Health Insurance

When you leave a correctional facility, you should have returned with basic Medicaid coverage that can be used at hospitals, urgent care facilities, and health clinics. What happens next differs based on your age.

- If you are under age 65...

**If you are under age 65**, you may be eligible for medical coverage (including Medicaid) provided through the [NY State Of Health Insurance Marketplace](https://connections.westchesterlibraries.org/health/health-insurance/). Coverage and costs change; so you need to be familiar with when and how to change adjust your coverage when that is needed. At the Marketplace website you can complete the application, compare plans, and find one-to-one enrollment assistance. Many reentry and general support organizations can assist you in completing this application. You can also get assistance in understanding Marketplace plan options by speaking with a navigator at WDOM (Westchester Disabled on The Move).

- If you are over age 65...

**If you are over age 65 and have a low-income**, your health insurance coverage would combine Medicaid and Medicare. You must apply for Medicaid through the Westchester County Department of Social Services. You will need to contact [Social Security Administration for enrollment into Medicare](https://connections.westchesterlibraries.org/health/health-insurance/). You can get a head start on applying and understanding your options, and the coordination...
between your Medicare and Medicaid coverage, by contacting the Westchester County Department of Senior Programs and Services.

For those over age 65, regardless of your income, you likely qualify for a “Special Enrollment Period (SEP).” Typically you would be required to enroll in Medicare right as you turn 65. If that did not happen, contact Social Security Administration for enrollment into Medicare and make clear your need for the special enrollment period. Medicare Rights Center (medicareinteractive.org) is a resource for understanding Medicare and finding advocacy when you need it. Their “Dear Marci” feature provides answers to questions about Medicare. A recent (March 2023) questions was: How do I enroll in Medicare after being incarcerated? The answer explains a bit more about how you qualify for an SEP.

New York State of Health Insurance Marketplace
nystateofhealth.ny.gov/ 855-355-5777 TTY: 800-662-1220 For New Yorkers under the age [Read More]

Social Security Administration
800-772-1213 800-325-0778 (TTY) ssa.gov The Social Security Administration coordinates [Read More]

Westchester County Department of Senior Programs and Services (DSPS)
Medicare Helpline: 914-813-6100 seniorcitizens.westchestergov.com/ DSPS offers information and service to [Read More]

Westchester Disabled on the Move, Inc. (WDOMI)
914-968-4717 wdom.org WDOMI is a not-for-profit community-based organization serving people [Read More]