

Health-care sign-up deadline nears

700,000-plus New Yorkers have enrolled

By [James Walsh](#)

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There's still time, though not much, for New Yorkers to sign up for medical insurance for this year.

Monday is the deadline for individuals to get insurance or face the prospect of waiting until 2015 and risking federal tax penalties.

As of Thursday, more than 717,000 New York residents had enrolled, and slightly more than 1 million others completed applications, but had not selected a plan.

While Monday's deadline looms, some people may get a bit more time. A crush of those hoping to beat the deadline has slowed websites, making it more time-consuming to complete applications.

The White House has announced a deadline extension for the national program for people who tried to enroll in a policy, but had difficulty navigating the system. No specific date for the extension was announced. Likewise, New York's Department of Health will continue to work with individuals who were unsuccessful in enrolling by March 31 despite good-faith efforts.

Small businesses — those with 50 or fewer workers — and their employees must sign up by Monday for coverage beginning May 1.

The Greater Hudson Valley Family Health Center in Newburgh has seen the number of people seeking assistance with the state site double since January, to 20 or more people daily, said Outreach Director Diahann Scott. The agency has state-certified "navigators" who guide people through the online process without recommending specific plans. There are more than 8,500 such navigators around the state.

Greater Hudson plans to open its office from 9 a.m. to 2 p.m. Saturday for people still needing assistance.

"We're finding it takes an hour or more," Greater Hudson spokeswoman Kristin Freeman said. "When there are a lot of people on the site, it takes longer for the pages to load."

Jonathan Corley of Newburgh waited until Wednesday to enroll. He said his employer, a fast-food franchise, didn't provide insurance.

"I've been busy," said Corley, 27. "Then my mom brought up that it was getting close, and we had to do this as fast as possible."

He enrolled in a plan that provides a state subsidy based on income. "I found a plan I could afford that covered all the bases," he said before leaving Greater Hudson.

Scott Averill, vice president of marketing for Fidelis Care, said people should be aware that people can still

qualify for a policy after the enrollment deadline if they experience a "life-changing" event, such as the birth of a child or loss of insurance coverage at work.

"Cost is the number one thing by far; that's what people look at," Averill said. But while premiums may weigh on the pocketbook, those costs need to be weighed against other expenses like copayments, he said.

Beth Roeper of Washingtonville belongs to an uncounted group of New Yorkers: Those frustrated early on by the state site and the cost of insurance, who began to apply but didn't return.

"I couldn't get it to accept my disability income because it wanted an employer," she said.

Roeper, whose multiple sclerosis forced her to leave her job, has decided to stay with her \$700 per month COBRA plan for a year until she's eligible for Medicare.

jwalsh@th-record.com

Where to enroll

Health plans available in Orange, Sullivan and Ulster counties can be found at: info.nystateofhealth.ny.gov/PlansMap.

The Small Business Marketplace (50 or fewer employees) can be accessed at nystateofhealth.ny.gov/employer.

Individuals and families can enroll online at nystateofhealth.ny.gov/ or by calling 1-855-355-5777. The website includes a list of navigators by county.

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