

## Around the Community



On Sunday, June 13, Senator Todd Kaminsky attended the dedication of Young Israel of Long Beach in Memory of Rabbi Dr. Chaim Aaron Wakslak, zt"l, the synagogue's longtime rabbi.

L-R: Former Assemblyman Harvey Weisenberg, Long Beach City Council President John Bendo, Senator Todd Kaminsky, President of Young Israel of Long Beach Nelson Spiess, and Rabbi Binyamin Silver, current rabbi of the synagogue



As a special end of year and Rosh Chodesh treat, the Women's League of TAG brought the ice cream truck to the school to distribute ice cream cones last Wednesday and Thursday. Special thanks to the Majeski family who sponsored this sweet ending to a challenging, yet amazing school year.

## Achiezer at 13: A Talk with Sruly Miller

### Part 8 of a Series

By Avi Shiff

**I**n honor of Achiezer's 13<sup>th</sup> year, we are conducting a multi-part series celebrating the various facets of this remarkable organization. For Week #8, we spoke to Achiezer's resident health insurance expert, Health Insurance Coordinator Sruly Miller.

#### What is your role at Achiezer?

I deal with all health insurance matters. We walk individuals and families through the complex health-insurance enrollment process, enabling them to understand the options, choose the right plan and submit their applications, often saving them thousands of dollars in insurance costs. We are available for follow-up and assist with re-enrollment, as well.

We assist approximately 2,000 families a year, while also providing private insurance guidance and consultations.

#### Who typically reaches out to you for assistance?

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Those in need of insurance – and even those who have insurance but are not satisfied with their current setup. In New York, if a resident can get insurance through their employer, that's ideal, but even for those receiving coverage through their employer, there may be more affordable options through the marketplace for children and even adults. Those who don't get insurance through their employer definitely need assistance. So all these people call us, we explore their options, and we help arrange for them to obtain insurance through the health insurance marketplace.

#### Walk us through that process.

We work by appointment only, so that we can provide each applicant the time and attention they need. I start off with a basic interview to get a sense of the client's needs. I ask about family size, income, and medical history. I then walk the applicant through the application process, which takes about

10-20 minutes. We discuss all the options, the details of the individual's current insurance, pricing, and so on.

#### Wow! Sounds quite comprehensive. Before Achiezer provided this service, who helped people with this kind of thing?

In truth, I was doing this even before I worked for Achiezer. I guided people on insurance matters from 2002 to 2004 and again in 2007. I joined Achiezer in 2010 and have been serving in this capacity ever since.

As far as the demand for assistance, prior to the 2008 economic downturn, I wasn't that busy. Ever since then, however, it's been continuously hectic.

I must thank Achiezer's Hinda Sara Loeb and Rena Pinter, who assist me in the Health Insurance Department.

#### How did the Covid-19 pandemic impact Achiezer's Health Insurance Department?

At the beginning, I received more requests than



Sruly Miller

usual, as many people lost their jobs and therefore their insurance. People were very concerned, as there were changes in their finances. People were looking for free or more affordable insurance plans. This continued through October of last year. November and December were busy, but they are always the busiest times, because those on purchased coverage need to renew then. Interestingly, this past February, March and April were relatively quiet, because the government kept automatically extending people's coverages due to Covid. When I say "quiet," I mean that instead of booking people three weeks in advance, we were booking just a few days in advance, so there was less pressure. Now, in June, things have picked up again.

#### Having worked in this

#### field for many years, what is one important piece of information that you wish people would know?

Many people, when they sit down with me and I show them their health insurance options, have the same exact reaction: "I wish we would have done this earlier!" People often assume that the system can't work for them or that whatever their insurance setup is now can't really be changed. But the truth is that, often, there are better options out there. It's always worth looking at and exploring. Doing it yourself can be overwhelming, but when people do it with us here at Achiezer, it's quick, it's clear, and it can result in substantial benefits for the applicant. You can save a lot of time and money.