

NY State of Health

the Official Health Plan Marketplace

NY Health Plan Association Annual
Conference

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Executive Director
November 21, 2013

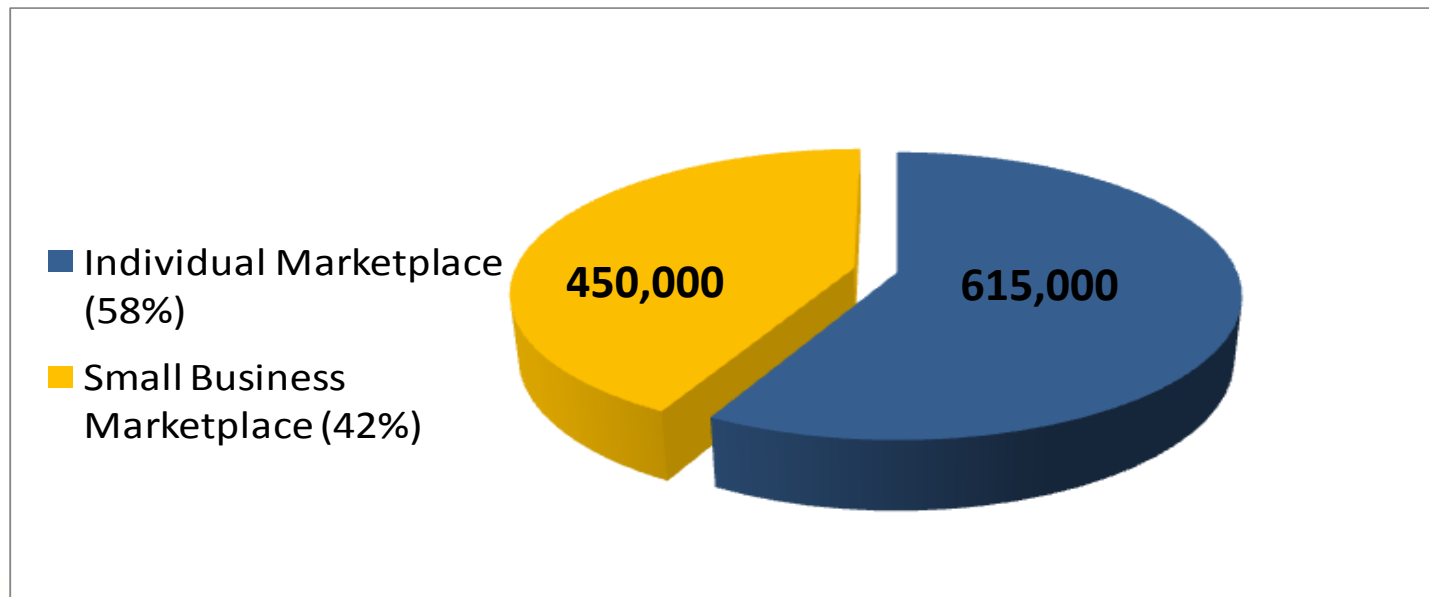
NY STATE OF HEALTH OPENED ON OCTOBER 1ST

What is NY State of Health?

- **Organized marketplace**
 - One-stop shopping for subsidized and unsubsidized coverage
 - Easily compare and enroll in qualified health plans
 - The only place to check eligibility and apply for financial assistance
 - Apply on-line, by phone or in-person assister
- **Two programs**
 - Individual Marketplace
 - Small Business Marketplace

Who Will Enroll In NY State Of Health?

Health Plan Marketplace enrollment is estimated to be
1.1 million New Yorkers



Small Business Marketplace: Value for Small Employers



Choice

- Employers and employees regard expanded choice as a key advantage to using the Marketplace.

Administrative Simplicity

- The Marketplace provides monthly billing to employers along with other administrative simplifications.

Tax Credits

- The Marketplace will be the exclusive place to access small business tax credits in 2014.

Contribution Options

- 76% of respondents believe this feature helps predict costs.

NY State of Health Enrollment Dates

- Individuals can enroll through March 31, 2014, unless they have a qualifying event
- Small employers can choose open enrollment dates for their employees any month of the year
- Coverage is effective as early as January 1, 2014
 - Individuals must enroll by December 15
 - Small businesses by November 29



**A STATE OF THE ART WEBPORTAL
FOR NEW YORKERS TO SHOP,
COMPARE AND ENROLL IN
COVERAGE**

www.nystateofhealth.ny.gov



New York State | Health Plan Marketplace fo... Page Safety Tools

New York State State Agencies Search all of NY.gov

nystateofhealth[™]
The Official Health Plan Marketplace

ABOUT RESOURCES GET HELP 1-855-355-5777

[Individuals & Families](#) [Employers](#) [Employees](#) [Brokers](#) [Navigators](#)

Individuals & Families

You and your family have many new low cost, quality health insurance options available through the Individual Marketplace.

You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here.

Sign up as early as October 1, 2013 for coverage that begins January 1, 2014.

[GET STARTED](#)

[Get help](#) finding an insurance assister in your area.

- 1 Create an Account.
- 2 Tell us about yourself and your family.
- 3 Choose a health insurance plan.

Done Internet 75%

A FIRST CLASS CUSTOMER SERVICE CENTER DEDICATED TO ASSISTING NEW YORKERS

Customer Service Call Center

1-855-355-5777

- Call Center answers hundreds of calls each hour
 - Answer questions
 - Complete phone applications
 - Hours: 8am-8pm (M-F) and 9am-1pm (Sat)
- Assistance available in over 170 languages
 - Many staff will be bilingual and oral interpretation available for remaining languages.

**CERTIFIED ENROLLMENT
EXPERTS AVAILABLE TO PROVIDE
IN-PERSON ASSISTANCE IN THE
COMMUNITY AT CONVENIENT LOCATIONS.**

3 Types of In-Person Assistors

IPA/Navigators

- Complete Applications
- Compensation from DOH grant program
- Training and certification required
- Serve Individuals and Small Business Marketplace

Insurance Brokers/Agents

- Complete Applications
- Commission-based compensation
- Training and certification required
- Choose to certify in Small Business Marketplace, Individual, or both

Certified Application Counselors

- Complete Applications
- No compensation from Marketplace
- Training and certification required
- Serve Individuals

**THE RIGHT PLACE FOR INDIVIDUALS AND SMALL
BUSINESSES TO FIND A CHOICE OF HIGH QUALITY, LOW
COST PRIVATE HEALTH PLANS**

QUALIFIED HEALTH PLANS



Today's Options[®] of New York, Inc.



<http://info.nystateofhealth.ny.gov/PlansMap>

QUALIFIED DENTAL PLANS



<http://info.nystateofhealth.ny.gov/PlansMap>

HEALTH PLANS

- Cover Essential Health Benefits: preventive, wellness and chronic disease management, inpatient, outpatient, behavioral health, emergency services, lab and imaging, prescription drug, rehabilitative and habilitative and pediatric dental and vision
- Available in 4 Metal Tiers: Platinum, Gold, Silver and Bronze
- Each must have an adequate network
- All state consumer and provider protections in place


**THE ONLY PLACE INDIVIDUALS AND
SMALL BUSINESSES IN NEW YORK
CAN APPLY FOR AND RECEIVE
FINANCIAL ASSISTANCE TO HELP PAY
FOR COVERAGE**

Two Forms of Financial Assistance for Individuals and Families

1. **Tax Credits** reduce monthly premiums
 - single adults earning less than \$45,960
 - families of 4 earning less than \$94,200

2. **Cost-Sharing Credits** lower co-payments and deductibles
 - single adults earning less than \$28,725
 - families of 4 earning less than \$58,875

Tax Credit & Premium Rate Estimator



Tax Credit & Premium Rate Estimators

The premium you pay for health plans purchased through the Marketplace may be reduced if your household income is below 400 percent of the federal poverty level (\$45,960 for individuals and \$94,200 for a family of four). Use the Tax Credit and Premium Estimator below, to estimate the amount of tax credit you may be eligible for and the amount you will have to pay toward coverage each month. Fill in the boxes below.

I. Tax Credit Estimator for Individuals and Families:

Total Number of Individuals in Your Tax Household	ENTER >	4	Include everyone in your tax household whether or not they are applying for coverage
Number of Adults that are applying for Coverage	ENTER >	2	Do not include any young adult children up to age 26
Number of Children ages 19 through 25 that are applying for Coverage	ENTER >	0	
Number of Children under 19	ENTER >	2	
Total # of Household Members Applying for Coverage		4	
Family Type:		Employees with Spouse	
Cost of Coverage for Child(ren) under 19:	\$	18.00	
Annual Taxable Income	ENTER >	\$ 50,000.00	
Percent of Federal Poverty Level (FPL)		212.31%	
Select the County in which you reside:	SELECT FROM DROPDOWN LIST	Erie	
Select the level of Coverage which you are interested in:	SELECT FROM DROPDOWN LIST	Gold	
Estimated Advance Premium Monthly Tax Credit Available to Apply to Premiums:		\$269.84	

The above amount is an estimate of the advance premium tax credit that will be available to you to lower the cost of your coverage. The estimated premium amount you will pay each month is shown in the table below and varies by the level of coverage and the health plan you choose. Your actual advance premium tax credit, if any, will be determined at the time you apply for coverage.

<http://info.nystateofhealth.ny.gov/PremiumEstimator>

Small Business Tax Credits

- Employers with fewer than 25 employees
- Employer must contribute at least 50% toward the cost of individual coverage
- Average salary (not including owners) does not exceed \$50,000
- Maximum credit of 50% of employer contribution (35% for not for profit employers via payroll tax credit)

A STATEWIDE MULTI-MEDIA ADVERTISING AND TOOLS FOR CONSUMERS AND SMALL BUSINESSES

Fact Sheets, Rack Cards, & Posters

FACT SHEET



FAST FACTS ON
Why It Is Now Easier to Pay for Health Insurance

Health insurance doesn't have to cost a lot anymore. That's why NY State of Health was created, to make sure all New Yorkers can get this important benefit.


Sign up for a health plan from **OCTOBER 1, 2013 to MARCH 31, 2014**. Coverage will begin as early as **JANUARY 1, 2014**.

Online at nystateofhealth.ny.gov

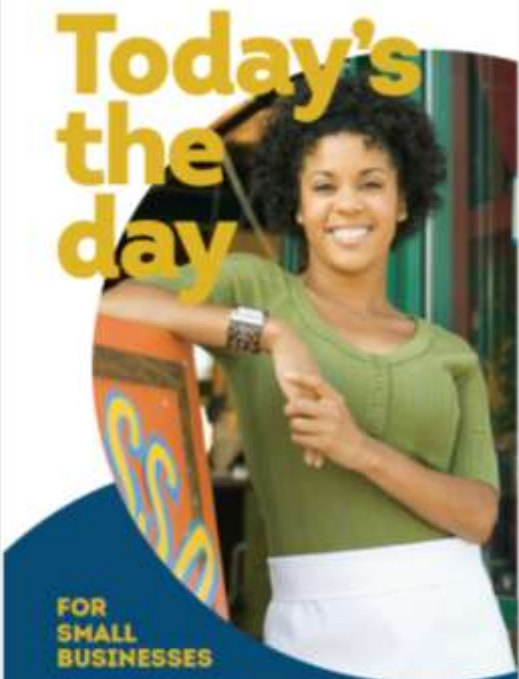
By phone at 1-855-355-5777

Here are 5 ways it will soon be easier to pay for health insurance in New York State

- 1 Help with insurance bills**
For the first time ever, many New Yorkers will have help paying for a health plan. This help puts health insurance within many people's reach. A wide range of people can get this level of help - from an individual earning \$45,000 to a family of four making \$94,200.
- 2 Support for the "extras"**
It's not just the monthly insurance bill that's a burden. It's extra like "co-pay" - the part of a medical bill that's charged to you, not your insurance company - and "deductibles," the amount you must pay before your insurance kicks in. If your income falls below a certain point, NY State of Health will help you pay for these "extra" costs.
- 3 Everyone in the pool**
Insurance rates are based on the number of people in a group, or "pool." The larger the pool, the lower the monthly cost of health insurance for everyone. The pool in NY State of Health is going to be very large.
- 4 Healthy or ill, the cost is the same**
No one will be denied coverage or charged more just because they're already sick.
- 5 Big bang for the buck**
Starting in 2014, every health plan offered at NY State of Health, no matter what it costs, must cover 10 key health services. These include care at a doctor's office, prescription drugs, emergency services, even preventive and wellness services. So if you buy a health plan at this new Marketplace, you can be sure you'll get a lot of bang for your buck.



Today's the day



FOR SMALL BUSINESSES

Sign up for a health plan as early as **OCTOBER 1, 2013** for coverage beginning **JANUARY 1, 2014**, or sign up on the first of any month after January.

1-855-355-5777 | nystateofhealth.ny.gov

[MORE >](#)

Today's the day




THE OFFICIAL HEALTH PLAN MARKETPLACE: SHOP. COMPARE. ENROLL.

Access to low-cost, quality health plans for all New Yorkers is here. Welcome to NY State of Health, the Official Health Plan Marketplace. Call or go online to find a quality, low-cost health plan that's right for you.

 1-855-355-5777 | nystateofhealth.ny.gov

State and Regional Fact Sheets



NEW YORK STATE FACT SHEET

Overview:
NY State of Health is the official online health plan marketplace for New Yorkers, and the only place where you can check your eligibility and apply for financial assistance. It is an easily accessible, one-stop-shop where you can compare costs and coverage, and buy a plan from a certified group of health issuers.

Who's Eligible:
NY State of Health is open to individuals or small business owners with 50 or fewer employees. Everyone should come to the Marketplace to see what it can offer.

Underinsured & Uninsured in New York State:
There are over 2.7 million uninsured and many underinsured in New York State. At full enrollment, nearly 1.1 million uninsured and underinsured New Yorkers will obtain health insurance through NY State of Health: 615,000 individuals and 450,000 small business members.

New York State Specifics:

Navigators:
For a list of Navigators available in the state of New York by region, visit:
<http://www.nystateofhealth.ny.gov/navigators>

Qualified Health Plans:

<ul style="list-style-type: none">• Affinity Health Plan• American Progressive Life & Health Insurance Company of New York (Today's Options of NY, Inc.)• Capital District Physicians Health Plan, Inc.• EmblemHealth• Empire BlueCross and Empire Blue Cross Blue Shield	<ul style="list-style-type: none">• Excelsus (Excelsus Blue Cross BlueShield in Central NY and Unifers in Western NY)• Fidelis Care• Freelancers Co-op (Health Republic Insurance)• Healthfirst New York• HealthNow New York, Inc. (Blue Shield of NENY; Blue Cross BlueShield of Western NY)	<ul style="list-style-type: none">• Independent Health• MetroPlus Health Plan MVP Health Plan, Inc.• North Shore LIJ• Oscar Insurance Corporation• United Healthcare of New York, Inc. (Oxford)
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All plans include coverage in the following areas:
1) ambulatory patient services, 2) emergency services, 3) hospitalization, 4) maternity and newborn care, 5) mental health and substance use disorder services, 6) prescription drugs, 7) rehabilitative and habilitative services and devices, 8) laboratory services, 9) preventive and wellness services and chronic disease management, 10) pediatric services, including oral and vision care

Individual Marketplace: Individual Plans * - Starting Rates for Approved Monthly Premiums **	Small Business Marketplace: Individual Plans * - Starting Rates for Approved Monthly Premiums
<ul style="list-style-type: none">• Bronze: \$ 215• Silver: \$ 271• Gold: \$ 307• Platinum: \$ 360	<ul style="list-style-type: none">• Bronze: \$ 233• Silver: \$ 285• Gold: \$ 333• Platinum: \$ 392

* Premiums starting as low as listed amount per tier. All plans are not available in every county.
** Excludes possible tax credits

Find Out More:
Tax Credit and Premium Estimator: <http://info.nystateofhealth.ny.gov/PremiumEstimator>
NY State of Health Plan Map: <http://info.nystateofhealth.ny.gov/PlansMap>
Website: www.nystateofhealth.ny.gov Facebook: www.facebook.com/NYStateofHealth
Twitter: www.twitter.com/NYStateofHealth Google+: [NY State of Health](http://www.google.com/NYStateofHealth)

For more information please contact:
Bill Schwarz, Director Public Affairs Group
New York State Department of Health
(518) 474-7354 ext. 1

NY State Fact Sheet Small Business Fact Sheet

Regional Fact Sheets:

Albany

Bronx

Brooklyn

Buffalo

Long Island

Manhattan

Mid-Hudson

Queens

Rochester

Staten Island

Syracuse

Utica

nystateofhealth.ny.gov
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