

Health coverage signup still open

Enrollment period for New Yorkers extended through April

NY State of Health, the State's official health plan Marketplace, announced a special enrollment period for individuals and families who had to pay a federal penalty for 2014 and had not been aware or had not understood that they would have to pay a penalty for not having health insurance coverage.

The enrollment starts March 1 and ends at 11:59 pm on April 30.

"This is an excellent opportunity for New Yorkers who might otherwise face a tax penalty for not enrolling in a health plan for 2015," said Seth Diamond, Chief Operating Office at MetroPlus Health Plan.

MetroPlus enrolled more

New York City residents than any other health plan during the 2013-2014 debut of NY State of Health's on-line Marketplace.

"The Marketplace offers a choice of low-cost quality health plans" said Diamond. "It's also the only place you can receive financial assistance based on your income to lower your costs even more. We strongly urge people who are eligible to sign up before the deadline, regardless of which insurance provider they choose," he added.

The Affordable Care Act imposes federal tax penalties on individuals who do not have health coverage. The penalty for those who are uninsured in 2015 and

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do not have an exemption will be the greater of two percent of income or \$325 per adult. That will increase to the greater of two-and-a-half percent of income or \$695 per adult in 2016."

"We know that doing your taxes is difficult enough for

many New Yorkers, so understanding the tax implications associated with health coverage can make it all the more confusing, says Diamond. "There are resources available to help simplify this," he added.

"You don't need a computer to apply for coverage," Diamond said. "Consumers are encouraged to apply online, but they can also apply over the phone or in person." NY State of Health, the State's official Health Plan Marketplace, is online at <https://nystateofhealth.ny.gov>. The Marketplace also has a helpline open Monday to Saturday at 855-355-5777.

In addition to those who have filed their 2014 taxes

and paid a penalty, other New Yorkers are still eligible to enroll and receive health insurance, even though the open enrollment period has closed. Anyone who has had a qualifying event can still enroll through the Marketplace. Qualifying events include: getting married, having a baby, adopting a child or placing a child for adoption or foster care, losing other health coverage, permanently moving outside your plan's coverage area, or gaining citizenship or lawful presence in the U.S. Individuals who are eligible for Medicaid and Child Health Plus can enroll year round.

MetroPlus customer service is available Monday to Saturday at (855) 809-4073.

Past 50? It's Time to Get a Colonoscopy – Don't Put Your Health At Risk

BY JOSHUA S. ARON, MD

March is Colorectal Cancer Awareness Month, a reminder to all New Yorkers that the risk of colon cancer can be greatly reduced by getting a colonoscopy. In New York City, according to the New York Citywide Colon Cancer Control Coalition (C5), which includes the New York City Health and Hospitals Corporation (HHC), colorectal cancer is the second deadliest cancer, killing approximately 1,400 people each year.

As a gastroenterologist, I know that people are leery of colonoscopies. Yet 90 percent of colorectal cancers are curable when caught in the early stages. This is why I strongly urge all New Yorkers 50 and older to get a colonoscopy once every 10 years. Patients with a family history of colorectal cancer should discuss with their physician whether they

should be screened earlier.

Colon cancer is not the death sentence it once was. Over the last decade advancements have improved upon the screening process to find polyps that may have been previously hidden, and due to new treatment options, patients with colon cancer are living longer and enjoying a better quality of life. But early screening is vital.

People with colon cancer often have no symptoms until the disease has reached advanced stages, and by the time people experience symptoms, treatment can be difficult or ineffective. Signs of colon cancer may include:

- A change in bowel habits, including diarrhea, constipation or a change in consistency of stool
- Rectal bleeding or blood in stool

• Persistent abdominal discomfort, such as cramps, gas or pain

- A feeling that the bowel does not completely empty after a bowel movement
- Weakness or fatigue
- Unexplained weight loss

As a physician, one of the best things I can do to help my patients is make sure they are educated. I encourage my patients to know their family history, as this plays a role in how early they should get a colonoscopy. Patients should also understand the lifestyle related factors that may put them at higher risk, such as obesity, smoking, lack of physical activity and heavy alcohol use. Additionally, African Americans have the highest incidence of colon cancer and mortality than any ethnic group, while Latinos tend to be diagnosed in later stages of



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the disease than others.

HHC provides affordable colorectal cancer screenings. Visit <http://www.nyc.gov/hhc> or call 311 to locate an HHC hospital near you. Just last year, HHC Elmhurst Hospital Center and HHC Queens Hospital Center performed more than

4,200 colonoscopies in Queens.

While this is promising, more people need to be screened. If you are 50 or over, or have family history of colorectal cancer, I urge you to talk to your doctor, and reduce your risk of colon cancer by going for a colonoscopy.