

4 Covered Services

Think about whether you want extra services. “Standard plans” cover the same 10 services and the out-of-pocket costs are the same. The difference between “standard plans” offered by different companies is the provider network, drug formulary and premium. “Non-Standard plans” sometimes cover extra services like dental and vision care for adults.

5 Doctors in the network

Each health plan contracts with certain doctors and hospitals. It can be expensive to use doctors and hospitals outside the network. Check to see if your doctors are in the network.

6 Drug Formulary

Check the health plan’s drug formulary, or list of covered drugs, to see if the medicines you take are covered and how much you will pay each time you get a prescription filled.

Choose a health plan by the 15th of the month for coverage starting on the 1st of the following month. Remember, most people must enroll during the annual open enrollment period.



Online at
nystateofhealth.ny.gov



By phone at
1-855-355-5777

TTY
1-800-662-1220