

They've gotta enroll

BY PHYLLIS FURMAN
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IT PAYS TO return to the marketplace.

Why bother to roll up your sleeves again, if you did all the hard work last year when you enrolled in a plan?

"Some health plan prices went up and some went down, so you want to shop around," said Elisabeth Benjamin, vice president of health initiatives at the Community Service Society.

Also, your income may have changed, meaning you might be entitled to more, or less, in the way of subsidies.

If your income or household has changed, you should inform New York State of Health. It's important to do this to make sure you get the correct amount in subsidies this year.

The Daily News recently paid a visit to the EmblemHealth Neighborhood Care center on 125th St. in Harlem, where certified marketplace enrollers are helping locals get signed up on the exchange.

At the center were two customers who enrolled in Obamacare last year, but chose to compare plans again this year. There was also a so-called "invincible," a young woman who was happy to learn she was entitled to free health insurance.

All three were helped by EmblemHealth individual insurance sales representative Assata Washington.

Here are their stories:

BEVERLEY DRAGGON
Real estate broker

A LOT HAS CHANGED for Draggon since she signed up for Obamacare last year.

Draggon, a real estate broker in Harlem, was able to purchase a 2014 plan that cost her nothing in premiums, after subsidies.

But she expects to earn more in 2015, and therefore her subsidies likely will be less robust.

Draggon has also decided that her current plan's network does not suit her needs.

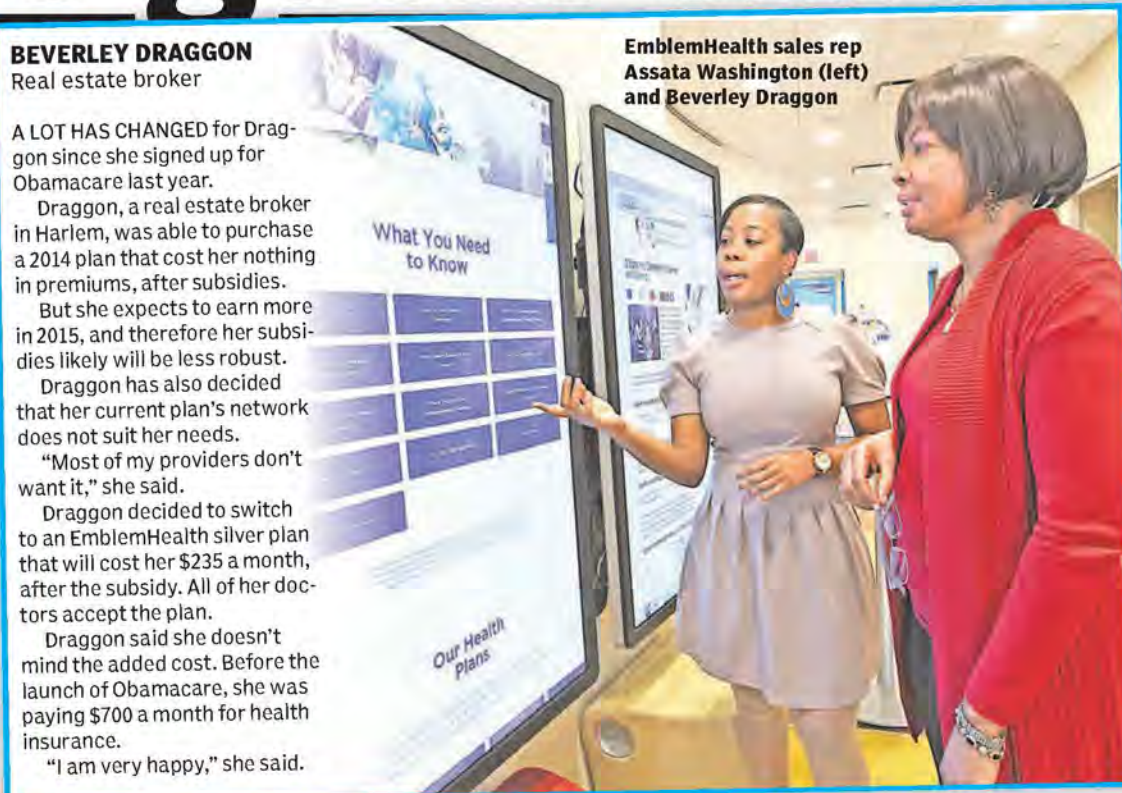
"Most of my providers don't want it," she said.

Draggon decided to switch to an EmblemHealth silver plan that will cost her \$235 a month, after the subsidy. All of her doctors accept the plan.

Draggon said she doesn't mind the added cost. Before the launch of Obamacare, she was paying \$700 a month for health insurance.

"I am very happy," she said.

EmblemHealth sales rep
Assata Washington (left)
and Beverley Draggon



with the punches

REBECCA CABRERA, 25, job seeker

A RANDOM WALK down 125th St. has made a big difference for Rebecca Cabrera.

Cabrera happened to be in the neighborhood recently and stepped into the EmblemHealth center.

Uninsured since November, the Harlem resident has been thinking about her health lately.

"I've been getting sick," Cabrera said. "I've been applying for jobs. It's stressful."

Washington told Cabrera that she is eligible for Medicaid. Cabrera signed up for Healthfirst Medicaid Managed Care, which will allow her to see her preferred doctor. She's grateful for the coverage.

"A lot of young people say (health insurance) doesn't make a difference. It does," Cabrera said. "It's important no matter how old you are."

Washington said she sees many people who aren't aware that they're entitled to Medicaid.

"Come in, bring your information," Washington said. "Let's see what we can do for you."

TIM HEATH, 54

Real estate salesman,
Bohemia Realty Group

TIM HEATH WAS in for a shock.

In the fall, the Hudson Heights resident got a letter from New York State of Health: The plan that covers him and his wife, at a cost of \$340 a month after his subsidy, will cost him \$708 in 2015, the notice said.

The reason for the big jump: the marketplace said he is no longer eligible for financial assistance.

In estimating a customer's income and subsidies eligibility for the coming year, the exchange uses your most recent tax return — the return you filed for 2013.

This can create confusion for enrollees whose expected income in 2015 will be far different.

"I knew I needed professional help to navigate these complex plans," Heath said.

With Washington's guidance, Heath arrived at a more realistic picture of his projected income and expenses



Washington
and Tim Heath

for 2015.

After considering his options, he reenrolled in a bronze EmblemHealth plan. The cost, after the subsidy, will be \$410 a month — much less than the estimate he received from the exchange.

His advice to others: "I encourage people to reach out to a broker to get assistance in navigating," Heath said. "There is so much information out there that provides clarity."