

**Free or  
Low-Cost  
Health Insurance  
Programs from  
MVP Health Care<sup>®</sup>**



# Free or low-cost health insurance options from MVP.

## New York State-Sponsored Health Insurance Program

### Medicaid Managed Care

Medicaid Managed Care is a health insurance program for low-income children and adults. Eligibility is based on income and family size, as well as citizenship and immigration status. Medicaid is also available to people of any age who are blind or disabled.

**There are no monthly premiums for Medicaid.**

### Essential Plan

The Essential Plan is available to low- and moderate-income New York State residents who do not qualify for Medicaid Managed Care or Child Health Plus. The Essential Plan costs much less than other health plans, but still offers the same essential benefits.

**Depending on your income, you pay a monthly member premium of \$0 or \$20.**

### Child Health Plus

Almost all uninsured children under age 19 qualify for Child Health Plus. Depending on household income, a small monthly premium payment may be all that is needed to enroll your child(ren). Many families qualify for free coverage. In fact, no family earns too much to qualify for this free or low-cost health insurance.

**See the Child Health Plus Income Guidelines on the back page for more details.**



Visit [mvphealthcare.com/coverage](https://mvphealthcare.com/coverage) to learn more.



To learn more about applying for health insurance, including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans through NY State of Health, The Official Health Plan Marketplace, visit [nystateofhealth.ny.gov](https://nystateofhealth.ny.gov) or call **1-855-355-5777**.



# MVP gives your access to high-quality, affordable health coverage.

## Benefits and Coverage Details

### MVP provides coverage<sup>1</sup> for:

- Primary care provider and specialist visits
- Convenient online doctor visits with **myVisitNow**<sup>2</sup>
- Family planning, maternity, and baby care
- Breastfeeding support and equipment
- Prescription and over-the-counter drugs with no or low co-pay
- Urgent and emergency care
- Eye exams and eyeglasses, with some limits
- Lab tests and x-rays
- Hearing services
- Physical, occupational, and speech therapy, with visit limits
- Mental health/alcohol and substance use disorder treatment
- Medical supplies
- Dental service

<sup>1</sup>Actual coverage varies by program.

<sup>2</sup>myVisitNow is not included in Child Health Plus benefits.

## Eligibility Requirements

Your family size, income, and where you live are important in determining your eligibility.

If you think you qualify, even if you're not sure, get started with the enrollment process online by visiting **[mvphealthcare.com/shop](http://mvphealthcare.com/shop)**. You will need to provide your zip code, family size, and total annual household income.

MVP offers coverage to residents of New York State who qualify and live in Albany, Columbia, Dutchess, Genesee, Greene, Jefferson, Lewis, Livingston, Monroe, Oneida, Ontario, Orange, Putnam, Rensselaer, Saratoga, Schenectady, Sullivan, Rockland, Ulster, Warren, Washington, and Westchester counties.

## Health Management and Condition Management Programs

MVP has a team of health care professionals that can help you better understand and manage your health. We are here to help you if you are living with asthma, Chronic Obstructive Pulmonary Disorder (COPD), depression, heart disease, and many other health conditions. There is **no cost and no obligation** to use these services. Personalized support and information comes to you by phone, online, and in the mail.

## Little Footprints<sup>SM</sup>

Little Footprints is MVP's prenatal education program for expectant mothers. You can talk to a nurse about healthy pregnancy and infant care, as well as any other questions or concerns related to your pregnancy.

If you and your family qualify, you can enroll in these programs at any time during the year.

 **Questions?  
We're here to help!**

Call **1-800-TALK-MVP**

(1-800-825-5687) TTY: 1-800-665-1220

Or visit **[mvphealthcare.com/coverage](http://mvphealthcare.com/coverage)**.



# What plan is best for you and your family?

The example plan options below are based on household income and family size.

To learn more about eligibility and plan benefits, visit [mvphealthcare.com/coverage](http://mvphealthcare.com/coverage).

## Medicaid Managed Care

	Maximum Qualifying Income by Family Size*				
	1 Person	2 Person Family	3 Person Family	4 Person Family	Additional Person
Annual Salary	\$17,609	\$23,792	\$29,974	\$36,156	\$6,183
Monthly Salary	\$1,468	\$1,983	\$2,498	\$3,013	\$516

Source: [health.ny.gov/health\\_care/medicaid](http://health.ny.gov/health_care/medicaid). Income levels current as of January 1, 2020.

\* Many things can affect Medicaid eligibility, including the age and number of children in a household, whether there are pregnant women in the household or individuals who are blind, disabled, or over age 65, and resource levels.

## Child Health Plus

	Maximum Monthly Gross Income to Qualify** by Family Size*				
	1 Person	2 Person Family	3 Person Family	4 Person Family	Additional Person
Coverage is Free	\$1,701	\$2,298	\$2,895	\$3,493	+\$598
\$9 per child, per month <i>(Maximum \$27 per family)</i>	\$2,361	\$3,190	\$4,019	\$4,847	+\$829
\$15 per child, per month <i>(Maximum \$45 per family)</i>	\$2,659	\$3,592	\$4,525	\$5,459	+\$934
\$30 per child, per month <i>(Maximum \$90 per family)</i>	\$3,190	\$4,310	\$5,430	\$6,550	+\$1,120
\$45 per child, per month <i>(Maximum \$135 per family)</i>	\$3,722	\$5,029	\$6,335	\$7,642	+\$1,307
\$60 per child, per month <i>(Maximum \$180 per family)</i>	\$4,254	\$5,747	\$7,240	\$8,734	+\$1,494
Full Premium† per child, per month	Over \$4,254	Over \$5,747	Over \$7,240	Over \$8,734	Over +\$1,494

Source: [health.ny.gov/health\\_care/child\\_health\\_plus/eligibility\\_and\\_cost.htm](http://health.ny.gov/health_care/child_health_plus/eligibility_and_cost.htm).

\* Pregnant women count as two or more depending on the number of expected births when determining family size.

\*\* Child Health Plus income levels current as of March 6, 2020. Maximum monthly gross income changes annually based on Federal guidelines.

† Full premium amounts subject to change by New York State as approved by the Department of Financial Services.

‡ Full pay premiums as of May 1, 2020 are: **\$229.71** for residents of Genesee, Livingston, Monroe, and Ontario counties; **\$249.55** for residents of Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren, and Washington counties; **\$243.36** for residents of Jefferson, Lewis, and Oneida counties; and **\$258.00** for residents of Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester counties.

## Essential Plan

	Qualifying Annual Income by Family Size			
	1 Person	2 Person Family	3 Person Family	4 Person Family
Essential Plan 4 (EP4)*	Below \$12,760	Below \$17,240	Below \$21,720	Below \$26,200
Essential Plan 3 (EP3)*	\$12,760–\$17,609	\$17,240–23,792	\$21,720–\$29,974	\$26,200–\$36,156
Essential Plan 2 (EP2)	\$17,609–\$19,140	\$23,792–25,860	\$29,974–\$32,580	\$36,156–\$39,300
Essential Plan 1 (EP1)	\$19,140–\$25,520	\$25,860–\$34,480	\$32,580–\$43,440	\$39,300–\$52,400

\* Essential Plan 3 and Essential Plan 4 are only available to lawfully-present Aliessa Immigrants, including Green Card holders, immigrants fleeing persecution, and others.

Eligibility is based on annual projected income and the Federal Poverty Level. Federal Poverty Levels used for determining eligibility are subject to change each year. Visit [hhs.gov](http://hhs.gov) and select *Poverty Guidelines* under *Human Services* for updated income level guidelines. Pregnant women may be eligible for Medicaid Managed Care, but do not qualify for the Essential Plan.