OPEN ENROLLMENT IS COMING: IMPORTANT THINGS TO CONSIDER

Although Open Enrollment for the New York State Health Insurance Marketplace and Medicare managed care plans begins in a few weeks, it’s not too early to start looking at what health insurance plan best provides the coverage you will need in 2020. Below are some tips to help with your planning.

**Why Prepare Ahead of Time?** Open Enrollment is often the only time of the year when you can select a health insurance plan for the following year. Looking at your current and previous year’s health expenses will help you understand which plan may work best for you. Be sure and also consider if your primary care provider, specialists, and hospitals you would most likely use accept the plans that you are considering. That’s because if you select a health insurance plan that your doctors or hospitals do not accept, you will likely end up paying more or all of the charges for those services. You can view the list of health insurances accepted at Jones Memorial Hospital and its affiliated specialists at jones.urmc.edu (look for Financial Assistance under Patients & Family).


**How to Get Answers to Your Questions:**

- Jones Memorial Hospital: Patient Financial Consultants can help answer your questions and even enroll you in a plan on the NYS Health Exchange or Medicaid. (585) 596-4040 or (585) 596-4039.
- Trained professionals at the Allegany County Office for the Aging can answer questions about insurance options, like Medicare. (585) 268-9390
- Other resources, such as the [https://nystateofhealth.ny.gov/](https://nystateofhealth.ny.gov/) and http://medicare.gov websites, are also helpful.