

# ESSENTIAL PLAN EXPANSION FAQs

## What is the Essential Plan?

The Essential Plan is a plan offered by MetroPlusHealth through the New York State of Health that provides health insurance coverage with \$0 premiums, copays, and deductibles for qualified New Yorkers.

## Who qualifies for the Essential Plan?

New York State residents who are lawfully present in the U.S., 19–64 years old, not eligible for Medicaid or Child Health Plus, and not eligible for employer or other coverage, may qualify for the Essential Plan if they meet the income requirements.



**Starting April 1, 2024, the Essential Plan income requirement will expand to cover higher income New Yorkers. More people currently uninsured or insured through Qualified Health Plans will now qualify for the Essential Plan.**

Persons in family/household	200% FPL	250% FPL (Expanded EP)
1	\$29,160	\$37,650
2	\$39,440	\$51,100
3	\$49,720	\$64,550
4	\$60,000	\$78,000

## What does the Essential Plan cover?

The Essential Plan offers all of the benefits your clients need:

- Preventative care
- Emergency care
- Prescription drugs
- Mental health
- Dental
- Vision
- And more

And MetroPlusHealth members get access to more benefits such as member rewards, \$0 24/7 telehealth access through MetroPlusHealth Virtual Visit, reimbursements for gym memberships, and more.

**FOR BROKER USE ONLY**

## How do I get appointed to sell the Essential Plan with MetroPlusHealth?

The following paperwork is required for appointment and should be forwarded to us for processing:

- ✓ NYS Accident & Health License
- ✓ Selling Agent Agreement
- ✓ Selling Agent Application
- ✓ W9

## Is NYSOH certification required in order for Brokers to enroll consumers in the Essential Plan?

In order to enroll consumers in the Essential Plan, Brokers are required to obtain NYSOH certification to be a Certified Application Counselor (CAC). Please note, CAC certification is required for enrollments, but not for referrals.

## What is the compensation structure for the Essential Plan?

- ✓ Enrollment Commission: \$20 PMPM (Per Member per Month).
- ✓ Enrollment Commissions and Bonuses are paid after member remains in the plan for 90 days.
- ✓ One-time \$75 Referral Commission for each referral that results into a First Time New Member to MetroPlusHealth, with continuous coverage for 90 days.
- ✓ Commission and One-Time Retention Bonus are paid monthly while the Quarterly Kick Bonus is paid quarterly.
- ✓ The FMO/GA is entitled to \$3 PMPM per EP Net New Member generated by the FMO's/GA's Broker appointed by MetroPlusHealth. Credits are applied to members who remain with MetroPlusHealth for 90 days from Effective Date.
- ✓ Member(s) must stay in the plan for 90 days.
- ✓ The Broker/Independent Broker is entitled to a Quarterly Kick Bonus of \$3000 if cumulative enrollment for a quarter totals 400 and over.
- ✓ If a member disenrolls after 90 days, the Broker/Independent Broker cannot earn a Commission again until 12 months after the date of disenrollment.
- ✓ Any enrolled applicant that becomes a member and is disenrolled within 90 days will result in a charge back regardless of disenrollment reason.

## How do I learn more about selling the Essential Plan from MetroPlusHealth?

For more information about our appointment process, licensing status, or commission schedule, please contact us at:



**833.917.3525 (Monday – Friday, 9am–5pm)**

