



Cayuga County agencies, organizations prepare for Obamacare

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George Chipman has watched Obamacare grow up.

From the law's controversial 2010 passage to its trip to the Supreme Court, the independent Auburn insurance agent has closely followed the Affordable Care Act's gestation.

After all, the law directly impacts the profession Chipman has practiced for nearly two decades.

"I know it's going to affect my business quite a bit," he said.

As an independent insurance agent, Chipman said he has spent 15 to 18 years helping clients sign up for a range of federal and state programs like Child Health Plus, Medicare and Healthy New York.

So although he's well acquainted with connecting clients to government-run programs, Chipman said Obamacare provides people in the insurance business with a new challenge.

And across Cayuga County, private insurers, county agencies, medical providers and nonprofits are preparing to deal with the New York State Health Benefits Exchange, the state's marketplace for the ACA — an ever-evolving, slightly enigmatic beast.

"Put your seat belt on," Chipman advised. "It's going to be a bumpy ride."

Cayuga/Seneca Community Action Agency and the Cayuga County Chamber of Commerce

Need help wading through the Affordable Care Act? The Cayuga/Seneca Community Action Agency and the Cayuga County Chamber of Commerce are preparing to serve as your guides.

When open enrollment commences on Tuesday, Oct. 1, C/SCAA and the chamber will respectively help individuals and small businesses in both Cayuga and Seneca counties apply for health insurance through the state exchange.

Laurie Piccolo, C/SCAA's executive director, said her agency was recently awarded a five-year-long contract with the state Department of Health to serve as an official exchange "navigator." The chamber, partnering with C/SCAA, will help businesses with less than 50 employees enroll in the exchange's Small Business Health Options Program.

"Our goal is to assist individuals with finding the right health insurance, helping them navigate the system," Piccolo said.

Andrew Fish, the chamber's executive director, said connecting business owners with insurance isn't exactly a new role for the Cayuga County Chamber of Commerce.

"Traditionally, the chamber's had a long history of having health care options," he explained.

As recently as 10 years ago, Fish said the county's chamber offered an insurance model that nearly mirrors the exchange. But due to policy shifts, the chamber discontinued its model and decided to not keep insurance brokers on staff.

One decade later, that decision has allowed the Cayuga County Chamber of Commerce — unlike many of the state's other chambers — to serve as an exchange "navigator."

And considering the frequent requests the chamber receives from local business owners seeking help finding health insurance, Fish said his organization is happy it qualified.

"This is an opportunity for us to meet that need," he said. "We get calls all the time."

As the Oct. 1 open enrollment date quickly creeps closer, both Piccolo and Fish said their employees are undergoing training and reviewing DOH-supplied materials, preparing to help Cayuga and Seneca residents and businesses utilize the Exchange.

Piccolo said C/SCAA has hired five employees to serve as navigators. She said a few of the new employees previously worked for the Booker T. Washington Community Center helping residents enroll in Family Health Plus, a program that, under the ACA, no longer exists.

Fish said the chamber also hired two new employees to serve as exchange navigators for local businesses.

"We're just excited to provide the service for them," he said. "It's not a member-exclusive benefit."

As it prepares to start hosting office hours across Cayuga and Seneca counties, C/SCAA is also working to continue one of its most important missions: education.

"We're getting more calls from community agencies asking about providing educational information," Piccolo said. "So we'll be doing that as well."

Cayuga County Health and Human Services

Really big. Huge. Numerous.

Those are the words Elane Daly, director of the Cayuga County Health and Human Services Department, used when asked what kind of impact the Affordable Care Act will have on her department.

But the most significant change is that the county department will no longer manage Medicaid — a program Daly said has always been handled by county-run social services

districts. Starting on Jan. 1, patients will apply for Medicaid through the state health exchange.

"Right now, as far as the Medicaid program goes, it has solely been the department of social services local district to determine eligibility for Medicaid," Daly said. "Instead of coming through our department, it will now be routing through the exchange."

Despite losing Medicaid patients, Daly said the Cayuga County's social services district will continue, at least during 2014, to renew cases of local patients who are blind, disabled or receiving chronic care.

And in the meantime, the department will consider training a couple staff members to become certified application counselors — and watch how the state's takeover of Medicaid unfolds.

"This is a huge undertaking by the state," Daly said. "There's no doubt about that."

Cayuga County Community Health Network

Americans have a multitude of questions about Obamacare, and the Cayuga County Community Health Network wants to provide answers.

Irving Lyons, CCCHN's executive director, said his nonprofit agency wants to be the county's primary resource for information about the ACA.

To spread the facts, Lyons said CCCHN will create and disseminate brochures and fact sheets, and plans to eventually host informational sessions for local health care providers, insurance agents and private citizens.

"This agency will definitely want to take the lead," he said. "We want to be in the fox hole with citizens."

But until the exchange and Obamacare become more concrete, Lyons said it's hard for the CCCHN to fully aid residents.

"It's influx right now. It's nebulous," he said. "It's kind of grey matter."

Independent insurance agents

Chipman, owner of Chipman Insurance, said much about the state's Exchange remains fluid.

Insurance company rates — initially released in July — continue to change. Co-pays aren't set. Deductibles remain undetermined.

"So much of this stuff is still left undecided," Chipman said. "There's just so much confusion out there."

But ACA's still-changeable future, Chipman said the parts of the plan released so far makes one fact clear: the exchange will provide participants with a vast range of benefits.

"It's pretty much Cadillac insurance," he said. "I don't know how we're going to pay for it, but it's great insurance."

Chipman said the exchange offers four different plans that range from bronze to platinum. Although dental and eye care are not covered, air ambulance services are.

Certain plans, however, will not change.

Chipman said he has received calls from many senior citizens enrolled in Medicare who aren't unsure if they should enroll in the exchange. But he encouraged seniors to continue signing up for their Medicare advantage plans.

"They're not really obligated to make any changes," he said. "They're kind of going to be business as usual."

Despite all of the homework he's completed, Chipman said he and his fellow insurance agents still have plenty to learn. On Oct. 10, Chipman will attend what he calls "Obama school," a class where he will become state-certified to help Cayuga County residents enroll in the exchange.

In the meantime, Chipman said he will continue to study the plan — knowing full well that much of what he learns will change.

"It's driving us brokers nuts," he said. "We don't really know what we're able to do."

Online resources

To learn more about the Exchange, visit nystateofhealth.ny.gov.

To learn more about the Affordable Care Act, visit healthcare.gov.