

# WHAT

## do Navigators do?

Navigators are trained and certified by New York State to provide FREE enrollment assistance to individuals and small businesses on the health insurance options available through the Marketplace.

Navigators can provide assistance in convenient, accessible, community-based locations.

## With a Navigator's help you will be able to:

- Register with the Marketplace online;
- See a side-by-side comparison of different plans, metal levels, coverage and costs;
- Determine your eligibility for financial assistance including: Cost Sharing Reductions, Advanced Premium Tax Credits, or Small Business Tax Credits;
- Determine your eligibility for Medicaid, Child Health Plus, or Essential Plan;
- Receive information about the options available before making a decision on which plan is right for yourself, family, or business.



# WHAT

## are my health insurance options?

Navigators will help you understand and enroll in:

### MEDICAID

- Can enroll year-round
- Includes vision and dental as well as medical coverage
- You can earn more money than in the past, keep assets and resources, and still qualify

### CHILD HEALTH PLUS

- For children up to age 19
- Can enroll year-round
- Includes vision and dental as well as medical coverage
- No co-pays or deductibles

### ESSENTIAL PLAN

- Can enroll year-round
- No deductible
- \$0 or \$20 monthly premium
- Same essential benefits as private plans

### PRIVATE PLANS (QHPs)

- Can get tax credits to help with premium and reduce co-pays
- Four coverage tiers (metal levels)
- Can enroll during Open Enrollment or with Special Enrollment Period (SEP)

# WHEN & WHERE

## are Navigators available?

MILC Malone Outreach Navigators are available Monday through Friday from 8 a.m. to 5 p.m. as well as weekends and evenings by appointment.

Navigators visit various communities throughout Franklin County. Please call (518) 483-2151 to find a Navigator in your area and make an appointment.



### MALONE

### BRUSHTON-MOIRA

### CHATEAUGAY

### CONSTABLE

### FORT COVINGTON

### SARANAC LAKE

### TUPPER LAKE

# WHO

## do Navigators help?

### Individuals & Families who:

ARE UNINSURED



DO NOT HAVE INSURANCE  
THROUGH EMPLOYER



ARE LOSING INSURANCE



MAY BE PAYING TOO MUCH FOR  
CURRENT HEALTH PLAN



WOULD LIKE HELP USING THE  
ONLINE HEALTH EXCHANGE



WOULD LIKE HELP TO  
UNDERSTAND THE OPTIONS

### Small Businesses who:

WANT TO OFFER INSURANCE  
TO EMPLOYEES



WANT EASY BILLING



WANT TO CONTROL CONTRIBUTIONS  
ACROSS EMPLOYEE CLASSIFICATIONS

*All Navigator services  
are free of charge*

# CONTACT

**CALL (518) 483-2151 ext.6#  
to make your appointment today!**

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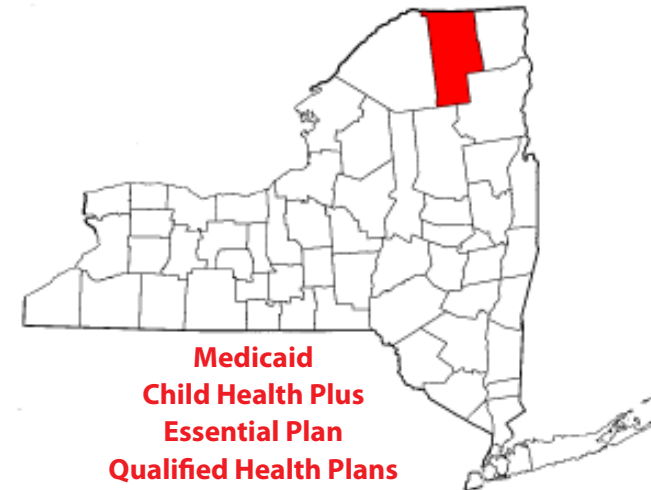
**www.milcinc.org**  
**nystateofhealth.ny.gov**



**Malone Outreach**  
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# DO YOU NEED HEALTH INSURANCE?



**Navigators**  
**for the New York State**  
**Health Exchange Marketplace**  
**in Franklin County**