

NY State of Health

the Official Health Plan Marketplace

Webinar: Connecting Families to Coverage

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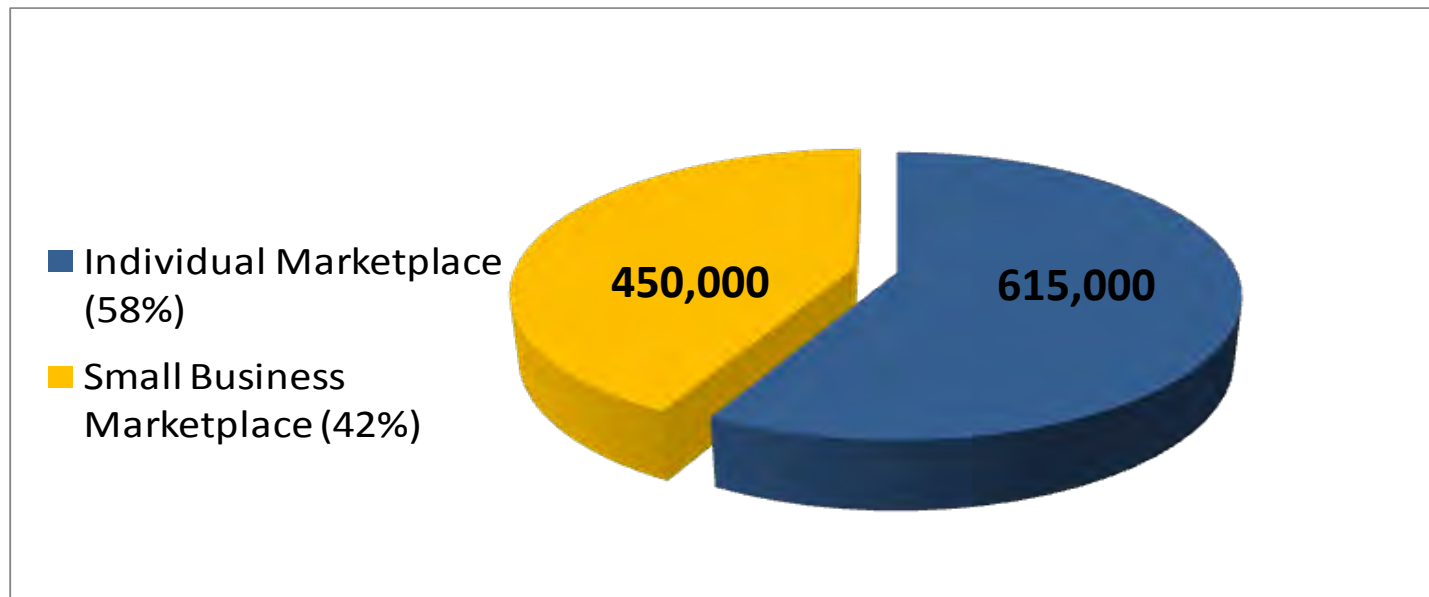
March 7, 2014

What is NY State of Health?

- **Organized marketplace**
 - One-stop shopping for subsidized and unsubsidized coverage
 - Easily compare health plan options
 - The only place to check eligibility and apply for financial assistance
 - Enroll in qualified health plans
- **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



NY State of Health Highlights

- Opened October 1, 2013, allowing New Yorkers to shop for and enroll into quality, affordable, comprehensive health plans
- Affordable:
 - Health plans offered through NY State of Health are on average 53 percent less expensive than coverage New Yorkers purchased directly last year – before tax credits
- Comprehensive:
 - All plans include ten essential health benefits

NY State of Health Highlights (contd.)

- Choice:
 - Sixteen health insurers are offering health plan coverage through New York's Marketplace
- Customer Service:
 - State of the art website where New Yorkers can shop and enroll in coverage
 - First class customer service center that is answering questions and enrolling people into coverage - over 558,000 calls answered
 - More than 7,500 certified enrollment experts who are available to provide in-person assistance in the community at convenient times and locations across the State

NY State of Health Enrollment Dates

- Open enrollment for individuals continues through March 31, 2014:
 - Individuals with a qualifying event can enroll outside this period
 - Next open enrollment period: Nov 15, 2014 to Feb 15, 2015
- Small employers can choose open enrollment dates for their employees any month of the year
- Public Health Insurance enrollment available all year



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 assistor in your area.](#)

1

Create an Account.

2

Tell us about yourself and your family.

3

Choose a health insurance plan.

Online Enrollment

- One portal will process applications for:
 - Medicaid
 - Child Health Plus
 - Individual Marketplace
 - Small Business Marketplace
- As of February 25, 2014:
 - 800,333 New Yorkers have completed their applications
 - 501,205 have enrolled for coverage

Customer Service Center

1-855-355-5777

- Customer Service Center:
 - Answer Questions
 - Complete phone applications
 - Hours: 8am-8pm (M-F) and 9am-1pm (Sat)
- Assistance available in over 170 languages
 - Many staff are bilingual and oral interpretation available for remaining languages.
- As of February 25, 2014, Customer Service Center representatives have answered more than 652,000 calls since the launch of the Marketplace.

3 TYPES OF IN-PERSON ASSISTORS

IPA/Navigators

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

Insurance Brokers/Agents

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

Certified Application Counselors

- Complete Applications
- No compensation from NY State of Health
- Training and certification required
- Serve individuals

QUALIFIED HEALTH PLANS



Today's Options® of New York, Inc.



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

QUALIFIED DENTAL PLANS

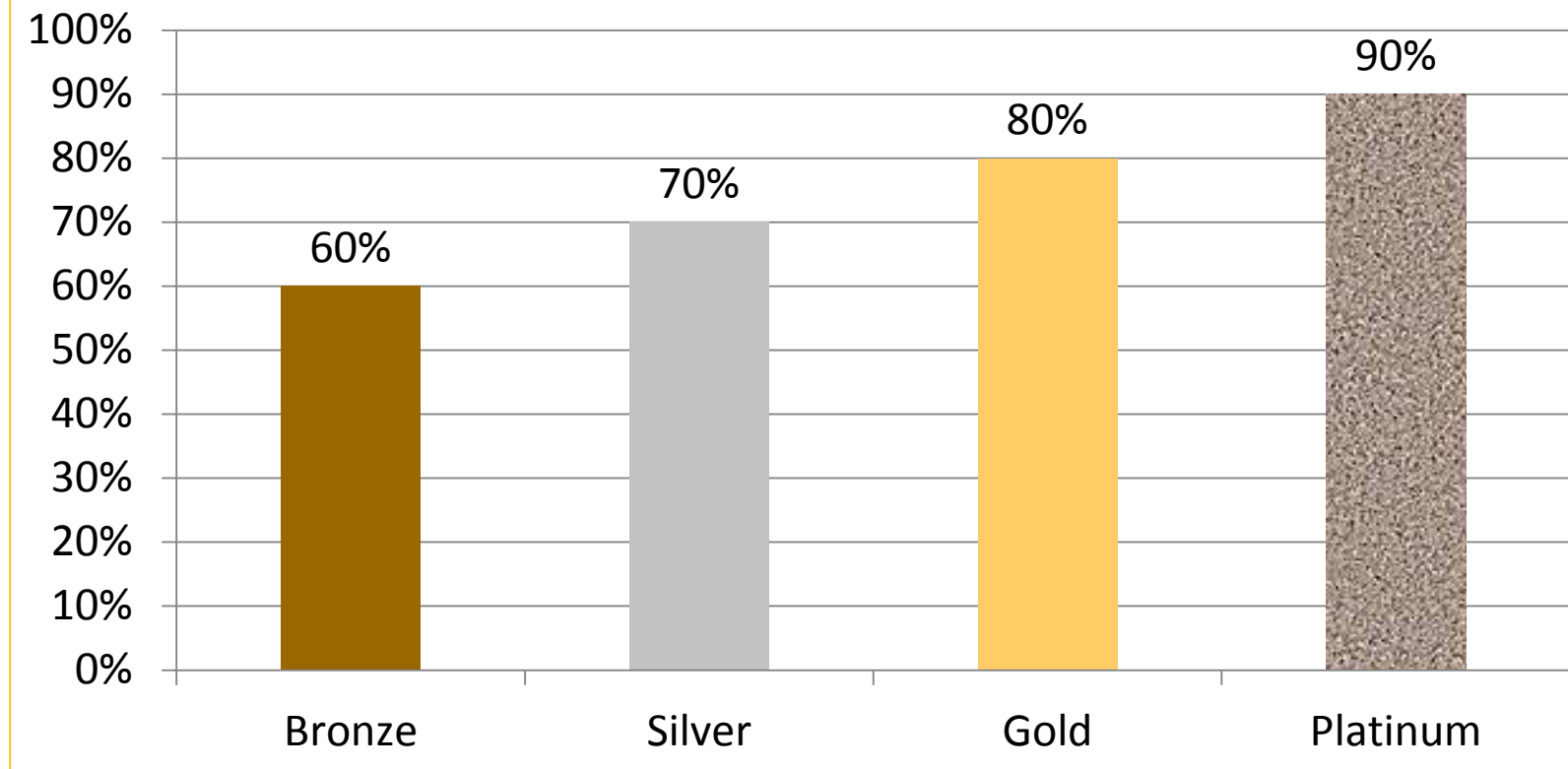


HEALTH PLANS

- Cover Essential Health Benefits:
 - preventive, wellness and chronic disease management;
 - Inpatient care;
 - outpatient services;
 - mental health and substance abuse disorder services;
 - emergency services;
 - lab and imaging;
 - prescription drug;
 - rehabilitative and habilitative;
 - maternity and newborn care;
 - 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

Qualified Health Plans

Actuarial Values for Levels of Coverage



Financial Assistance for Individuals and Families

- Premium tax credit: persons at 138-400% FPL
- Cost-sharing reduction: persons at 138-250% FPL
 - Must be enrolled in a silver level plan

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

Household Size (2013 Poverty Guidelines)	138% FPL	250% FPL	400% FPL
1	\$15,856	\$28,725	\$45,960
2	\$21,404	\$38,775	\$62,040
3	\$26,951	\$48,825	\$78,120
4	\$32,499	\$58,875	\$94,200

Tax Credit & Premium Rate Estimator

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



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 >	1	Include everyone in your tax household whether or not they are applying for coverage
Number of Adults that are applying for Coverage	ENTER >	1	< To calculate a Premium Estimate at least one Adult must be entered. Do not include any young adult Dependent children up to age 26
Number of <u>Dependent</u> Children ages 19 through 25 that are applying for Coverage	ENTER >	0	
Number of Dependent Children under 19	ENTER >	0	
Family Type:		Single	
Annual Taxable Income	ENTER >	\$ 20,000.00	
Select the Level of Coverage which you are interested in:	SELECT FROM DROPDOWN LIST>	Silver	
Select the County in which you reside:	SELECT FROM DROPDOWN LIST>	Suffolk	
Based on your Annual Taxable Income you would pay a maximum of 5.11% of your annual taxable income, or			
\$ 85.12 monthly for the Second Lowest Cost Silver Plan available in your County			
The Estimated Advance Premium Monthly Tax Credit Available to Apply to Any Plan (other than a Catastrophic Plan) in Your County is:			
\$280.16			

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

Financial Assistance and Premium Estimates for Silver Level Plans

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

Schenectady County

Adult earning
\$20,000

Tax credit:
\$192/month

Premiums start at:
\$102/month

Kings County (Brooklyn)

Adult earning
\$20,000

Tax credit:
\$280/month

Premiums start at:
\$79/month

Westchester County

Adult earning
\$20,000

Tax credit:
\$280/month

Premiums start at:
\$105/month

*Exact rates will depend on the metal tier, health plan selected, and county.

Financial Assistance and Premium Estimates for Silver Level Plans

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

Schenectady County

Family of 4 earning
\$50,000

Tax credit: \$274/month

Parent premiums start at:
\$314/month

CHP premiums for
children: \$18/month

Kings County (Brooklyn)

Family of 4 earning
\$50,000

Tax credit: \$450/month

Parent premiums start at:
\$268/month

CHP premiums for
children: \$18/month

Westchester County

Family of 4 earning
\$50,000

Tax credit: \$450/month

Parent premiums start at:
\$321/month

CHP Premiums for
children: \$18

*Exact rates will depend on the metal tier, health plan selected, and county.

ON OUR WEBSITE...

Many Valuable Tools & Resources:

- Tax Credit and Premium Estimator
- Fact Sheets, Rack Cards, and Posters in English, Spanish, Haitian Creole, French, Korean, Russian, Italian, and Chinese
- Newsletter inserts
- County-specific list of Navigators
- County-specific list of Health Plans
- Plan provider Networks
- Regional Fact Sheets
- Application demonstration videos

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.

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 more people's reach. A wide range of people can get this kind of help - from an individual earning \$45,960 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 extras like "co-pays" - 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 prevention 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.

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

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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

IPA/Navigator Site Locations



Navigator Agency Location and Site Schedule

(Subject to change, please call agency to confirm.)

County: Albany

Lead Agency Name: Healthy Capital District Initiative
 Subcontractor's Name: N/A
 Enrollment Site Name: Cohoes Senior Center
 Site Address: 10 Cayuga Plaza
 City: Cohoes NY 12047
 Site Main Phone #: (518) 462-7040
 Languages: English & Spanish

Lead Agency Name: Community Service Society of New York
 Subcontractor's Name: Guilderland Chamber of Commerce
 Enrollment Site Name: Bethlehem Town Hall
 Site Address: 445 Delaware Avenue
 City: Delmar NY 12054
 Site Main Phone #: (518) 456-6611
 Languages: English

Lead Agency Name: Community Service Society of New York
 Subcontractor's Name: Guilderland Chamber of Commerce
 Enrollment Site Name: Guilderland Chamber of Commerce
 Site Address: 2050 Western Avenue
 City: Guilderland NY 12084
 Site Main Phone #: (518) 456-6611
 Languages: English

Lead Agency Name: Community Service Society of New York
 Subcontractor's Name: Guilderland Chamber of Commerce
 Enrollment Site Name: Guilderland Public Library
 Site Address: 2228 Western Avenue
 City: Guilderland NY 12084
 Site Main Phone #: (518) 456-6611
 Languages: English

Lead Agency Name: Community Service Society of New York
 Subcontractor's Name: Guilderland Chamber of Commerce
 Enrollment Site Name: Town of Coeymans Town Hall
 Site Address: 18 Russell Avenue
 City: Ravena NY 12143
 Site Main Phone #: (518) 456-6611
 Languages: English

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

Map of Health Plans by County



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

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