



COMMUNITY ACTION

Cayuga/Seneca Community Action Agency: Open enrollment for health insurance about to begin



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AND CHRISTINE BONVINO | SPECIAL TO THE CITIZEN

Open enrollment for 2015 health insurance coverage will begin Nov. 15 and conclude

on Feb. 15. New York state has a one-stop health benefit exchange website called the New York State of Health Marketplace (the marketplace), which offers an organized application process designed to help people shop for and enroll in health insurance coverage at nystateofhealth.ny.gov. Individuals, families and small businesses can use the Marketplace to compare insurance options, calculate costs, and select coverage online, in-person, or with a call center. The Marketplace is also the only place to qualify for and receive financial assistance such as advanced tax credits and cost sharing reductions.

Cayuga/Seneca Community Action Agency and the Cayuga County Chamber of Commerce are available to help. The two agencies are collaborating partners to assist in educating individuals, families and small businesses about their health insurance options. A significant feature of this collaboration is the certified navigator program. Certified navigators provide free in-person assistance with the online application process, and are also available to answer questions and explain the different plans available from the health insurance companies who offer policies on the marketplace. The program is funded by a grant from the New York State Department of Health.

In-person assistance is available at multiple site locations with collaborating community partners throughout Cayuga and Seneca counties, including Auburn, Cato, Fair Haven, Moravia, Ovid, Port Byron, Scipio Center, Seneca Falls, Union Springs, Waterloo and Weedsport. Chamber navigators will travel to small business locations in both Cayuga and Seneca counties upon request. Site schedules are updated monthly and can be accessed at cscaa.com/health_benefit.html.

Individuals, families and sole proprietors who have already enrolled through the marketplace for 2014 coverage will receive renewal notices soon. The notices will be delivered either through the U.S. mail or via email, depending on the method chosen during the initial application process. Small businesses will receive renewal notices based on their internal open enrollment period.

The renewal notices will contain health plan information and will indicate whether enrollees will be required to update their application to continue health insurance coverage in 2015. Failure to complete requested information could result in loss of coverage. Individuals can receive assistance to submit updates to their application

through the help center at (855) 355-5777 or in person with a local health insurance navigator.

The state marketplace successfully enrolled nearly 1 million individuals (960,762) into health care coverage during the first open enrollment period from Oct. 1, 2013 through April 15, 2014. Of those enrolled, 3,138 individuals were from Cayuga County (80 percent of whom were previously uninsured) and 1,154 individuals were enrolled from Seneca County (74 percent of whom were previously uninsured). This includes 795 children under the age of 19.

The Cayuga/Seneca Community Action Agency and the Cayuga County Chamber of Commerce have worked diligently to spread awareness and enroll Cayuga and Seneca county residents into affordable health insurance plans. Health insurance navigators have assisted diverse groups of individuals with enrollment into qualified health insurance plans through New York State of Health's first enrollment period, including individuals that qualify for government funded programs such as Medicaid and Child Health Plus, employees who are not offered health insurance through their employer, individuals losing health insurance due to early retirement, individuals with pre-existing health conditions, and college students.

There are still thousands of uninsured people in Cayuga and Seneca counties. Cayuga/Seneca Community Action Agency and the Cayuga County Chamber of Commerce are ready and available to help. To make an appointment or for more information, please call the Cayuga/Seneca Community Action Agency at (315) 255-1703 or the Cayuga County Chamber of Commerce at (315) 252-7291.