

**COMMUNITY ACTION**

How an Auburn agency is preparing for the Affordable Care Act

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Every three years, Cayuga/Seneca Community Action Agency conducts a Low-Income Community Needs Assessment. This assessment is based on extensive feedback from staff, community partners and customers. Results help to inform our agency's strategic plan, as well as decisions about programming and services. The most recent needs assessment identifies access to affordable health care as one of the highest, most pressing needs among our low-income population.

Nearly 15 percent of CSCAA's customers (more than 5,000 served annually) are uninsured. Cited barriers to obtaining quality health care include no insurance (61 percent), care is too expensive (40 percent), prescriptions are too expensive (29 percent), lack of transportation (26 percent), and Medicaid is not accepted (13 percent). In keeping with our mission of helping people to achieve and sustain self-sufficiency, CSCAA applied for and was awarded a five-year contract with the New York State Department of Health to provide navigator/in-person assistance services to help individuals, families and businesses obtain affordable health care through the New York State Health Benefits Exchange (the Exchange) in Cayuga and Seneca counties.

The Exchange is part of a fledgling nationwide health care system that is not without controversy. On March 23, 2010, President Obama signed the Patient Protection and Affordable Care Act into law. This act puts forth comprehensive health care reform that mandates all individuals to obtain health insurance by January 2014 or face fines. Individual penalties will kick in after a three-month grace period. The act contains similar language, requiring businesses with 50 or greater full-time employees to provide affordable health coverage or face fines, although most recently the employer mandate was delayed for a year.

A key component of the Affordable Care Act takes effect on Oct. 1, when open enrollment commences through the Health Insurance Marketplace. The marketplace will function as an online web portal where individuals, families and businesses can shop for and obtain affordable health care. Users can compare insurance options, calculate costs and select coverage; check eligibility and enroll in public health care programs like Medicaid; and determine eligibility for financial assistance to ensure that health care is affordable. Private companies will offer insurance plans through the marketplace that offer a core set of minimum benefits called essential health benefits. Plans will be required to cover pre-existing conditions; lifetime limits on most medical conditions will be prohibited.

In lieu of participating in the federal Health Insurance Marketplace, New York state applied for and received approval to operate a state-based marketplace — the New York

State Health Benefits Exchange. The exchange has two components: the Individual Exchange, which will serve individuals and families, and the Small Business Health Options Program (SHOP Exchange), which will serve businesses and their employees. The state will contract with 50 organizations, including CSCAA, to deliver navigator/in-person assistance education and enrollment services locally. CSCAA will subcontract with the Cayuga County Chamber of Commerce (the chamber) to help businesses navigate the SHOP Exchange in both Cayuga and Seneca counties.

Over the next two months, CSCAA and the chamber will ramp up in order to hit the ground running on Oct. 1. This start-up period will include hiring of five new navigator/in-person assistance staff (three Individual and two SHOP), finalizing satellite sites and schedules, and conducting extensive marketing and outreach across both counties. New hires will complete training provided by New York State Department of Health and will be required to pass a certification exam in order to provide services.

Confirmed satellite sites at the time of application include the Cato Recreation Center, the Fair Haven Community Church, Scipio Town Hall, Ovid Federated Church and the Seneca Falls Community Center. Additional sites may be added, subject to approval by the state, in order to increase accessibility to isolated and/or vulnerable populations. Home and/or business visits will be conducted as necessary. Navigators/in-person assistants will be supplied with laptops, Wi-Fi air cards and portable scanners in order to work in nearly any location.

CSCAA and the chamber will market through mainstream media outlets and those that target hard-to-reach populations; develop and widely distribute exchange posters with all relevant information; market via agency websites, social media and newsletters; undertake direct mail campaigns; and engage a broad array of community partners to promote the exchange. We look forward to working collaboratively with other human service organizations, churches, chambers and municipalities to help roll out this new system. Together, we will increase access to affordable health care for the 12,949 uninsured adults and children residing in Cayuga and Seneca counties.

For more information, please visit the New York State Health Benefits Exchange website at www.healthbenefitexchange.ny.gov.