



## Healthy NY Eligibility Criteria for Individuals & Sole Proprietors

In order to participate, you must meet the following eligibility criteria:

- You must reside in New York State.
- You or your spouse must either be currently employed **or** must have been employed within the past 12 months.
- Your employer does not currently “provide” you with health insurance.
  - Providing health insurance = offering health insurance **AND** contributing to the cost
- You have not had health insurance for twelve months prior to your Healthy NY application or have lost that coverage due to a specific event.
  - Specific events include but are not limited to the following:
    - loss of employment
    - death of a family member
    - change to a new employer
    - change of residence
    - discontinuation of a group health plan
    - termination or cancellation of COBRA coverage
    - termination of participation in a public health insurance program
    - legal separation, divorce or annulment
    - loss of eligibility for group health insurance coverage
    - aging off of a parent’s insurance policy
- You must be ineligible for Medicare.
- Your **W ffent** gross (before taxes) household income meets the income guidelines of the program.

### Healthy NY Income Guidelines\*

- Pregnant women count as two people.
- Sole proprietors may deduct documented monthly b usiness expenses when calculating gross income.

Family Size	Monthly Household Income (effective January 2009)
1	Up to \$2,257
2	Up to \$3,036
3	Up to \$3,815
4	Up to \$4,594
5	Up to \$5,373
6	Up to \$6,153
Each Additional Person	Add \$780

\* For purposes of counting your household size, count yourself, your spouse if your spouse lives with you, and dependent children, whether they live with you or not. Count all of these people, even if you are not going to include them on your Healthy NY policy. Do not count parents, roommates, or those not dependent on you for support.

Mid-year fluctuations in household income and employment status will not result in termination of your Healthy NY coverage. Proof of income will be required annually when an enrollee recertifies.