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*The collective voice of Long Island's  
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**FOR IMMEDIATE RELEASE**

## **Health Insurance Marketplace Open Enrollment Season Five Begins November 1<sup>st</sup>**

*NSHC Navigator Agency enroller staff available to assist applicants*

HAUPPAUGE, N.Y. (Oct. 23, 2017) – The health insurance marketplace opens for business on November 1, 2017. This is the fifth season of open enrollment.

Authorized by the Affordable Care Act (ACA), the current law of the land, these marketplaces offer individuals and businesses affordable health insurance options.

On Long Island, the Nassau-Suffolk Hospital Council (NSHC) is one of three state-appointed navigator agencies for the region. State-trained and certified navigators are available to assist individuals, businesses, and families in understanding insurance options offered and in purchasing insurance. Navigators, the majority of whom are bi-lingual, will assist individuals in completing the application for coverage, and will determine whether the applicant's income level and family size qualify them for subsidized insurance premiums, Medicaid coverage, the Essential Plan, or Child Health Plus enrollment.

The overall average 2018 cost of coverage for individuals who purchase the lowest-cost silver plans on New York's health insurance marketplace are nearly five percent less compared to 2017 rates, once federal tax credits are applied, according to the state health department. Monthly premiums for the Essential Plan, an option for very low income adults, remain \$20 a month or at no cost, depending upon an individual's income. The Essential Plan depends upon cost sharing reduction payments made by the federal government, which is why their continuance is vital for low-income New Yorkers.

Thousands of Long Islanders have been able to afford quality health insurance through the ACA, since the marketplace first opened in 2013. The stories of the newly enrolled are both heartwarming and heartbreaking, as they remain concerned about changes to the marketplace that could be brought about by health reform efforts. [Healthcare Voices](#) is a campaign from the NSHC that profiles some of these individuals and their stories.

Enrollment ends January 31, 2018. Enrollment in Child Health Plus, Medicaid, and the Essential Plan are available year long. Individuals can shop the marketplace through an online portal on [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov), by calling the state's customer service

number at 855-355-5777, or by meeting with a state-certified navigator, such as the Nassau-Suffolk Hospital Council.

The NSHC navigator agency maintains a user-friendly, bilingual website that lists enrollment sites and dates and other helpful information at [www.coverage4healthcare.org](http://www.coverage4healthcare.org).

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**About the Nassau-Suffolk Hospital Council**

The Nassau-Suffolk Hospital Council represents the advocacy interests of all Long Island hospitals. NSHC helps enhance healthcare for all Long Islanders by representing the interests of its member hospitals before lawmakers, regulatory agencies, the media, and the public. The NSHC is a certified navigator agency for the New York State of Health Marketplace and a subcontractor for the New York State Consumer Assistance for the Aged, Blind and Disabled program.