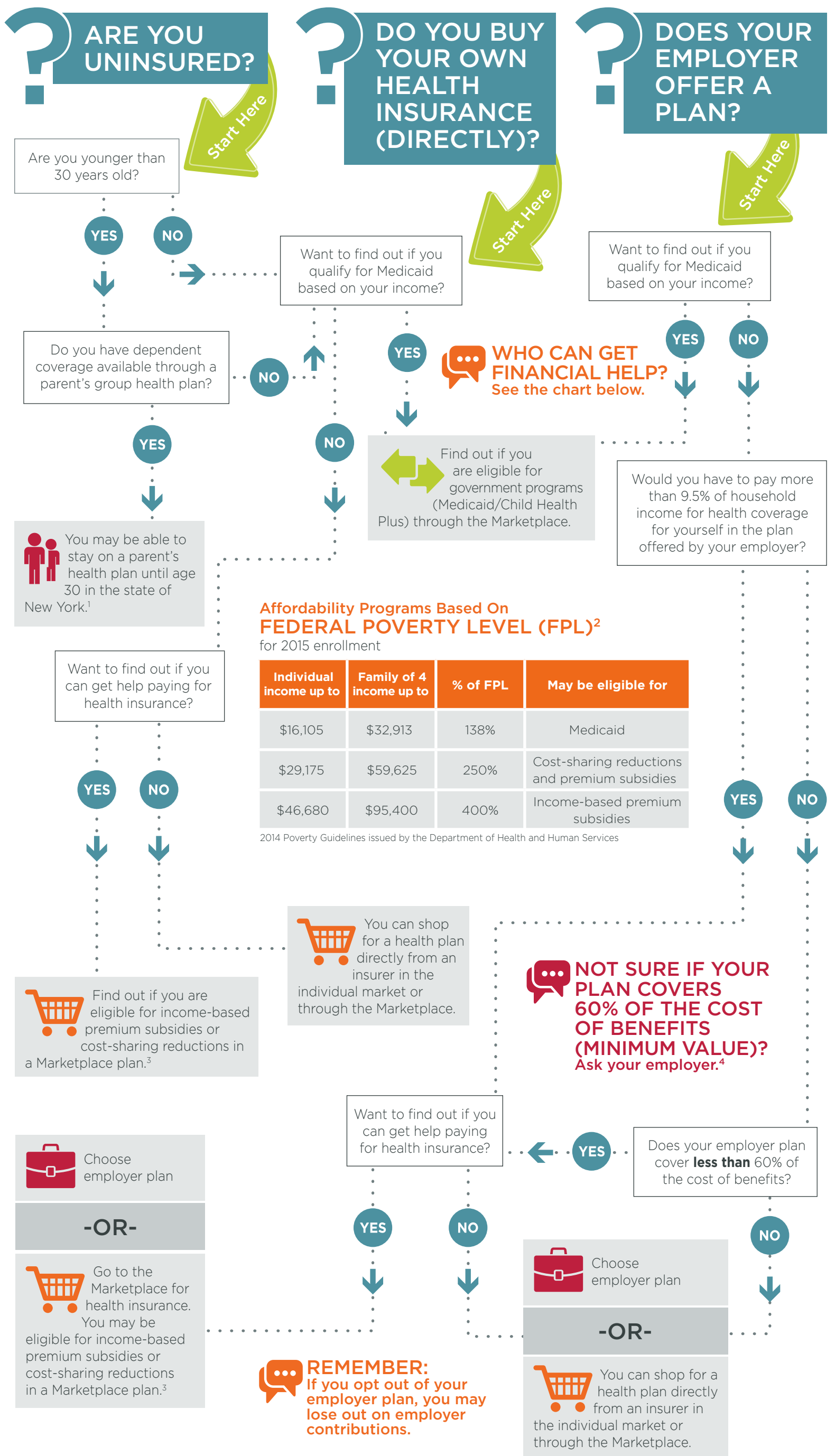


# WHO CAN USE THE NEW YORK STATE OF HEALTH™ MARKETPLACE?

Individual/Family Eligibility Factors



**Guaranteed access** means that people can obtain health coverage regardless of their health status or pre-existing conditions.

**Federal Poverty Level (FPL)** is the income threshold that is used to determine if a person or family is eligible for certain federal programs.

**Medicaid expansion** (in participating states) covers more people by increasing the income limit from 133% to 138% FPL.

**Cost-sharing reductions** limit out-of-pocket spending (i.e., copays and deductibles) for those with income below 250% FPL.

**Income-based premium subsidies** will offset the cost of premiums for those with income below 400% FPL.

**Use the MVP Premium Subsidy Calculator** to find out your estimated subsidy amount and health plan rates. Start here: [discovermvp.com/consumers/ny/plans/find/](http://discovermvp.com/consumers/ny/plans/find/)



For more information about New York State of Health, go to: [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)

To learn about your health insurance options with MVP, go to: [www.discovermvp.com](http://www.discovermvp.com)

Notes:  
<sup>1</sup> All health plans that provide dependent coverage of children are required to extend coverage to children up to age 26. Under New York state law young adults may have access to dependent coverage in a parent's plan up to age 30 if the option is available in the parent's plan and requirements for eligibility and enrollment are met.  
<sup>2</sup> Subsidy levels for purchase of 2015 Marketplace plans during open enrollment. Subsidy levels do not apply to special enrollment period during 2014. 2014 Poverty Guidelines issued by the Department of Health and Human Services. Federal Poverty Level (FPL) thresholds are for 2014 and are adjusted annually. The guidelines referenced here are for the 48 contiguous states and the District of Columbia. View 2014 Poverty Guidelines: <http://aspe.hhs.gov/>  
<sup>3</sup> Income-based premium subsidies and cost-sharing reductions for eligible individuals and families are available through the Marketplace only.  
<sup>4</sup> Large employers are required to notify employees about the existence of the Marketplace and potential tax credits or cost-sharing reductions for qualifying employees if the employer's offer of coverage does not meet minimum value standards (at least 60 percent of health care costs) and the employee purchases coverage through the Marketplace.



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