

The American Rescue Plan, which was signed into law on March 11, 2021, will lower health care costs by providing new and expanded financial assistance to New Yorkers enrolling in health insurance through NY State of Health. This enhanced assistance is available now to current and new NY State of Health enrollees, including to higher-income individuals for the first time.

The larger tax credits are available now for New Yorkers with lower or moderate incomes. This is an income of up to \$51,040 per year for an individual and up to \$104,800 per year for a family of four. Starting in June, the new tax credits will be available to New Yorkers whose incomes are higher than these amounts. Current NY State of Health enrollees should keep an eye out for notices and emails from NY State of Health alerting them when these changes happen and what action they need to take.

NY State of Health has created an informational page and fact sheet for consumers and agents to learn how the American Rescue Plan can lower the cost of Individual health coverage for most New Yorkers.

You can access NY State of Health Informational page at: https://info.nystateofhealth.ny.gov/americanrescueplan

and fact sheet at:

https://info.nystateofhealth.ny.gov/sites/default/files/American%20Rescue%20Plan%20 Fact%20Sheet%20-%20English.pdf.

NY State of Health anonymous shopping tool has been updated with these estimated larger tax credits for New Yorkers with lower or moderate incomes. To quickly compare health plan options and estimate individual consumers new larger tax credits please visit: https://nystateofhealth.ny.gov/individual.

To allow as many consumers as possible to access these enhanced tax credits, and in light of the ongoing public health emergency, the 2021 Open Enrollment Period has been extended through December 31, 2021. Consumers can apply for coverage through NY State of Health at https://nystateofhealth.ny.gov/, by phone at 1-855-355-5777 or by connecting with a certified broker or agent.

Need Help Registering as a New Broker of NY State of Health: Brokers and Agents who wish to sell, solicit or negotiate a health insurance policy through the NY State of Health marketplace must hold the appropriate licensing and be registered and certified with the marketplace. Please visit https://nystateofhealth.ny.gov/ to register a new account and to access NY State of Health approved certification course(s). The certification course will be administered by NY State of Health completely online and free of charge and is no longer offered by DFS approved education providers. The NY State of Health course is not approved for insurance CE credit.

- Questions regarding the New York State of Health Marketplace certification must be directed to NY State of Health at (855) 355-5777 or by email to NYSOHBrokerSupport@health.ny.gov.
- Questions regarding the expanded financial assistance to New Yorkers enrolling in health insurance through NY State of Health should be directed to the NY State of Health at (855) 355-5777.