Please call 518-442-3854 or email at navigator@albany.edu for more information and to schedule an appointment. Please allow 24-48 hours to confirm an appointment.

Press Release: NY State of Health Announces Special Enrollment Period for Uninsured New Yorkers Facing Tax Penalties


ALBANY, N.Y. (February 20, 2014)—NY State of Health, the State’s official health plan Marketplace, today announced a special enrollment period (SEP) for individuals and families who had to pay a federal penalty for 2014 and had not been aware or had not understood that they would have to pay a penalty for not having health insurance coverage. This announcement follows similar statements made by the Centers for Medicare and Medicaid Services (CMS) for the Federally-Facilitated Marketplace and other state-based Marketplaces.

The SEP will start on March 1 and end at 11:59 p.m. on April 30, 2015. Consumers who do not enroll during this period and do not meet the criteria for other SEPs will not be able to purchase coverage during the remainder of 2015 and may be subject to a federal tax penalty when they file their 2015 federal income taxes. Individuals who are eligible for Medicaid and Child Health Plus can continue to enroll throughout the year.

To be eligible for this SEP, individuals must attest that when they filed their 2014 federal tax return, that they paid a penalty for not having health insurance in 2014, and that they first became aware of or understood the implications of not having health insurance in 2014 when they filed their federal tax return.

“Many New Yorkers filing their federal income taxes are just learning that they face a federal tax penalty for not enrolling themselves and their families in health coverage last year,” said NYSOH Executive Director Donna Frescatore. “The maximum penalty will increase in 2015 and again in 2016. We want to help New Yorkers by providing a time limited opportunity to enroll in affordable, quality health insurance through the Marketplace.”

The Affordable Care Act imposes federal tax penalties on individuals who do not have health coverage. The penalty for those who are uninsured in 2015 and do not have an exemption will be the greater of two percent of income or $325 per adult. That will increase to the greater of two-and-a-half percent of income or $695 per adult in 2016.”

To help educate consumers, NYSOH has created a series of brief informational videos in English and Spanish languages, some targeted toward millennials, with the latest explaining the value of having health insurance coverage. Video titles include: “Time for your grown children to get health insurance,” “Health insurance – It’s what adults do,” “Insure yourself to ensure your health,” and “Health insurance – Your ultimate safety net.”
informational video explaining the Special Enrollment Period and qualifying life events will be released shortly. NYSOH’s video library can be found at http://info.nystateofhealth.ny.gov/resources.

About the NY State of Health Marketplace
New York opened its Health Plan marketplace, NY State of Health, on October 2013. The Marketplace’s one stop health insurance shopping experience offers high quality comprehensive plans for consumers to choose from. NY State of Health is the only place where consumers can qualify to get help paying for coverage through premium discounts or tax credits. The NY State of Health Small Business Marketplace for employers with 50 or fewer employees is open to enrollment throughout the year. New Yorkers can also enroll in Medicaid and Child Health Plus through the Marketplace all year. For more information about the NY State of Health marketplace, please visit https://nystateofhealth.ny.gov or call Customer Service at 1-855-355-5777.

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