

# Cassadaga Valley Central School District

## THE IMPORTANCE OF HEALTH INSURANCE



Insurance companies, am I right? They can be confused to navigate, frustrating to deal with, but yet a life saver when it comes to financial burdens for medical struggles. Oftentimes when it comes to enrolling in a plan it can be hard to figure out what's going on. This month's newsletter hopes to break that down a bit and provide some basic information for those without insurance or in need of new insurance.



### AFFORDABLE CARE ACT OF 2010

According to the Kaiser Family Foundation, The uninsured rate for the country in 2021 declined to 10.2% from 10.9% in 2019. This is good news. Prior to this, the Affordable Care Act became law in 2010 and provisions have continued to be passed throughout the years after. As of 1/4/14, most U.S citizens became required by law to have qualifying health care coverage. If they did not have this, they would have to pay an annual tax penalty every month they do not have coverage, also known as the "individual mandate."

However, this was eliminated in 2019 as a federal fine but there are still state fines depending on your location. Fortunately, New York is not one of those states.

### HEALTH INSURANCE MANDATES

Lawley Insurance does a great job at explaining different types of insurance mandates in [this](#) article. Mandates include benefit mandates (specific treatments, services, or procedures), provider mandates (services provided by specific health care professionals such as nondiscrimination mandates), and person mandates (cover specific categories of people).

### NEW YORK STATE INSURANCE

The NYS DOH has information pertaining to health insurance available right on their website. It can be found [here](#). New York State of Health is the marketplace for health insurance. Their website is <https://nystateofhealth.ny.gov/>. Within this website, you can find a benefit calculator, phone numbers, and enrollment information. They also provide a provider look up and plan look up tool which can be found at <https://pndslookup.health.ny.gov/>.

### APPLYING FOR MEDICAID, MANAGED CARE, CHILD HEALTH PLUS

Medicaid enrollment depends on eligibility and if you can enroll online or need to go to

the local DSS (Department of Social Services). Information on this can be found at

[https://www.health.ny.gov/health\\_care/medicaid/how\\_do\\_i\\_apply.htm](https://www.health.ny.gov/health_care/medicaid/how_do_i_apply.htm).

Managed Care is a term that is used to describe a health insurance plan or health care system that coordinates the provision, quality and cost of care for its enrolled members. Information for this can be found here

[https://www.health.ny.gov/health\\_care/managed\\_care/](https://www.health.ny.gov/health_care/managed_care/).

Last but not least, Child Health Plus is a wonderful option to make sure children are insured. Enrollment for this is through the Marketplace. Eligibility depends on family income, the child being under 19, and being a resident of NYS. Eligibility information can be found at

[https://www.health.ny.gov/health\\_care/child\\_health\\_plus/eligibility\\_and\\_cost.htm](https://www.health.ny.gov/health_care/child_health_plus/eligibility_and_cost.htm) and information for Child Health plus can be found at

[https://www.health.ny.gov/health\\_care/child\\_health\\_plus/](https://www.health.ny.gov/health_care/child_health_plus/).

## COMMUNITY RESOURCES

There are many people in Chautauqua County who can assist you in navigating the process with marketplace and insurance. WNY 211 is a wonderful website that can assist in this.

The NYS Navigator program is in Jamestown. Located at 111 West 2nd Street, Suite 255, Tina Lewis, Navigator,

can assist you and walk you through the Marketplace. They can be reached at 716-525-6083 or online at [www.nls.org](http://www.nls.org).

The Office for the Aging can assist individuals looking for assistance with Medicare. Information can be found here <https://chqgov.com/office-aging/Office-for-the-Aging>.

Often times there are also insurance navigators at Primary Care Offices. Both the Chautauqua Center and The Resource Center have these services as well. You are able to ask at your next appointment or call their offices.

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If you would like any more information on health insurance or need assistance in enrollment, feel free to reach out to us at [rsmith@cvcougars.org](mailto:rsmith@cvcougars.org) or [epleszewski@cvcougars.org](mailto:epleszewski@cvcougars.org)



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