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News from Council

October, 2013

Affordable Care Act Workshop and Expo



The Asian Health and Social Service Council, the Chinese American Alzheimer's Coalition, NYC Council Member Margaret Chin and the Chinese Consolidated Benevolent Association ("CCBA") hosted a Affordable Care Act Workshop and Expo, co-sponsored by Beth Israel Medical Center and the Visiting Nurse Service of New York, on Thursday, October 31st, 2013 from 10am to 3pm at CCBA at 62 Mott Street, NYC. The event included two main presentations, a panel discussion and the opportunity to visit individual organization such as Charles B. Wang Community Health Center, the Chinese-American Planning Council, CAIPA, Emblem Health, Fidelis and Healthfirst for information and one-on-one consultation. The Expo was open to the general public at no cost and attracted close to 300 attendees.

The first keynote speaker, Judith Grimaldi, Grimaldi and Yeung LLP, presented an overview of the Affordable Health Care Act, political atmosphere affecting the start up of the ACA and the ACA's impact on individuals, families and seniors. Ms. Grimaldi highlighted how the Affordable Care Act would impact on elderly and disabled: 1) Medicare beneficiaries do not need to apply for insurance under the Affordable Care Act, 2) Affordable Care Act has reduced prescription drug costs for Medicare beneficiaries and is reducing co-pays known as the "donut hole", 3) the Affordable Care Act has not resulted in increased Medicare premiums for low income, but has increased premiums for persons earning over \$250,000, 4) Medicare Advantage Plus will continue under the Affordable Care Act with more consumer protection, and 5) Medicaid recipients who apply for Medicare at age 65 will find the transition complex. The application process to Medicare is not coordinated and could result in benefit changes.

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The second keynote speaker, Rebecca Jackson of the External Affairs Outreach & Marketing at the New York State of Health, summarized seven key things the public should know: 1) new affordable and comprehensive health insurance options is available for New Yorkers, 2) open enrollment began October 1, 2013 for coverage that begins January 1, 2014, 3) if you earn less than \$45,960 as an individual or \$94,200 for a family of 4, you may be eligible for financial assistance that will make coverage more affordable, 4) you will not be denied health insurance on the basis of a pre-existing condition, 5) all health insurance options offer a comprehensive array of services and that preventive services will be offered at no cost to you, 6) you can get help enrolling in coverage: call center, in-person assistor (Navigator or broker), on-line via web chat, you pick the plan that is best for you, and 7) compare your plan choices based on price, provider network, or quality score. For more information, please visit www.nystateofhealth.ny.gov.

The event also included a panel discussion, moderated by Maggie Wong of CBWCHC, led by Betty Cheng of Charles B. Wang Community Health Center and the navigators of the Chinese-American Planning Council. Both organizations discussed details such as eligibility, the Marketplace timeline, the four levels of plans provided by Qualified Health Plan (QHI), the enrollment and application process, the important factors to be considered when choosing a health plan and the use of health insurance coverage for preventative health care and medical treatments.