

HEALTH INSURANCE INFORMATION FROM AIM INDEPENDENT LIVING CENTER

My name is Cherokee Stratton and I work for AIM Independent Living Center. I am a navigator and usually work the Steuben County area.

Navigator Program helps individuals and families enroll in health plans through NY State of Health, the state's online insurance marketplace.

The program is free and confidential. The Navigator Program is funded by a grant from the New York State Department of Health, and has no ties to any insurance companies. While AIM primarily offers programs and services for people with disabilities, the Navigator Program serves the general public. I can assist individuals under the age of 65. Once you have reached the age of 65, we direct you to Office of the Aging.

Eligibility for coverage through NY State of Health is based on income and size of household.

Consumers can enroll in qualified health plans offered by private insurers such as Excellus Blue Cross Blue Shield and Fidelis, and receive tax credits and other subsidies under the Affordable Care Act to lower monthly premiums as well as other out-of-pocket costs such as co-pays and deductibles. Those who are income-eligible can enroll in public health programs including Medicaid, Child Health Plus and the Essential Plan.

Dental insurance is also available through the marketplace, there are no vision plans. Enrollment in qualified health plans is available only during the annual open enrollment period which typically begins in November, unless there has been a qualifying life event such as losing employer-based insurance; moving; getting married or divorced; having a child; or losing eligibility for Medicaid, Child Health Plus or the Essential Plan. For the qualified health plans as of right now, there is a special enrollment period until April 15, 2020.

Enrollment into Medicaid, Child Health Plus and the Essential Plan is available year-round. AIM's navigators are available in Steuben, Chemung, Schuyler and Allegany counties. I personally can assist anyone in any county at this time as we are doing the applications over the phone. I can also direct you to your specific navigator if you choose in your county. I personally can be reached Monday through Friday from 8-4 at 607-542-7622 or cstratton@aimcil.com. If you or anyone you know is in need of health coverage or just needs to talk about anything to do with health insurance, please do not hesitate to give them my information.

If you should have any questions, please do not hesitate to reach out to me. Thank you and I hope everyone is staying safe!!!

Thank you and have a great day!

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