



April 24, 2020 Update (#84)

To: All Residents & Board Members
From: Charles H. Greenthal Management Corp.
Re: Special Insurance Enrollment Period for NY State Health (Period ends May 15, 2020)

In response to the Coronavirus pandemic and its impact on the State, the State has announced a special enrollment period for uninsured New Yorkers. Uninsured New Yorkers can apply for coverage through [NY State of Health](#) or directly to insurers during a special enrollment period that ends May 15, 2020.

If you lost employer coverage, you must apply within 60 days of losing that coverage. Because of a loss of income, New Yorkers may also be eligible for Medicaid, the Essential Plan, subsidized Qualified Health Plans or Child Health Plus. [\(click on the buttons below for more information\)](#)

Individuals & Families

You and your family have many low cost, quality health insurance options available through the Individual Marketplace.

You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here.

[GET STARTED](#) [Get In-Person Help](#)

[Compare Plans and Estimate Cost](#) [Search by Health Plan, Provider, or Facility](#)

Other Health Services

Telehealth Co-payments Waived: If you are feeling sick, use telehealth services before going to the doctor's office, urgent care or the emergency room. The State Department of Financial Services will require insurance companies to waive co-pays for telehealth visits. This action is meant to encourage New Yorkers to seek medical attention from their homes rather than visit a hospital or doctor's office — ultimately reducing strain on the healthcare system and preventing further spread of the virus.

Free Mental Health Services

As of March 26, more than 8,600 mental health professionals, including individuals from other states, have signed up to provide free online mental health services. New Yorkers can call the state's hotline at [1-844-863-9314](tel:1-844-863-9314) to schedule a free appointment.

Individual or Small Group Health Insurance Policies

Through June 1, 2020, consumers and businesses experiencing financial hardship due to COVID-19 may defer paying premiums under individual and small group health insurance policies. DFS shall consider any liquidity or solvency concerns of the health plans. During this period, health plans will be required to continue to pay claims, not to report late payments to credit rating agencies, and to work with individuals to help them transition to new coverage, if appropriate. In addition, insurers are reminded that they cannot impose late payment fees. Governor Cuomo thanked Connecticut Governor Ned Lamont for his collaboration on this initiative.