

SPECIAL ENROLLMENT PERIOD FOR HEALTH COVERAGE THROUGH THE NYS HEALTH INSURANCE MARKETPLACE

On July 15, 2020, Governor Cuomo announced that the Special Enrollment Period for uninsured New Yorkers will be extended for another 30 days, through August 15, 2020. New Yorkers can apply for coverage through NY State of Health, New York State's health insurance marketplace, or directly through insurers.

Those who enroll in Qualified Health Plans through NY State of Health during this period will have a choice of coverage start date on either August 1 or September 1, 2020. **After August 15, you can still apply if eligible, but you must do so within 60 days after losing your health insurance and you will receive coverage at a later date.** Individuals eligible for other NY State of Health programs - Medicaid, Essential Plan and Child Health Plus - can enroll year-round.

As directed by Governor Cuomo, all New York insurers have waived cost sharing for COVID-19 testing.

You can enroll in this program in three different ways:

1. Go to the website <https://info.nystateofhealth.ny.gov/> and enroll online.
2. Enroll by phone at 1-855-355-5777. Phone lines hours are M-F 8-8 and Sat 9-1.
3. Go on line to the website above and make an appointment with a free broker or navigator, who can help you enroll.

For more information, the NY State of Health website above has a list of Frequently Asked Questions (FAQs).

PSC members who may wish to obtain coverage at this time include:

- Members who have been laid off or received non-reappointment notices;
- Those such as Continuing Education counselors and language center employees whose spring and/or summer courses have been or are being cancelled;
- Part-time and fulltime employees who have been on spousal health insurance and whose spouses have now been laid off.

Members with personal and/or family immigration issues can be assured that NYS Marketplace staff will assist them. On February 24, 2020 the Trump Administration promulgated its final “Public Charge” rule, under which almost any use of federal Medicaid benefits could prevent a legal immigrant from becoming a U.S. citizen or result in deportation for others. NYS Marketplace staff (see #2 above) will assist in advising on insurance plans that rely on state funds only or are otherwise exempted from this new and onerous rule.