What Happens After I Apply for New York State Medicaid?



What is New York State Medicaid?

New York State (NYS) Medicaid provides free or low-cost healthcare coverage (insurance). It is for residents whose income is below certain limits.

How will I know if I've been approved for NYS Medicaid?

You will receive a letter in the mail telling you if you've been approved. If you applied for NYS Medicaid through NY State of Health (the Marketplace), you will receive a message telling you if you've been approved in your Marketplace account.

How long will it take?

The amount of time depends on who is applying. The chart below provides timeline estimates.

Applicant Type	Typical Approval Timeline (After Submitting Your Application)
Pregnant person or child under 19 years of age	Within 30 days
Adults 19 to 64 years of age	Within 45 days
Person with a disability	Within 90 days

Can NYS Medicaid pay bills while I wait?

If you are approved, NYS Medicaid may pay for your medical bills from the date you apply until you receive your benefits card. It can pay for medical care you received up to 90 days before you applied. This is true if you qualified during that time.

You can include paid or unpaid bills with your Medicaid application in addition to any other documents you are asked for. If you do not send them with your application, you still may be able to send them.

What happens if I am approved?

You may need to:

- **Choose a NYS Medicaid health plan.**
- **Use the benefits card mailed to you for your healthcare.** This card includes your NYS Medicaid ID number and shows that you are enrolled. The card may look different depending on the NYS Medicaid health plan.

What if I am not approved?

You may still qualify for other low-cost health insurance.

Visit the Marketplace at nystateofhealth.ny.gov to learn more about health care options. You can also call NY State of Health Customer Service at 1-855-355-5777 (TTY: 1-800-662-1220).

If you do not understand the decision or think the decision is wrong, you may ask for a hearing or appeal the decision by phone, fax, online, or in writing.