



## FAST FACTS ON Health Insurance for Young Adults

NY State of Health is an online marketplace for health plans.

If you are 19 or older and live in New York State, it can help you find health insurance at a cost you can afford.

Sign up for a health plan from **OCTOBER 1, 2013** to **MARCH 31, 2014**. Coverage will begin as early as **JANUARY 1, 2014**.



Online at  
[nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)



By phone at  
1-855-355-5777

### Here are 4 important things you should know

#### 1 You have choices

As a young adult, you must decide whether to stay on your parent's health plan. If you decide to get your own insurance, you'll find lots of choices at NY State of Health. There are many plans at different coverage levels and payment terms. This means you will likely find one that meets your needs and stays within your budget.

#### 2 You'll get a good deal

No matter what they cost, all health plans offered at NY State of Health must cover 10 key health care services. These include prescription drugs, emergency services and treatment for long lasting illnesses – even prevention and wellness services. So you'll get a good deal, no matter what insurance plan you choose.

#### 3 There's a "starter plan"

A plan designed just for young adults under 30 provides limited benefits at a low cost. For many this might be a good "starter" insurance plan.

#### 4 New York State has made it easy to shop and pay for health insurance

To a lot of people, insurance means paperwork and confusion. We get that. So we've put lots of trained experts on the case to help you, step by step, through choosing and signing up for a plan that's right for you. You can get this help online, on the phone or even where you live and work. It's also available in many languages.

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