Low-Cost Health Care in New York

How to get care when money is tight, with or without insurance.

1. **Ask for help** — Call 311 for a free counselor
2. **Find coverage** — Medicaid, Essential Plan, NYC Care
3. **Pick a clinic** — Sliding scale or free clinics
4. **Go prepared** — Bring a list of meds and questions

Emergencies

Call 911 or go to the nearest emergency room. A hospital must examine you in an emergency whether or not you have insurance or can pay.

Insurance

Medicaid, the Essential Plan and Child Health Plus are programs for people with lower incomes. The rules changed in 2026, so ask a free enrollment counselor before you assume you do not qualify. Call 311.

No insurance

NYC Care gives free or low-cost care through NYC Health + Hospitals, whatever your immigration status. The Health Department's sexual health, vaccination and tuberculosis clinics are low or no cost too.

Community health centers

Community health centers charge on a sliding scale based on income. Callen-Lorde serves LGBTQ people, including with dental care.

At your visit

Bring your medicines and your questions. Tell them your name and pronouns. Ask what it costs before you book, and ask for a free interpreter if you need one.

Worried about immigration?

Counselors and many clinics help whatever your status. Before you apply for benefits, call 311 and ask for free immigration legal help.

Sources: NYC Health Department and NYC Health + Hospitals (nyc.gov); NYS Department of Health. General information, not medical or legal advice. Last checked November 2026. Is something unclear or out of date? Use the contact form on our website and choose Guide feedback.