



NEW YORK STATE SENATOR

Terry Gipson

## Why It Is Now Easier to Pay for Health Insurance

TERRY GIPSON | October 2, 2013

doesn't have to cost a lot anymore. That's why NY State of Health was created, to make sure all New Yorkers can get this important benefit.

Sign up for a health plan from

### for health insurance in New York State

#### 1 Help with insurance bills

For the first time ever, many New Yorkers will have help paying for a health plan. This help puts health insurance within more people's reach. A wide range of people can get this kind of help – from an individual earning \$45,960 to a family of four making \$94,200.

#### 2 Support for the “extras”

It's not just the monthly insurance bill that's a burden. It's extras like “co-pays” – the part of a medical bill that's charged to you, not your insurance company – and “deductibles,” the amount you must pay before your insurance kicks in. If your income falls below a certain point, NY State of Health will help you pay for these “extra” costs.

#### 3 Everyone in the pool

Insurance rates are based on the number of people in a group, or “pool.” The larger the pool, the lower the monthly cost of health insurance for everyone. The pool in NY State of Health is going to be very large.