



Finding Low-cost Care

CHA can help you find low-cost care options in your area if you recently lost your health insurance or need to access low-cost care.

First, understand insurance options & enrollment periods

- Check your eligibility for health insurance with a Navigator in your area.
- Be aware of the 30-day Open Enrollment Period starting in November, with coverage beginning the following January.
- If you have had a qualifying life event, such as loss of health insurance, a permanent move to or within New York State, or marriage or domestic partnership (see full list [here](#)), you may be able to enroll in a Marketplace plan outside of the Open Enrollment Period.

CHA can help screen you for eligibility and connect you for enrollment assistance. Call 888-614-5400, option 3, or find a CHA Advocate in your community: [Meet a CHA Advocate Near You - Community Health Advocates](#)

Low-cost care resources

Hospital-based Clinics and Health Systems

Across New York State you can get non-emergency care at these facilities with hospital financial assistance or discounts based on your income.

- In New York City, the NYC Health + Hospitals program offers NYC Care—providing access to H+H services at low- to no cost to eligible individuals.
 - o Visit their [website](#) or call 1-646-NYC-CARE (1-646-692-2273) for more information.

Federally Qualified Health Centers and State & Community Based Health Centers

Local clinics offer full-service (non-emergency) care on a discounted basis according to your income and household size. Search for a clinic near you:

- [Federally Qualified Health Center Locator](#)
- [New York State Health Center Locator](#)



Academic Medical Programs often have clinics offering low-cost care, including vision and dentistry. New York City clinics include:

- NYU College of Dentistry Patient Care: <https://dental.nyu.edu/patientcare.html>
- Columbia Dental Clinic: <https://www.dental.columbia.edu/patient-care>
- Northwell Health's Zucker School of Medicine Free Clinic: [Zucker School of Medicine Free Clinic | Northwell Health](#)
- Primary care for the LGBTQ+ community at Columbia University: [Q Clinic | Vagelos College of Physicians and Surgeons](#)

Note: In a Medical Emergency, go to the Emergency Department. Federal Law prohibits hospitals from turning people away when experiencing a medical health emergency, regardless of their insurance or immigration status or ability to pay.

Hospital Financial Assistance

All hospitals in New York must offer free or discounted care, called financial assistance, to uninsured and underinsured patients who cannot afford their hospital bills. Hospital financial assistance is an income-based discount on care provided in hospital settings. You may qualify if:

- You live in New York State
- Your income is below 400% of the federal poverty level
 - o \$63,840 for a single person; \$132,000 for a family of four in 2026
- You are uninsured, you are insured (but your medical bills amount to more than 10% of your annual income), or you have exhausted your insurance

You can apply for hospital financial assistance at any time—even if you have been sent to collection. Hospitals cannot deny care if you have unpaid hospital bills.

For more on hospital financial assistance, visit: [Resolving Medical Bills when Uninsured or when Cost sharing is too High - Community Health Advocates](#)

Additional Resources

For additional resources to locate low-cost care, please see New York State of Health resource providing information on statewide and regional options for low-cost care: [Health Care Resources May 2026.pdf](#)

Community Health Advocates (CHA) helps New Yorkers navigate the health care system through a live-answer helpline and a network of community-based organizations serving consumers locally. Please call 888-614-5400, option 3 if you need assistance.