

2016 OPEN ENROLLMENT

WHAT CONSUMERS CAN EXPECT

November 1st marks the start of 2016 Open Enrollment for **individuals and families currently enrolled in coverage** through the *NY State of Health, the Official Health Plan Marketplace* or for **those shopping for coverage for the first time**. Health plans are doing their part to make sure consumers understand how to navigate the enrollment process this year.

Attention Health Republic insurance plan members! Your coverage with Health Republic will be ending on November 30, 2015. You will need to do two things to remain covered:

1. You must select a new health plan by **November 15, 2015** to have coverage for December.
2. You must select a plan again (or renew in the same plan) between **November 16 and December 15, 2015** for coverage to start on January 1, 2016.

WHAT'S DIFFERENT FOR 2016?

To start, it's important to know the dates for "Open Enrollment" – the period of time when New Yorkers can shop for coverage, renew their existing coverage or make changes in the coverage they have. Here are some important dates to know:

- **November 1** – Open Enrollment begins and consumers can shop for health insurance via the [NY State of Health](#) website, or in some cases, directly from a health plan.
- **December 15** – New and returning consumers who complete a 2016 application and select their plan by December 15 will have coverage begin on January 1, 2016. Existing enrollees who don't take action before December 15 will be automatically re-enrolled for coverage beginning January 1, 2016. *The exception to this is for people enrolled in Health Republic. This plan will not be offered in 2016 and current coverage will end on November 30, 2015. Current Health Republic enrollees need to act now to select a new plan (see above).*
- **January 31** – Open Enrollment ends, and after this point, consumers will only be allowed to enroll or switch coverage if they qualify for a special enrollment period.

A new coverage option is available. A new program called the [Essential Plan](#) is an option for eligible New Yorkers enrolling in coverage through the NY State of Health. This new program covers all of the essential health benefits covered under the Qualified Health Plans offered on the Marketplace, but it costs less. The Essential Plan is available to lower-income New Yorkers who don't qualify for Medicaid or Child Health Plus.

WHAT ELSE DO CONSUMERS NEED TO KNOW?

For most people, it all comes down to choice – and supporting consumers with the resources they need to make informed decisions about their coverage. For millions of consumers who enrolled last year, they have options when it comes to their health insurance.

- **Consumers can choose to stay enrolled in their current health plan.** Consumers who choose not to make any changes to their coverage or update their personal information via their Exchange will automatically be re-enrolled in their current plan and maintain their current subsidy amount. If an enrolled consumer does nothing, this automatic renewal will happen after December 15 to ensure continuity of coverage beginning January 1. *The exception to this is for people enrolled in Health Republic. This plan will not be offered in 2016 and current coverage will end on November 30, 2015. Current Health Republic enrollees need to act now to select a new plan (see above).*
- **Consumers can select a different plan.** Come November 1, individuals and families can visit the [NY State of Health](#) website, or connect with health plans' directly about finding the policy that works best for them. For those who want to select a different coverage option, they will have to review their full Exchange application, select a new plan via the Plan Compare feature, and pay their first month premium in order for their coverage to take effect.
- **For new consumers,** many will apply for coverage using the NY State of Health's streamlined application and will have access to even more health insurance choices than last year.

Whichever category a consumer falls in, health plans are providing them important information about plan costs and benefits so they can make the right choice for their personal needs. This includes information about premiums, out-of-pocket costs and limits, covered services, provider networks, and drug formularies.

It is important for currently enrolled consumers to update their personal information with the NY State of Health, the state Exchange, including any changes with income, address, or family circumstances. Making sure the Exchange has the most current and correct information ensures consumers receive the appropriate subsidy amount and timely communications about updates in their coverage. For example, consumers who have had a change in income may have adjustments in their subsidy amount or the coverage options available to them.

It's also important that the NY State of Health and the health plan have the most updated mailing address on file. For current enrollees, they will begin to receive notices from the NY State of Health regarding important dates and re-enrollment information. They also receive a notice from their health plan regarding any changes to their benefits and coverage, including changes in premiums, cost-sharing, provider networks, or other benefit changes, and useful resources to help sort through the enrollment process. Health plans have made it a priority to make sure consumers have the resources they need to understand their options, and delivering this information is a critical step in the process.

Whether an individual is coming to the NY State of Health for the first time – or making a return visit – health plans recognize that each consumer experience is different. Like last year, health plans are working around the clock to prepare for Open Enrollment, and will do everything they can to minimize confusion for consumers and to help them enroll in coverage that is right for them.