children	\$2,340.71	\$1,933.36	\$1,611.92	\$1,222.45	\$1,193.25	\$1,521.28	\$789.84
Family	\$3,924.14	\$3,241.22	\$2,702.34	\$2,049.41	\$2,000.44	\$2,550.38	\$1,324.14
Child Only	\$567.28	\$468.56	\$390.65	\$296.27	\$289.19	\$368.69	N/A
Individual Age 29	\$1,418.20	\$1,171.39	\$976.64	\$740.66	\$722.97	\$921.72	N/A
Individual/spouse Age 29	\$2,836.40	\$2,342.78	\$1,953.28	\$1,481.32	\$1,445.94	\$1,843.44	N/A
Individual/children Age 29	\$2,410.94	\$1,991.36	\$1,660.29	\$1,259.12	\$1,229.05	\$1,566.92	N/A
Family Age 29	\$4,041.87	\$3,338.46	\$2,783.42	\$2,110.88	\$2,060.46	\$2,626.90	N/A

The rates listed above apply to Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties.

Albany and Upstate							
Rate Tier	Platinum D	Gold D	Silver D	Bronze D	Silver Value D	Gold Value D	Basic/Catastrophic
Individual	\$1,376.30	\$1,136.78	\$947.78	\$718.77	\$701.61	\$894.49	\$464.41
Individual/spouse	\$2,752.60	\$2,273.56	\$1,895.56	\$1,437.54	\$1,403.22	\$1,788.98	\$928.82
Individual/children	\$2,339.71	\$1,932.53	\$1,611.23	\$1,221.91	\$1,192.74	\$1,520.63	\$789.50
Family	\$3,922.46	\$3,239.82	\$2,701.17	\$2,048.49	\$1,999.59	\$2,549.30	\$1,323.57
Child Only	\$567.04	\$468.35	\$390.49	\$296.13	\$289.06	\$368.53	N/A
Individual Age 29	\$1,417.59	\$1,170.88	\$976.21	\$740.33	\$722.66	\$921.32	N/A
Individual/spouse Age 29	\$2,835.18	\$2,341.76	\$1,952.42	\$1,480.66	\$1,445.32	\$1,842.64	N/A
Individual/children Age 29	\$2,409.90	\$1,990.50	\$1,659.56	\$1,258.56	\$1,228.52	\$1,566.24	N/A
Family Age 29	\$4,040.13	\$3,337.01	\$2,782.20	\$2,109.94	\$2,059.58	\$2,625.76	N/A

The rates listed above apply to Albany, Broome, Columbia, Fulton, Greene, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties.

An extended dependent coverage rider is available for purchase, extending the age limit to 29 for all eligible dependents.

Child Only rates apply to each individual child, up to a maximum of 3 children.