I have affordable health care.

I have health care, but it is too expensive!*

I am one of the 2,277,382 New Yorkers with no health insurance.**

Great! Keep it, plus you will no longer face:
- Denials for pre-existing conditions
- Lifetime limits on coverage
- Loss of coverage when you get sick
- Deductibles or co-pays for most preventive care

Health Insurance Exchange
A health insurance exchange is a new marketplace where individuals and businesses can purchase insurance and be included in a larger pool.

Is your income less than 138% of the Federal Poverty Level?***

No

Is your income less than 400% of the Federal Poverty Level?***

No

Yes

Tax Credits
Available to make health insurance more affordable

AND

You are Eligible for Child Health Plus
- New York State’s health insurance plan for children
- Available through many providers across the state

Choose among plans available in the Health Insurance Exchange

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* Affordability is determined by whether the employer is covering at minimum most of the health costs or if the employee is paying more than 9.5% of income.

** 2010 US Census, American Community Survey.

*** In 2012, 138% of the federal poverty level for a family of four is $31,809 and 400% of the federal poverty level is $92,200.

Adapted from a graphic created by Voices for Children in Nebraska.