



# HEALTH INSURANCE ENROLLMENT

Public Health Solutions' Health Insurance Navigators and Facilitated Enrollers help eligible individuals and families of all ages to obtain free or low-cost health insurance coverage through the New York State of Health Marketplace and through the Human Resource Administration.

For over 20 years, our health insurance enrollment program has been serving New Yorkers in need, by providing step-by-step assistance in understanding health coverage options, including general enrollment for through the NY State of Health Marketplace and specialized enrollment for eligible individuals who are age 65 and older, or certified blind, or living with disabilities. Together, our enrollment programs have contributed to a significant decline in the uninsured rate in New York.

## PROGRAM ASSISTANCE

### New York State of Health Marketplace Navigator Program

PHS' New York State-funded Navigator program assists individuals and families as they enroll in health insurance through the NY State of Health Marketplace. Our Navigators are trained to provide unbiased in-person assistance to help clients understand health coverage options, establish eligibility, and enroll in and/or renew public health insurance (Medicaid, Essential Plan, Child Health Plus) or Qualified Health Plans. PHS' Navigator program serves all five NYC boroughs and Long Island



### Facilitated Enrollment for the Aged, Blind and Disabled (FE-ABD) Program

The FE-ABD program provides education and public health insurance application assistance to individuals aged 65 years or older, certified blind individuals and certified disabled individuals. PHS' Enrollment Facilitators screen individuals for Medicaid and Medicaid-related programs, submit applications electronically to the Human Resources Administration (HRA), and follow up to ensure the applications are processed successfully.

Additionally, PHS Medicare Counselors assist eligible consumers in fulfilling the requirement to apply for Medicare as a condition of Medicaid eligibility through education efforts and direct assistance with online applications. PHS is the lead agency for the FE-ABD program, providing training, oversight, and technical assistance to a network of subcontractors that provide services for the ABD population.



## WHY PHS?

- ✓ Our services are co-located at trusted community-based sites where eligible individuals and families already receive services, including PHS' Neighborhood WIC Centers, hospitals and doctors' offices, senior centers, and community centers.
- ✓ Each year, PHS helps over 12,000 families submit their applications and over 18,000 individuals successfully enroll in and renew their health insurance through the NY State of Health Marketplace.
- ✓ Our staff members are culturally and linguistically competent and identify with the communities they serve. They help clients navigate through what can be a complicated and confusing application process, step by step.
- ✓ Clients are also offered referrals to a wide range of services, including emergency food, utility assistance, employment assistance, transportation, childcare and education, health care, housing, immigration, school meals, SNAP, and WIC.

[Visit our website for more information.](#)

## HEALTH INSURANCE MATTERS!



### IMPROVED HEALTH OUTCOMES

Health insurance covers essential health benefits critical to maintaining your health and treating illness and accidents. Individuals with coverage are also more likely to obtain an early diagnosis and treatment, which may contribute to improved health outcomes.



### ACCESS TO PREVENTATIVE CARE

Having health insurance makes it easier for you to access routine and preventive health care. This includes annual checkups, vaccinations, blood tests and lab work, scans and screenings, and much more! These all play a role in keeping you healthy, and diagnosing any illnesses you might have as soon as possible.



### AVOID LARGE MEDICAL BILLS

Health insurance provides financial protection in case you have a serious accident or illness. Enrolling in high-quality health insurance can help protect you from high, unexpected costs and even medical bankruptcy.