

How Do I Make An Appointment?

It's easy! To schedule an appointment with a Certified Application Counselor, simply call the Arnot Health Financial Assistance Department at **(607) 737-7777**, or send an email to: **ccfa@aomc.org**. A Counselor will respond to your email within one business day.

Coverage through the New York State Marketplace is open to New York State residents only, but the Financial Assistance Department is here to help you with payment, insurance or billing questions regardless of where you live.

For more information on Arnot Health's Financial Assistance programs, please visit: **<http://www.arnothealth.org/financial-assistance>**.

For more information on the New York State of Health Exchange, please visit: **<https://nystateofhealth.ny.gov/>**.

ArnotHealth

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www.arnothealth.org

Uninsured? We Can Help!



*Healthcare Navigation Service
for Uninsured Patients*

Amot Health is pleased to introduce a new Healthcare Navigation Service for our uninsured patients. The Affordable Care Act has opened up new options for health coverage. But shopping for health insurance through New York State's State of Health Exchange (also known as the Healthcare Marketplace) can be confusing and stressful for first-time users, particularly if you have an immediate and urgent need. We are here to help!

Open enrollment under the Affordable Care Act has specific time periods each calendar year. Penalties may apply if you miss the open enrollment deadline, and they are increasing each year, potentially resulting in thousands of dollars in charges for a single uninsured family.

To help you navigate the New York State Marketplace, Certified Application Counselors (CACs) are located at each of our three major facilities— Amot Ogden Medical Center, St. Joseph's Hospital, and Ira Davenport Memorial Hospital. These trained Counselors are available to serve you anytime— when you need them most, even while you are sitting in your hospital bed. In these special situations, our trained Counselors will come to you!

We Are Here To Serve You

Amot Health's Healthcare Navigation Service is designed to be easy and convenient for you:

- **Convenient** – We will arrange an appointment at a time that fits into your busy schedule.
- **Accessible** – Certified Application Counselors are available for appointments at all three hospital facilities throughout the year (even outside of open-enrollment periods).
- **Unbiased, objective advice** – Our Counselors are not compensated by or associated with the New York State Marketplace, or with any private insurance company. Their only mission is to help our patients find the best, most cost-effective insurance coverage for their needs.
- **Flexible** – On a case-by-case basis, a Counselor will visit your hospital room if you have an immediate and urgent need for coverage.
- **Private and confidential** – Appointments are scheduled one-on-one with a Certified Application Counselor in a private office setting.
- **No-cost** – Meeting with a Certified Application Counselor is a no-cost, no-obligation service.

How Does It Work?

Your in-person appointment will typically take between a half hour and one hour. The Counselor will help you to navigate the New York State of Health Exchange website, showing you the options available for your specific needs. Depending on your financial eligibility, you may qualify for coverage under an Insurance Affordability Plan (IAP). You may enroll in these plans year-round.

Even if you do not qualify for IAP coverage, your Counselor can still help you choose among the many Qualified Health Plans (QHPs) available through the New York State Marketplace. With Qualified Plans, the enrollment period varies each year, unless you have experienced a recent "qualifying event", such as a change in marital status, the birth or adoption of a child, moving out of state, or the loss of job-based insurance.

The Counselor will help you select a plan for your needs, and in certain cases you may be able to walk out of the appointment with coverage the same day. In addition, if you qualify for an Insurance Affordability Plan, coverage may be back-dated up to three months, to help pay for a procedure or service that was already performed!