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Department of Financial Services

Reports and Publications

As Part Of New York's Ongoing Response to the Covid-19 Pandemic, Governor Cuomo Announces Special Enrollment for Uninsured Extended for Additional 30 Days

Special Enrollment Period Remains Open Through September 15, 2020

Governor Andrew M. Cuomo today announced that the Special Enrollment Period for uninsured New Yorkers will be extended for another 30 days, through September 15, 2020, as the State continues to provide supportive services during the COVID-19 public health crisis. New Yorkers can apply for coverage through NY State of Health, New York State's health insurance marketplace, or directly through insurers.

"While we've crushed the curve of the virus, we are still in challenging times for hard-working families throughout the state who need access to quality, affordable health care," **Governor Cuomo said.** "The state has maintained low infection rates and is moving in the right direction, but we know we're not out of the woods yet. By offering this special enrollment period, we're making sure New Yorkers who need affordable and at times live-saving health care coverage can get it."

New York State of Health Executive Director Donna Frescatore said, "NY State of Health continues to serve as a safety net for New Yorkers in need of health insurance coverage during this unprecedented public health emergency. Individuals can find and enroll in affordable, comprehensive health insurance coverage, and our Customer Service Center and enrollment assistors are available to help with this process."

Superintendent of Financial Services Linda A. Lacewell said, "As New York continues to reopen, it is essential for all New Yorkers to have access to commercial health insurance. More than ever, having health insurance in the time of COVID is crucial, which is why DFS and DOH are stepping up to serve our communities while working with the commercial health industry to extend the special enrollment period."

NY State of Health, together with the State Department of Financial Services and New York State insurers, are taking this action in light of the COVID-19 public health emergency so that individuals do not avoid seeking testing or medical care due to a lack of health insurance coverage. Individuals who have lost employer coverage must apply within 60 days of losing that coverage and individuals who have lost income may be eligible for Medicaid, the Essential Plan, Child Health Plus, or subsidized Qualified Health Plans.

Individuals who enroll in Qualified Health Plans through NY State of Health or directly through insurers by September 15, 2020 will have a choice of coverage start date either September 1 or October 1, 2020. Individuals who are eligible for other NY State of Health programs - Medicaid, Essential Plan and Child Health Plus - can enroll year-round. Finally, as directed by Governor Cuomo, all New York insurers have waived cost sharing for COVID-19 testing.

As always, consumers can apply for coverage through NY State of Health online at nystateofhealth.ny.gov, by phone at 1-855-355-5777, and by connecting with a free enrollment assistor.

Additional information on NY State of Health insurance options during the Coronavirus emergency can be found here. Department of Financial Services information and resources during the Coronavirus emergency can be found here.

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