



A Basic Health Plan Will Offer Health and Financial Benefit to New York State

What is the Basic Health Plan (BHP) Option?

The Basic Health Plan is a provision under the Affordable Care Act (ACA) that gives states an option to create an insurance program for:

- **low-income adults between 138-200% of the federal poverty level (FPL); and**
- **lawfully present immigrants up to 200% of FPL not eligible for Medicaid.**

The Basic Health Plan does not provide coverage for individuals who lack legal status.

A Basic Health Plan can transfer the cost of covering qualifying New Yorkers to the federal government without shifting costs to the consumer — this cost-shift would generate annual **cost savings between \$500 million and \$1 billion in New York State.**

- The Basic Health Plan is **required to provide care comparable to that offered by New York State of Health** – the health insurance Marketplace.
- **Adopting the BHP will help ensure more New Yorkers have access to affordable health insurance**, while helping FQHCs to ease the burden of caring for the uninsured.

A BHP will ensure affordable coverage for low-income New Yorkers.

- Many low-income New Yorkers are eligible for commercial health insurance coverage under the health insurance Marketplace but **cannot afford the premium payments.**
- The **annual cost for health coverage for a low-income family on the health insurance Marketplace may reach \$2,330.** A solution is to offer New Yorkers health care coverage through the Basic Health Plan.
- The Basic Health Plan may only cost an enrollee **between \$0 and \$100 annually.**

Without a Basic Health Plan, low-income New Yorkers will be faced with the decision to either pay an unaffordable premium or pay a penalty and decline health coverage.