



COMMUNITY ACTION

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



5 HOURS AGO • LYDIA PHILIPP | SPECIAL TO THE CITIZEN

Open enrollment for 2016 health insurance coverage will commence Nov. 1 and conclude Jan. 31. New York state operates a website called the New York State of Health Marketplace, which offers an organized, one-stop application process designed to help people shop for and enroll in affordable, qualified health plans at [nystateofhealth.ny.gov](http://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 through a call center. The Marketplace is 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. With funding through the New York State Department of Health, these two agencies are collaborating to educate 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. They are available to answer questions and explain the various plans offered by health insurance companies participating in the marketplace.

CSCAA and the chamber offer in-person assistance at multiple partner locations throughout Cayuga and Seneca counties, including C/SCAA, Cayuga County Chamber of Commerce, Cayuga Community College and Cayuga Works Career Center in Auburn; Fair Haven Community Church; Lang Memorial Library in Cato; Port Byron High School Annex; Scipio Town Hall; St. Matthew Episcopal Church in Moravia; Trinity United Christian Church in Union Springs; Weedsport Library; C/SCAA in Waterloo; Interlaken Reformed Church; Ovid Federated Church; and Seneca Falls Community Center. Chamber Navigators will come to small business locations in both Cayuga and Seneca counties upon request. Site schedules are updated monthly and may be accessed at [cscaa.com/health\\_benefit.html](http://cscaa.com/health_benefit.html).

Individuals, families and sole proprietors who have already enrolled through the marketplace for 2015 coverage will be receiving renewal notices soon. The notices will be delivered either through the 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 are required to update their application to continue health insurance coverage in 2016. Failure to complete requested information could result in loss of coverage. Furthermore, failure to carry health insurance for individuals or family members could result in a monetary fine. The fine may be paid on federal income tax returns for each full month an individual or a family member doesn't have coverage. Individuals can receive assistance to submit updates to their application through the help center at (855) 355-5777 or in person with a certified navigator.

Nearly 2.1 million New Yorkers obtained affordable health care coverage through the marketplace during the second open enrollment period from Nov. 15, 2014 through Feb. 15, 2015. That represents more than a twofold increase from the first open enrollment period, during which 960,762 individuals enrolled. Of those who enrolled in 2015, 6,257 individuals reside in Cayuga County (an increase of 3,119 individuals from 2014) and 2,473 individuals reside in Seneca County (an increase of 1,319 individuals from 2014). Eighty-six percent of New Yorkers who enrolled in Qualified Health Plans in 2014 renewed their coverage in 2015. CSCAA and the chamber have worked diligently to increase awareness and enroll Cayuga and Seneca county residents and businesses in qualified health plans through the marketplace. Certified navigators have assisted diverse groups of individuals with enrollment, including individuals who 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. Certified navigators have enrolled more than two-thirds of marketplace enrollees.

As a result of these efforts, the number of uninsured individuals in Cayuga and Seneca counties is decreasing. In 2013, 13 percent of Cayuga and Seneca county residents were uninsured; that number dropped to 9 percent in 2014. CSCAA and the chamber are ready and available to assist individuals, families and small businesses with obtaining affordable health insurance through the marketplace. To make an appointment or for more information, please contact CSCAA at (315) 255-1703 or the chamber at (315) 252-7291, and ask to speak with a certified navigator.