

For Your Health:

New York State of Health

Open Enrollment Approaching

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With Autumn nearly upon us, that means it is a good time to renew your health insurance or enroll in a new plan during the upcoming Open Enrollment Period for the New York State of Health: The Official Health Plan Marketplace.

Whether you are uninsured, underinsured, or thinking of shopping for a new plan, the Open Enrollment Period for the 2024 plan year is just around the corner, beginning Nov. 1 for coverage beginning Jan. 1, 2025.

The Open Enrollment Period is a limited time of year when eligible consumers can enroll in a Qualified Health Plan. Qualified Health Plans (QHPs) provide comprehensive, low-cost coverage and many individuals and families will be eligible for financial assistance to reduce the cost of coverage. There are tax credits to lower monthly premiums, and you may also be eligible for cost-sharing reductions to reduce co-payments, deductibles and out-of-pocket maximums.

Keep in mind that if you do not enroll during these months, you will need to wait until the next Open Enrollment Period in about a year.

It's also important to remember that individuals who qualify for the Essential Plan, Child Health Plus, or Medicaid may enroll during any month of the year. If you are currently enrolled in any of these public health insurance programs you will need to renew your health insurance based on your coverage end date. Renewal notices will include the deadline for an enrollee to take action to renew their insurance, or risk having a gap in coverage, so make sure you pay close attention to these when you receive them by mail or email.

Individuals seeking free, in-person assistance from a navigator can call the Healthcare Consortium at 518-822-9600 or toll free at 1-800-980-5530 to schedule an appointment. The Healthcare Consortium is a New York State of Health partner that administers the Navigator Program in Columbia and Greene Counties. The Consortium has certified navigators who can help individuals and families shop for, compare and enroll in Medicaid, the Essential Plan, Child Health Plus and Qualified Health Plans with or without tax credits. Those whose circumstances have changed, such as a change in employment, may find that they are newly eligible for financial assistance to obtain affordable health coverage.

Appointments can be made during regular business hours of operation, as well as in the early morning, evenings and weekends. Walk-ins are welcome. Our Navigators can also assist by phone at this time. The Healthcare Consortium has staff that speak Spanish and can utilize the Language Line to assist consumers in other languages. Our service is free of charge.

The Healthcare Consortium is a non-profit organization with a mission of improving access to healthcare and supporting the health and well-being of the residents in our rural community. The agency is located at 325 Columbia St. in Hudson. For more information: visit www.columbiahealthnet.org or call 518-822-8820.