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January 7, 2014

Testimony on New York State of Health: A Discussion on implementation

1. Completed CE course on Saturday 9-29-13. Invitation from Exchange came on 10-4-13 to set up brokers account. Finally completed set up on 10-9-13 with daily attempts and Help desk reporting problems to Technical support.
2. Help desk up to 45 minute wait times. Wait 20 minutes and person states they can't help and must transfer to someone else and wait 20 more minutes.
3. Help desk states you must get ticket # to refer to when you call back. Help desk states they do not use ticket #'s.
4. Help desk stated they can not help, it is a programming error, try again tomorrow. Tell your client to make another appointment. This client drove 40 minutes one way to seek help.
5. Help desk will get back to you within 48 hrs. No call back.
6. Help desk -on 12-10-13 could not make a determination. 12-13-13 determination completed no subsidy. On 12-16-13 error when check out and confirm plan, help desk sent in for help. On 12-19-13 I sent e-mail to technical support with Screen shot of problem and client information. 12-19-13 E-mail from a Regional Director with the New York State Department of Health 90 Church Street New York, NY 10007 stating problem was fixed and provided instructions on how complete enrollment. Also a help desk employee was assigned for a follow up call. That did not work & same error message was obtained. The help desk employee called and worked on the account with me for 2 days with no success. On 12-21-13 re-sent Error message to technical Support and regional Director. Received on out of office message until 1-1-14 from regional director, also a message to contact a back up while out of the office. I forward the e-mail to that person asking for help and I never heard from him. The help desk employee called daily stating he could not help. On 12-23-13 I enrolled the client direct with the Carrier to ensure on 1-1-14 she had coverage. On 12-27-14 I received a phone message stating the problem was corrected and they completed her enrollment, effective 2-1-14.
7. Applications for Individuals are to date are 58. Enrolled are 49.
8. Applications for the SHOP exchange are 2. Enrolled is 1.
9. Individual Family has 1 child in college that is 20 years old. 2 children under the age of 19. Eligibility determined a subsidy of \$414.00 a month for a family Silver Plan with a total premium of \$1370 a month. Net Premium of \$955. Then the 2 children under 19 are forced into Child Health Plus and additional \$60 a month added to the Family plan premium. The help desk stated no way to add 2 children to the family plan, they had to have Child health plus to get the subsidy.

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10. All my clients are small groups. Sole proprietors, partnerships, LLC's and Corporations. One Client an attorney with a new opened firm less then 2 years old has an S-Corp , A second attorney was made a partner and now there are 2 shareholders. Both are drawing a salary and filing a NY-45 quarterly. They now classified as individuals and are required to pay \$39 more a month for the same available to small business groups. This young attorney elected not to get a plan and pay the penalty.
11. With having all Small groups – Every plan that was effective 1/1/2014 was cancelled and the clients had to choose a new plan, move to the Health Exchange or move to the Direct market through a carrier.
12. Many clients are calling stating they have not received an invoice or ID Cards or wrong invoices and ID cards.
13. Chamber Members are split with some happy to have help and will continue to be members, some members stated out right they do not need the chamber anymore for health benefits and will not renew their membership.
14. In summary, some clients we very happy, they choose a plan that was better then the one they had for the same or less cost. Some clients were determined to be eligible for Medicaid and were very happy or very upset and purchased a plan Direct from the Carrier. Some sole proprietors are paying 50% to 100% more for less coverage for a high deductible plan.

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