

PEOPLE'S HEALTH

Cayuga County Health Dept.: Questions local health care navigators commonly face



4 HOURS AGO • [TRISH OTTLEY](#) | [SPECIAL TO THE CITIZEN](#)

The Cayuga County Health Department and the Cayuga Community Health Network are focusing their Wellness Wednesday media campaign this month on health care coverage, a timely topic of local relevance. National health care reform requires nearly all individuals to enroll in a health insurance plan by March 31, or pay penalties. To date, more than 250,000 New Yorkers have completed applications, and more than 75,000 have selected coverage and enrolled in plans.

The network reached out to the Cayuga/Seneca Community Action Agency, under contact with the New York State Department of Health, to provide navigator services to help shed some light on this topic. With the clock ticking down, now is the time to act if you are one of Cayuga County's thousands of uninsured or under-

insured residents. Below are some of the most frequent questions our navigators are encountering.

How do I enroll in a health plan? There are three main ways to enroll: log onto the New York State of Health marketplace website and complete an application on your own (nystateofhealth.ny.gov), contact the state's call center and complete an application over the phone ([855] 355-5777), or contact an in-person assistant/navigator or certified broker for help.

What is the New York State of Health marketplace? The marketplace is your place to shop, compare and enroll in a low-cost quality plan. It is the only place you can receive financial assistance to lower your costs even more.

What is a navigator? Navigators are trained and funded by the state to help you apply for insurance, understand your coverage options and enroll in a plan that is right for you. Navigator services are free of charge.

When do I need to enroll by? Open enrollment is happening now through March 31. To be covered by Jan. 1, you must enroll by Dec. 23. If you are not enrolled in a plan by March 31, you may have to pay a penalty.

What is the penalty if I choose not to enroll in a plan? The penalty for not having health insurance as an individual in 2014 will be \$95 per adult and \$47.50 per child, or 1 percent of your yearly household income, whichever is greater. The penalty will increase each year.

What if I have insurance through my employer? If you have coverage from a job (or family member's job), you are considered covered and won't have to pay a penalty.

Can I enroll after March 31? After March 31, you will not be able to get health coverage through the marketplace until the next annual enrollment period, unless you have a qualifying life event, such as changes to marital status, family size or relocation to another state.

Will I qualify for financial assistance? In the marketplace, you can determine if you are eligible for free or low-cost coverage through Medicaid or Child Health Plus. You can also apply for financial assistance to lower the cost of your health coverage. Assistance is based on income and household size; generally, the lower your income, the more you will save. You may qualify for tax credits if you are an individual earning up to \$45,900 a year or a family of four earning up to \$94,200 a year. You may also be eligible for assistance to help pay for co-pays, deductibles and other out-of-pocket costs.

I was already denied by Medicaid because of my income, can I still apply through the marketplace? Yes; New York will expand its Medicaid program in 2014 to cover households with incomes up to 133 percent of the federal poverty level. That works out to about \$15,800 a year for one person or \$32,500 for a family of four.

If I currently have Medicare, can I apply through the marketplace for a supplemental insurance? No, if you already have Medicare you cannot apply through the marketplace. If you qualify for Medicare after enrolling in the marketplace, then Medicare becomes your primary insurance and you may keep the Marketplace insurance as a secondary insurance.

What is the deadline to enroll for small businesses? Small businesses with less than 50 employees have an open enrollment period throughout 2014, and are not currently required to offer insurance to their employees.

What if I have more questions or need help enrolling? To contact a navigator, individuals and families should call the Cayuga/Seneca Community Action Agency at (315) 282-0038 in Cayuga County or (315) 539-5647 in Seneca County for help. Small businesses in either county should call the Cayuga County Chamber of Commerce at (315) 252-7291. More information, including an enrollment site schedule, is available online at cscaa.com/health_benefit.html.