

Date: October 25, 2023

Time: 10:00am – 11:30am



2024 QUALIFIED HEALTH PLAN AND ESSENTIAL PLAN LINE UP

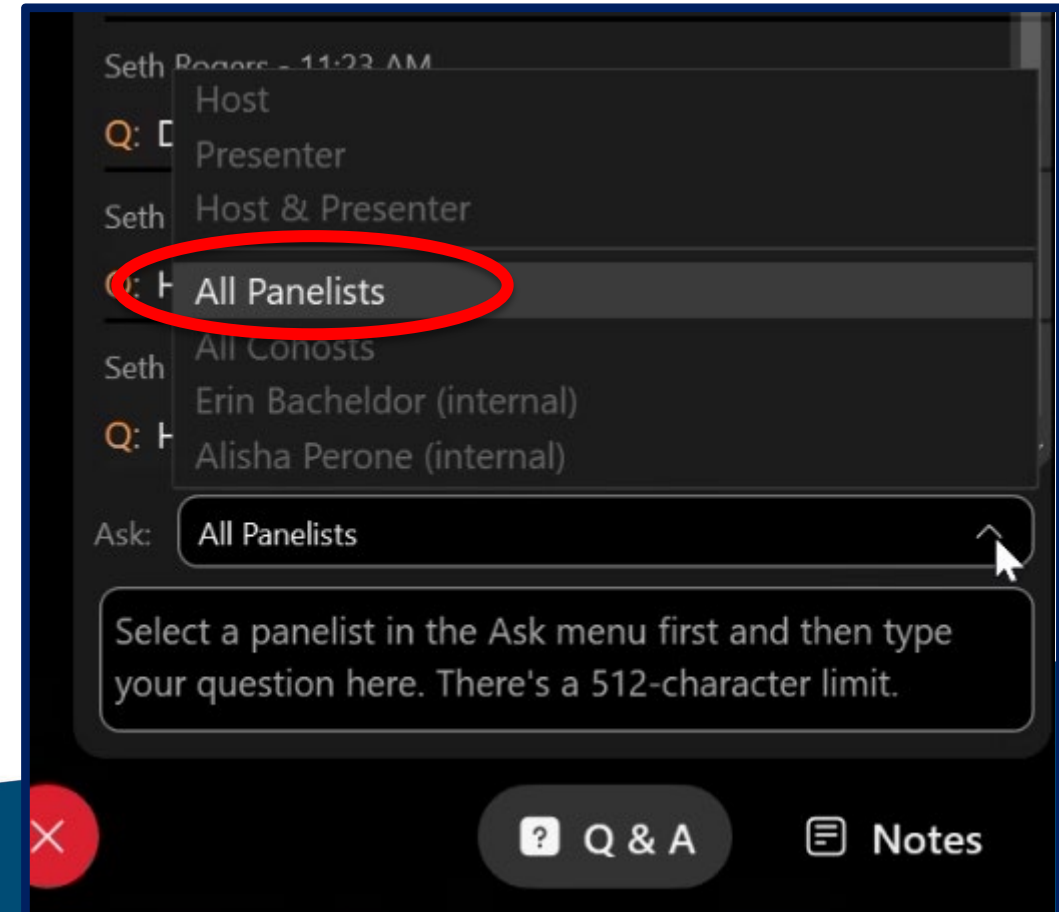
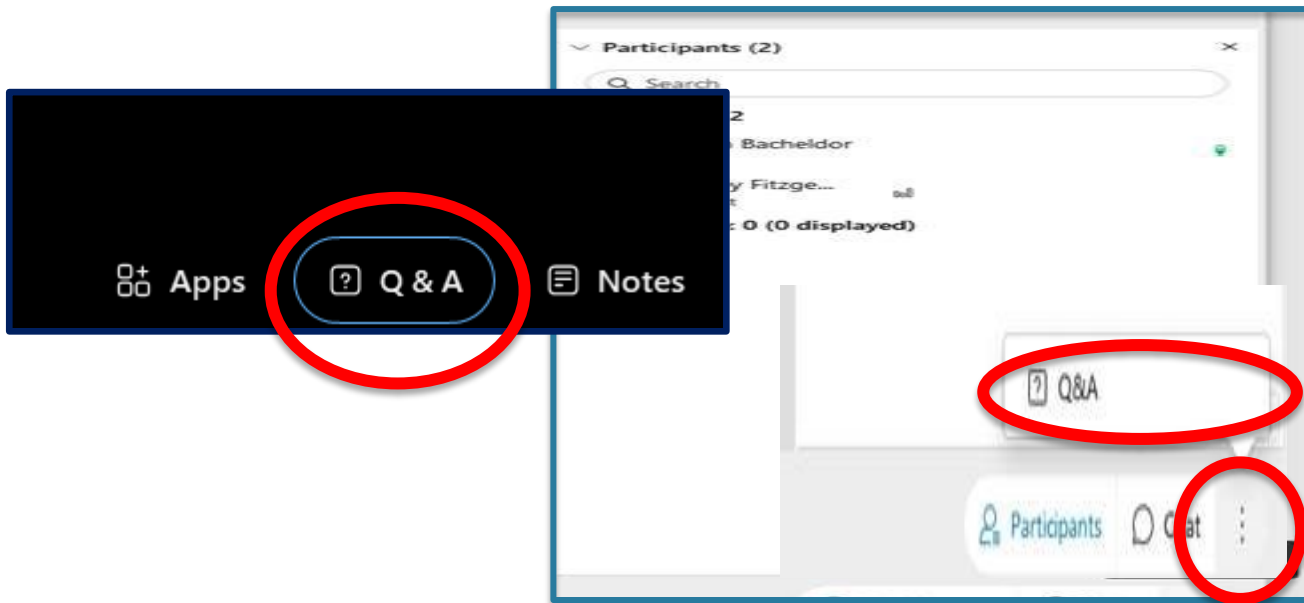
Log into the WebEx first: click [HERE](#)

Then, you may connect to audio via computer audio or via telephone audio

QUESTIONS

Questions can be submitted using the Q&A function on your WebEx control panel.


- Chat function is disabled, please use Q & A panel to submit questions.
- We will pause two times to take questions.



RECORDING AND MATERIALS

A recording of the webinar and any related materials will be available online on our Spring Training webpage. Please visit:

<https://info.nystateofhealth.ny.gov/SpringTraining>

2023 Spring Training		
September 27, 2023		
		
Session	Topic	Training Materials
1 April 19, 2023	Unwinding from Continuous Coverage Requirements in NY State of Health, Part 1 - An overview of the unwind process and timelines as well as a refresher on provisions that will be reinstated, such as documentation requirements	Presentation Video
2 April 26, 2023	Unwinding from Continuous Coverage Requirements in NY State of Health, Part 2 - An overview of the outreach and messaging that NY State of Health will be using during the unwind period as well as a refresher on tools available to Assistors and Assistor Oversight Managers through their respective dashboards	Presentation Video Assistor Tips for Document Review Unwind Resources for Assistors Unwind Email and Text Messages for Consumers
3 June 21, 2023	What's Coming in NY State of Health: Marketplace Facilitated Enrollers (MFEs), Renewals and Late Renewals, Child Health Plus Premium Payments, 12-Months Continuous Coverage in Essential Plan, Consumers 65+ and/or with Medicare, Income Verification for Non-Applying Consumers who do not provide Social Security Numbers, System Updates for Pregnant Minors, and Postpartum Coverage for Pregnant Consumers	Presentation Video
4 July 19, 2023	Privacy and Security – Providing a reminder and an update on the Privacy and Security rules and regulations by which all NY State of Health Assistors must comply	Presentation Video Identity Proofing Training Video Identity Proofing Slides Authorized Representative Training Video Authorized Representative Slides
5 September 27, 2023	Open Enrollment and Renewals	Presentation Video 2023 Income Levels for 2024 QHP Enrollment

YOUR FEEDBACK: OPEN ENROLLMENT AND RENEWALS



Webinar Statistics:

- Over 98% of respondents said the webinar increased their knowledge of the topic.
- Over 97% of respondents said that information from this webinar will help them be better prepared to help QHP eligible consumers through their renewal.

Here's what you said:

- “The trainings are amazing! The presenters are always very detailed when covering the material!”
- “The Webinars are engaging and easy to follow as usual. Please keep it up!”

TODAY'S WEBINAR



Director

Gabrielle Armenia Director, Child Health Plus and Marketplace Consumer Assistance Group

Presenters

Rachel Jeschke Supervisor, Plan Management, NY State of Health

Panelists

Joe Gagnon Assistant Director of Plan Management, NY State of Health

Maggie Middleton Director of Plan Management, NY State of Health

Sonia Sekhar Deputy Director, NY State of Health

- **Important Dates**
- **2024 Plan Line Up**
 - Qualified Health Plans
 - Essential Plan
 - Small Business Marketplace
 - Dental Plans
 - Resources and Tools

NY STATE OF HEALTH IS OPEN FOR BUSINESS!

- Individual and Small Business health and dental insurer options will continue to be robust in every county of the State.
- 2024 Open Enrollment period will run from November 16, 2023 – May 31, 2024
 - Consumers may continue to newly enroll in a QHP or change QHPs through May 31, 2024
 - This extended OEP is permitted under the marketplace's exceptional circumstance SEP authority due to the Public Health Emergency unwind.
- Our priority is to ensure that quality, affordable coverage is available.

OPEN ENROLLMENT – IMPORTANT DATES

Remember, 2023 Open Enrollment is available for all of 2023
Open Enrollment Timeframe Plan Year 2024
November 16, 2023 - May 31, 2024

When Enrollment is Completed	Coverage Begins
Between October 16 and November 15, 2023	December 1, 2023
Between November 16 and December 15, 2023	January 1, 2024
Between December 16, 2023, and January 15, 2024	February 1, 2024
Between January 16, 2024, and February 15, 2024	March 1, 2024
Between February 16, 2024, and March 15, 2024	April 1, 2024
Between March 16, 2024, and April 15, 2024	May 1, 2024
Between April 16, 2024, and May 15, 2024	June 1, 2024
Between May 16, 2024, and May 31, 2024	July 1, 2024

2024 QUALIFIED HEALTH PLANS

- Significantly expanded federal tax credits will remain available to New Yorkers who enroll in Qualified Health Plans (QHP) in 2024.
 - The majority of consumers who receive premium tax credits are not expected to see premium cost increases in 2024.
- The same twelve (12) health insurers will offer Qualified Health Plans (QHPs) in the individual market in 2024.
 - Highmark is expanding into Schoharie County for 2024
- The number of insurer options varies by county – from two (2) to seven (7).
- Most consumers have a choice of at least four (4) insurer options.
- Charts of insurers offering QHP by county are identified in the PDF attachments located at: <https://info.nystateofhealth.ny.gov/2024plans>

2024 QHP INSURERS INDIVIDUAL MARKET



Note: When counting - Highmark of Western NY/Highmark of Northeastern NY, Anthem BlueCross/BlueCross BlueShield, and Excellus/Univera are each counted as one.

STANDARD PRODUCT REFRESHER

- Every insurer must offer a Standard Product at each metal level and in every county of its Marketplace service area.
- Standard products must include the Essential Health Benefits, except pediatric dental, which is optional if otherwise available.
- Cost sharing (deductibles, copayments) are the same across insurers within a metal tier.
 - The Standard benefit Design Cost Sharing Description Chart shows all pre-set out of pocket costs for an individual within the plan year.
 - 2023 chart can be found [here](#)
 - 2024 chart can be found [here](#)

2024 QUALIFIED HEALTH PLANS, CONTINUED

STANDARD PRODUCTS IN 2024

<u>Metal Level</u>	<u>Deductible 2023</u>	<u>Deductible 2024</u>	<u>Max Out of Pocket 2023</u>	<u>Max Out of Pocket 2024</u>
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4750	\$5,900
Silver	\$1,750	\$2,100	\$9100	\$9,450
Silver (>200 - <250 FPL)	\$1,625	\$1,925	\$7250	\$7,550
Silver (>150 - <200 FPL)	\$250	\$275	\$2800	\$3,150
Silver (>100 - <150 FPL)	\$0	\$0	\$1000	\$1000
Bronze	\$4,700	\$4,600	\$8,700	\$9,450
Catastrophic	\$9,100	\$9,450	\$9100	\$9,450

REMINDERS FOR STANDARD PRODUCTS

- All Standard Bronze products will include three (3) visits subject to co-payments, but not subject to the deductible.
 - The three visits covered in Standard Bronze products can be either primary care OR specialist including mental health and substance use disorder visits.
- Standard Silver and Silver CSR (150-250% FPL) products will have:
 - Higher deductibles and maximum out-of-pocket limits compared to 2023.
 - The Standard Silver and Silver CSR plans allow one primary care or specialist visit before the deductible (PCP/Specialist copayment applies).
- Prescription drugs are covered before the deductible for Standard Gold and Silver products.
- Deductible levels affect most consumers, while few consumers reach their MOOP each year.
- Catastrophic products include three (3) primary care visits per calendar year that are not subject to the deductible.

NON-STANDARD PRODUCTS REFRESHER

- Ten (10) QHP insurers will offer non-standard products in 2024.
- Non-standard products are available in all counties.
 - Insurers will continue to offer up to two (2) non-standard products in each metal level
- Unlike standard products, non-standard products:
 - Do not have to be offered at all four metal levels.
 - Must be offered at a minimum of two metal levels of the insurer's choosing, and the number of non-standard Bronze products is limited.
- The most commonly offered non-standard benefits include Adult/Family Dental, Adult/Family Vision, Telemedicine, and Acupuncture.



SIDE BY SIDE COMPARISON

	Standard	Non-Standard
Offering	Offered by all insurers	Offered by most insurers
Provider Network	QHP Standard Network	May be the QHP Standard Network, Tiered or Limited Network
Covered Benefits	Essential Health Benefits (EHB)	EHB plus additional benefits (e.g., adult dental, adult vision, acupuncture)
Cost-sharing	Standard across all insurers	Varies from insurer to insurer

2024 QUALIFIED HEALTH PLANS, CONTINUED

NAMING FORMAT – INDIVIDUAL MARKET

Field Name	Values	Meaning
Product Name	To be assigned by Insurer	
Metal Tier	Bronze, Silver, Gold, Platinum, Child Only, Catastrophic	Identifies Metal Level and whether Child Only or Catastrophic Product
Standard/ Non-Standard	ST or NS	Identifies Standard (ST) or Non-Standard (NS) Product
Network Coverage	INN or OON	Identifies in-network coverage (INN) or out-of-network coverage (OON)
Network Name	To be assigned by the Insurer	Indicates the network name associated with each product
Dependent Age Coverage	Dep25, Dep29	Identifies the maximum age of covered dependents
Non-Standard Details	Adult Vision, Family Dental, Family Vision, Wellness, Other	Identifies additional covered benefits
Dental Coverage	Pediatric Dental, Adult/ Family Dental	Identifies type of dental coverage included, if any, in QHP

2024 ESSENTIAL PLAN

- Twelve (12) insurers will offer Essential Plans in 2024.
- The number of insurer options varies by county – from two (2) to seven (7).
 - MVP expanded into 8 new counties in May 2023 – Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Montgomery and St. Lawrence
- Most consumers have a choice of at least four (4) insurer options.
- Charts of insurers offering EP by county are identified in the PDF attachments located at: <https://info.nystateofhealth.ny.gov/2024plans>

2024 ESSENTIAL PLAN INSURERS



Note: When counting Insurers, Excellus/Univera is counted as one. Affinity by Molina Healthcare and Molina Healthcare are also counted as one.

ESSENTIAL PLAN REMINDERS

	Essential Plan 1	Essential Plan 2	Essential Plan 3 & 4
Income Eligibility	150%-200% FPL	138%-150% FPL	Up to 138% FPL
Premium	\$0	\$0	\$0
Deductible	\$0	\$0	\$0
Maximum Out-of-pocket	\$360	\$200	\$0
Vision and Dental Cost Sharing	Included with no additional cost and no co-pay for services	Included with no additional cost and no co-pay for services	Included with no additional cost and no co-pay for services
Additional Benefits	N/A	N/A	Additional benefits include non-emergency transportation, non-prescription drugs, orthotic services and orthotic footwear.

Marketplace Program Participation by Insurer, 2024

Insurer (Parent Company)	Medicaid	Child Health Plus (CHP)	Essential Plan (EP)	Qualified Health Plans (QHPs)	Small Business Marketplace (SHOP)	Total Number of Programs	Participates Across Programs (Medicaid, EP, CHP, QHP)
Amida Care*	1					1	
Anthem Blue Cross & Blue Shield HP, Anthem Blue Cross HP (formerly Empire)	1	1	1	1	1	5	X
CDPHP	1	1	1	1	1	5	X
EmblemHealth	1	1	1	1	1	5	X
Excellus BlueCross BlueShield/Univera	1	1	1	1	1	5	X
Fidelis Care	1	1	1	1		4	X
Healthfirst	1	1	1	1		4	X
Highmark (formerly HealthNow)	1	1	1	1		4	X
Independent Health	1	1	1	1		4	X
MetroPlus Health Plan	1	1	1	1		4	X
Molina Health Plan	1	1	1			3	
MVP Health Care	1	1	1	1	1	5	X
Oscar				1	1	2	
UnitedHealthcare	1	1	1	1	1	5	X
VNSNY Choice Select Health*	1					1	
Total Number of Insurers	14	12	12	12	7		11

*HIV/SNP only plan

2024 SMALL BUSINESS MARKETPLACE



- Seven (7) Insurers will offer coverage in the Small Business Marketplace (SBM).
- There are many insurers for employers to choose from through New York's SBM in 2024. Currently, these seven (7) insurers offer over 1,700 policies.
- The number of insurer options varies by county – from one(1) to six (6).
- Healthy NY will be offered in every county across the state in 2024:
 - EmblemHealth, MVP Health Care and Excellus/Univera will continue offering Healthy NY in 2024.
 - Small employers can benefit from both Healthy NY and federal small business tax credits.
- SBM “Direct Enrollment” option makes it easier for New York's small businesses to access the Federal Small Business Health Care Tax Credit.

2024 SMALL BUSINESS MARKETPLACE INSURERS

Anthem.  Anthem. 



Excellus 



oscar



Note: When counting Insurers, Empire BlueCross/Empire BlueCross BlueShield, and Excellus/Univera are each counted as one.

STAND ALONE DENTAL PLANS (SADPs)

2024 INDIVIDUAL STAND ALONE DENTAL PLANS

Anthem. 

Anthem.  

 DELTA DENTAL®

Excellus  

 Guardian®


Solstice

univera.
HEALTHCARE

2024 INDIVIDUAL STAND ALONE DENTAL PLANS, CONTINUED

- The permitted pediatric out of pocket maximum for 2024 has increased to \$400/\$800
- The actual MOOP is determined by the plan but cannot be more than \$400/\$800 for pediatric dental.



2024 INDIVIDUAL STAND ALONE DENTAL PLANS

DELTA DENTAL Delta Dental PPO Basic Plan for Families NS OON Family Dental Dep 25 WP

Monthly Premium	\$16 ⁷³	Metal	Low		
Medical Deductible	See Plan Brochure	Drug Deductible	See Plan Brochure	Combined Deductible	See Plan Brochure
Maximum Out of Pocket	See Plan Brochure	Out-of-Network Coverage	Yes	HSA Eligible	No

Design Delta Dental PPO is a coinsurance plan that shares your costs for covered dental services. After you meet your annual deductible, Delta Dental pays a percentage of your bill and you pay the rest. Simple! With this plan, you can visit any dentist, but you'll save the most with a Delta Dental PPO dentist. Why? Because our in-network dentists accept reduced fees for plan enrollees.

Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

- Pediatric Dental Care
- Adult Dental Care

Benefit	In Network	Description
Routine Dental Services (Adult)	50.00 deductible	X-rays and Fillings. \$1,000 plan year benefit maximum.
Basic Dental Care - Adult	0.00 deductible	Cleanings and Exams. \$1,000 plan year benefit maximum. TMJ services covered at 50% with separate \$300 lifetime maximum and 12 month waiting period.

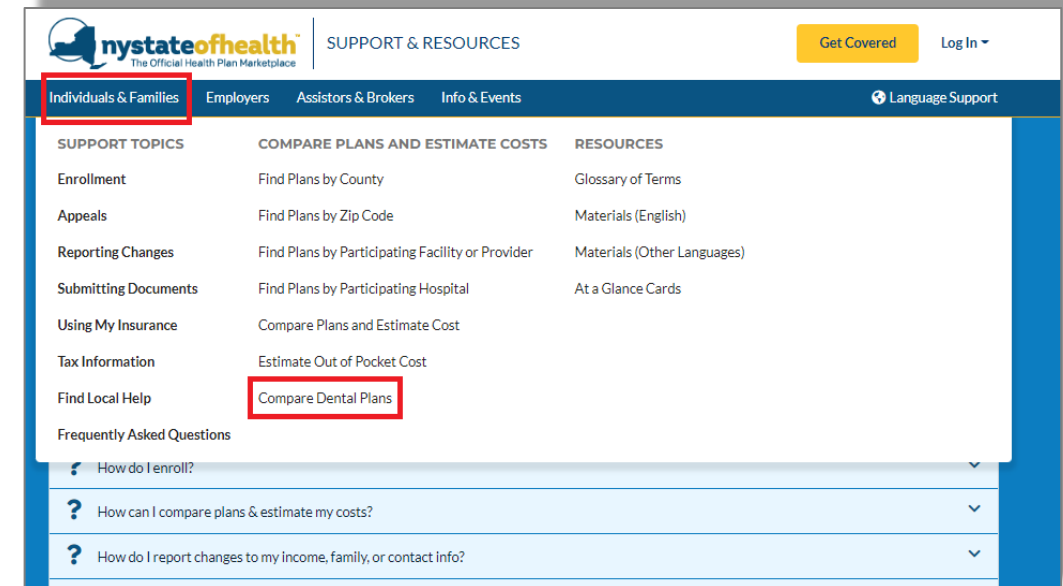
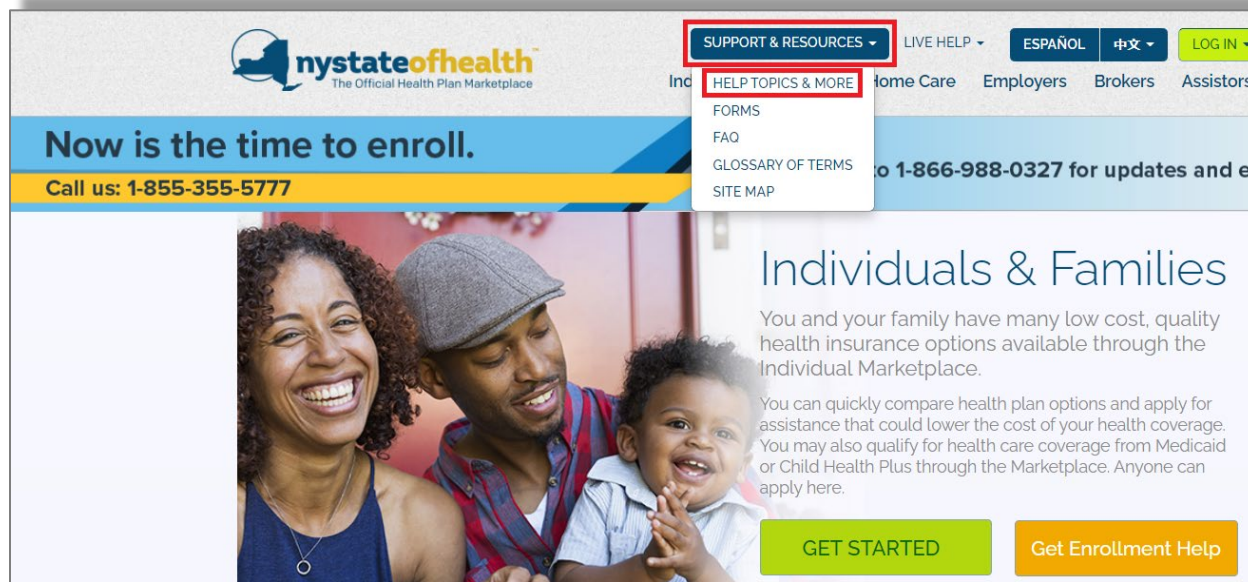
Plan Documents

Plain language display of basic vs major services

- When consumers sign up for a SADP, they get basic adult dental coverage upon enrollment.
- Under some SADPs, there may be a waiting period for a specific benefit.
 - Plan names listed will include “WP” if there is a waiting period associated with any covered dental services.

DENTAL PLAN COMPARISON TOOL

- The Dental Plan Comparison Tool helps to compare Pediatric Dental Plans, Family Dental Plans and Qualified Health Plans with Dental benefits that are offered in a specific county



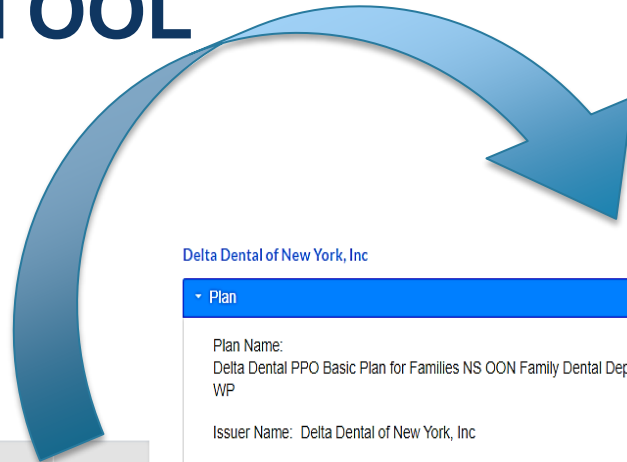
- The Dental Plan Comparison Tool can be found at www.info.nystateofhealth.ny.gov in the “Support & Resources” drop down or going directly to: <https://info.nystateofhealth.ny.gov/dental/dental-tool>

DENTAL PLAN COMPARISON TOOL

Dental Plan Type * Adult & Family Dental Plan |
 Person(s) Covered Family |
 Insurance Company - Any - |
 County (Family) Fulton

Out-of-Network Coverage ⓘ - Any - |
 Metal Level - Any - |
 HIOS Product Number - Any - |
 Dependent Age ⓘ - Any -

[Search](#) [Reset](#)



Dental Plan Type	Person(s) Covered	Insurance Company	Plan Name:	County	Premium ⓘ	Out-of-Network Coverage ⓘ	Metal Level	HIOS Product Number	Dependent Age	Deductible Adult Individual ⓘ	Annual Benefit Maximum ⓘ	Waiting Periods ⓘ	View Details	Compare Plans
Adult & Family Dental Plan	Family	Delta Dental of New York, Inc	Delta Dental PPO Basic Plan for Families NS OON Family Dental Dep 25 WP	Fulton	\$58.88	Y	Low	10345NY0010006	Age 25	\$50	\$1,000	12 mo waiting period for adult TMJ services	View Details	<input checked="" type="checkbox"/>
Adult & Family Dental Plan	Family	DentCare Delivery Systems Inc	NS, INN, DP, Family Dental, DEP 29, Healthplex Network	Fulton	\$75.70	N	Low	30798NY0010005	Age 29	N/A	None	Possible 12 month waiting period for prosthetic services (adults only)	View Details	<input type="checkbox"/>
Adult & Family Dental Plan	Family	Highmark Blue Shield of Northeastern New York	Blue Value Dental 1, NS, OON, Blue Marketplace, Dep25 Adult/Family Dental	Fulton	\$126.36	Y	Low	36346NY0490002	Age 25	\$50 Per Adult	\$750	None	View Details	<input checked="" type="checkbox"/>

Delta Dental of New York, Inc

Plan

Plan Name: Delta Dental PPO Basic Plan for Families NS OON Family Dental Dep 25 WP

Issuer Name: Delta Dental of New York, Inc

HIOS ID: 10345NY0010006

Annual Benefit Maximum: \$1,000

Plan Brochure Link: [View](#)

Out of Network Coverage: Y

- Dental Plan Type
- Plan Information
- FDP In Network Cost Sharing Adult Benefits
- FDP In Network Cost Sharing Adult Benefits
- FDP In Network Cost Sharing Pediatric Benefits
- FDP Out of Network Cost Sharing Adult Benefits
- FDP Additional Out of Network Cost Sharing Adult Benefits
- FDP Out of Network Cost Sharing Pediatric Benefits
- FDP Network Information (Family Dental)

Premium: \$58.88

Highmark Blue Shield of Northeastern New York

Plan

Plan Name: Blue Value Dental 1, NS, OON, Blue Marketplace, Dep25 Adult/Family Dental

Issuer Name: Highmark Blue Shield of Northeastern New York

HIOS ID: 36346NY0490002

Annual Benefit Maximum: \$750

Plan Brochure Link: [View](#)

Out of Network Coverage: Y

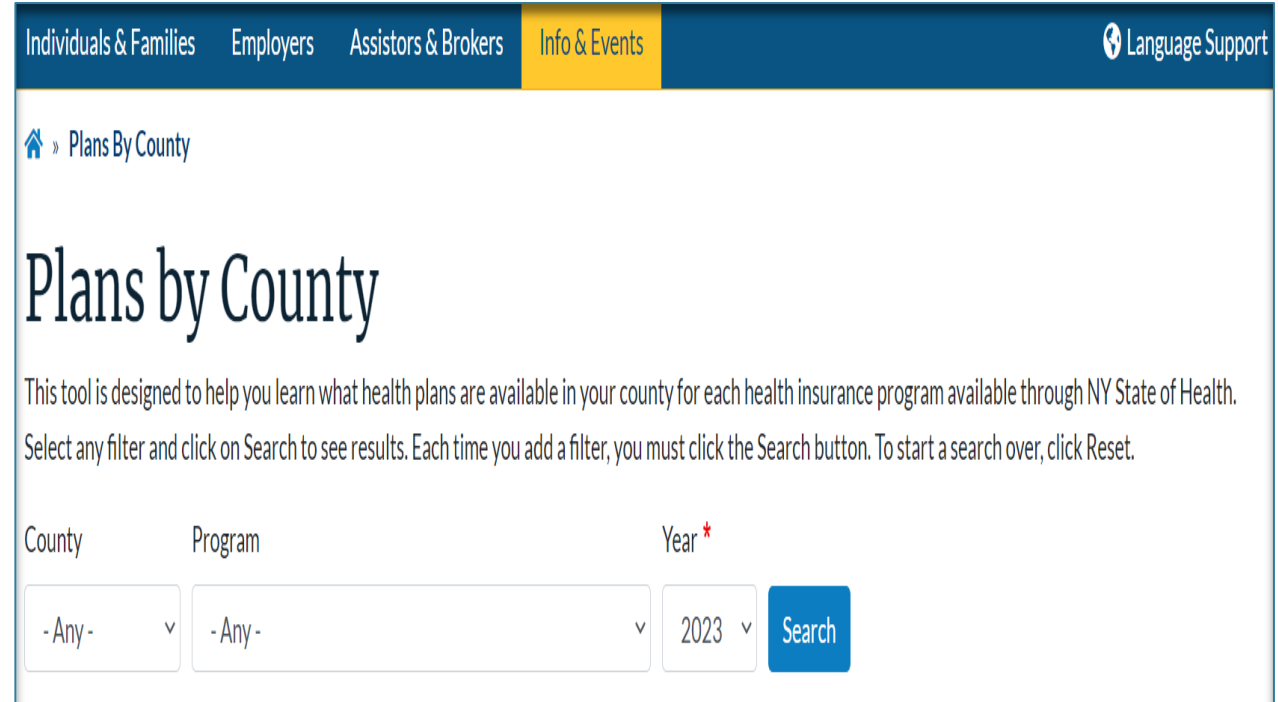
- Dental Plan Type
- Plan Information
- FDP In Network Cost Sharing Adult Benefits
- FDP In Network Cost Sharing Adult Benefits
- FDP In Network Cost Sharing Pediatric Benefits
- FDP Out of Network Cost Sharing Adult Benefits
- FDP Additional Out of Network Cost Sharing Adult Benefits
- FDP Out of Network Cost Sharing Pediatric Benefits
- FDP Network Information (Family Dental)

Premium: \$126.36

OTHER RESOURCES AND TOOLS

PLANS BY COUNTY SEARCH TOOL

- New tool provides a way to search which health plans are available in which program for each county in NYS.
- Tool can be found here:
<https://info.nystateofhealth.ny.gov/plans-by-county>
- Or by using info.nystateofhealth.ny.gov > Individuals & Family > Find Plans by County



The screenshot shows the 'Plans by County' search tool interface. At the top, there is a navigation bar with tabs for 'Individuals & Families', 'Employers', 'Assistors & Brokers', and 'Info & Events' (which is highlighted in yellow). A 'Language Support' icon is located on the right side of the navigation bar. Below the navigation bar, there is a breadcrumb trail: 'Home » Plans By County'. The main heading is 'Plans by County'. Below the heading, there is a descriptive paragraph: 'This tool is designed to help you learn what health plans are available in your county for each health insurance program available through NY State of Health. Select any filter and click on Search to see results. Each time you add a filter, you must click the Search button. To start a search over, click Reset.' Below the text, there are three dropdown menus: 'County' (set to '- Any -'), 'Program' (set to '- Any -'), and 'Year *' (set to '2023'). To the right of these dropdowns is a blue 'Search' button.

PLANS BY COUNTY SEARCH TOOL



Plans by County

This tool is designed to help you learn what health plans are available in your county for each health insurance program available through NY State of Health. Select any filter and click on Search to see results. Each time you add a filter, you must click the Search button. To start a search over, click Reset.

County Program Year *

Albany Essential Plan 2023 Search Reset

Program	Plan Name	County	Year
Essential Plan	CDPHP	Albany	2023
Essential Plan	Fidelis Care	Albany	2023
Essential Plan	MVP Health Care	Albany	2023
Essential Plan	UnitedHealthcare Community Plan	Albany	2023

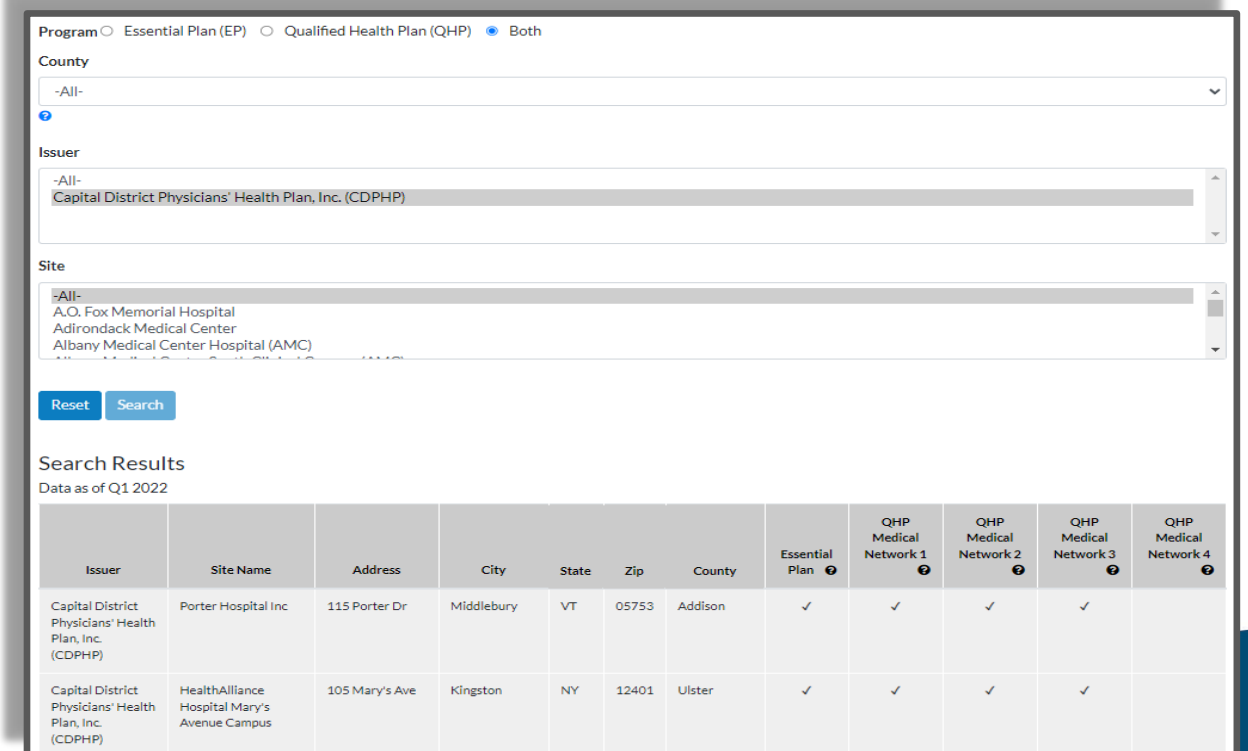
To learn more about the Essential Plan, [click here](#).

HOSPITAL PARTICIPATION SEARCH TOOL

- The Hospital Participation Search Tool can be found here: <https://info.nystateofhealth.ny.gov/hospital-participation>
- This tool is designed to help you find participating hospitals in an insurer's network in the Essential Plan and Qualified Health Plan programs. You can search by Insurer or by Hospital.



The screenshot shows the website's navigation menu. The 'Individuals & Families' tab is highlighted with a red box. Under this tab, the 'Find Plans by Participating Facility or Provider' option is also highlighted with a red box.

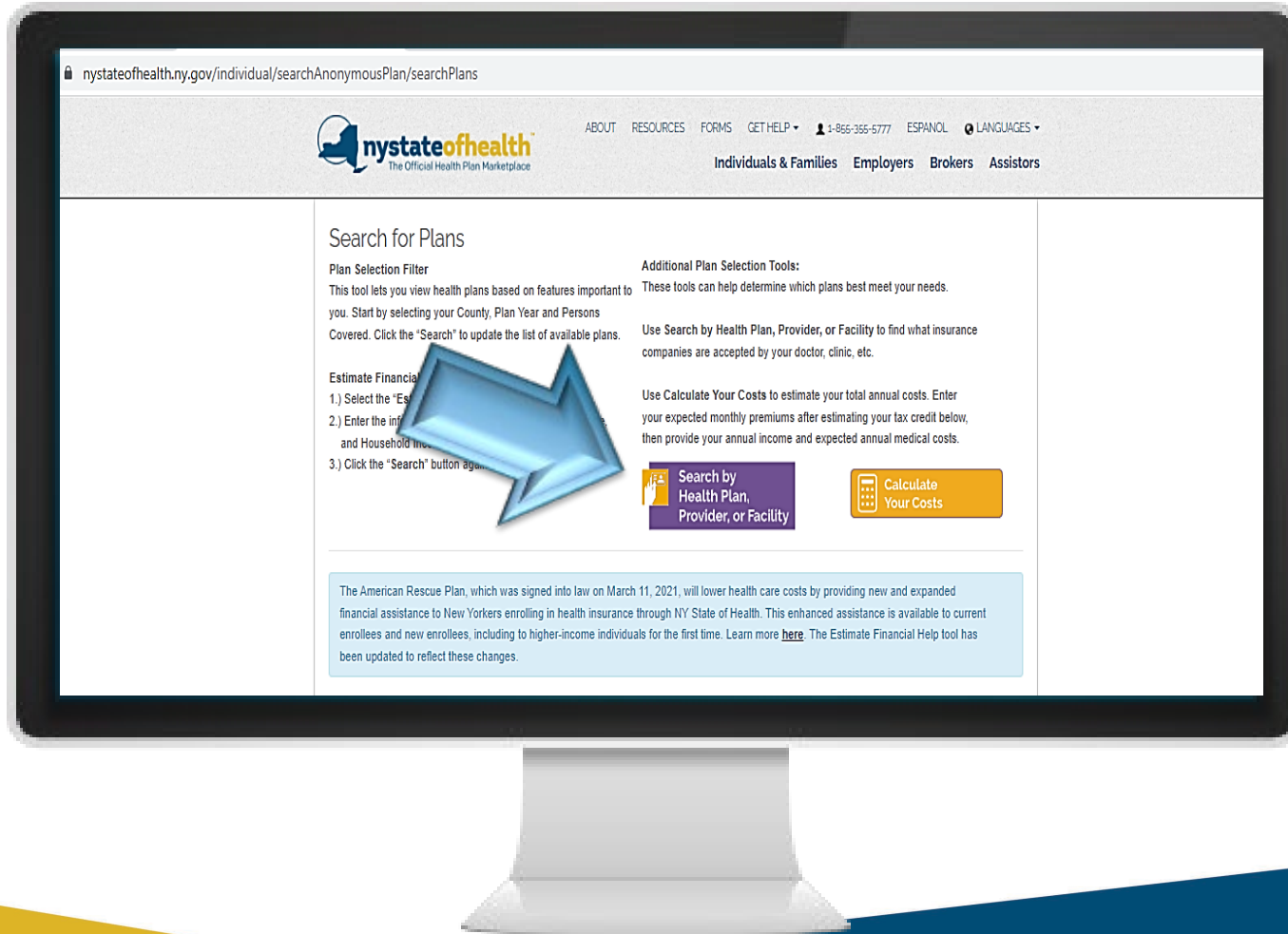


The screenshot shows the search tool interface. The 'Program' is set to 'Both'. The 'County' dropdown is set to '-All-'. The 'Issuer' dropdown is set to 'Capital District Physicians' Health Plan, Inc. (CDPHP)'. The 'Site' dropdown is set to '-All-'. The 'Search Results' table is displayed below.

Issuer	Site Name	Address	City	State	Zip	County	Essential Plan	QHP Medical Network 1	QHP Medical Network 2	QHP Medical Network 3	QHP Medical Network 4
Capital District Physicians' Health Plan, Inc. (CDPHP)	Porter Hospital Inc	115 Porter Dr	Middlebury	VT	05753	Addison	✓	✓	✓	✓	
Capital District Physicians' Health Plan, Inc. (CDPHP)	HealthAlliance Hospital Mary's Avenue Campus	105 Mary's Ave	Kingston	NY	12401	Ulster	✓	✓	✓	✓	



NYS PROVIDER & HEALTH PLAN LOOK-UP TOOL



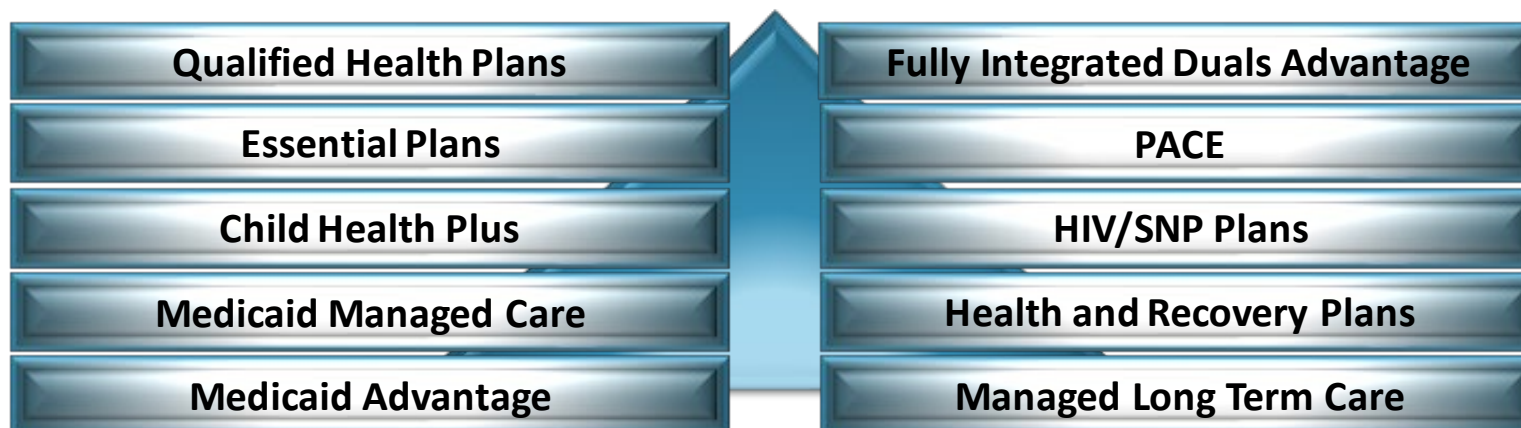
- How to access the NYS Provider & Health Plan Look-Up Tool:
 - <https://pndslookup.health.ny.gov>
 - NYSOH Website
- The telehealth icon will appear in the search results





NYS PROVIDER & HEALTH PLAN LOOK-UP TOOL, CONTINUED

- Networks can change throughout the year. It is important to check the NYS Provider & Health Plan Look-Up tool to verify providers and facilities and their participation with plans.
- This is an online tool to research provider networks and health plans.
 - Search by provider, including doctors and hospitals to see which health plans they participate in.
 - Search by health plan to see a list of providers and/or facilities that participate with that plan.
 - Search by facility to find a health plan.
- The NYS Provider & Health Plan Look-Up currently includes:



The tool is updated approximately every 30 days using data submitted by the health plans.



NYSOH ANONYMOUS PLAN SEARCH TOOL

2024 PLAN OPTIONS NOW AVAILABLE TO VIEW

Now is the time to enroll.
Call us: 1-855-355-5777

Individuals & Families

You and your family have many 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.

[GET STARTED](#) [Get Enrollment Help](#)

[Compare Plans and Estimate Cost](#) [Search by Health Plan, Provider, or Facility](#)

[Chat Now](#)

Individuals & Families

Shop here to see what health insurance options are available to you and your family in the Individual Marketplace. You can quickly compare health plan options and apply for assistance that could lower the cost of health coverage. Individuals and families may also qualify for free or low-cost coverage from Medicaid, Child Health Plus, or the Essential Plan through the Marketplace. Anyone who needs health coverage can apply.

Get Started

Returning Users
[CLICK HERE TO LOGIN](#)
With your NYS GOV.ID.

New Users
[CLICK HERE TO REGISTER](#)
Create a NYS GOV.ID.

Compare Plans and Estimate Cost

Preview before applying.

Enter Zip Code

I'm not a robot

[Get Started](#)

NYSOH ANONYMOUS PLAN SEARCH TOOL AND ESTIMATING FINANCIAL ASSISTANCE

How to use the tool:

Use the Anonymous Plan Search tool to determine the consumer's estimated premium after tax credits.

<https://nystateofhealth.ny.gov/individual>

Filter Options

County * Fulton	Plan Year 2023	Persons Covered * --Select--	Overall Quality Rating --All--	Coverage Type --All--
Metal Level --All--	Standard/Non-Standard --All-- Standard Non-Standard	Insurance Company --All--	HIOS Plan ID --All--	<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network

Estimate Financial Help

Reset All Search

Standard Plans cover the same 10 essential health benefits and have the same out-of-pocket costs. The difference between "standard plans" offered by different companies is the provider network, drug formulary and premium.

Non-Standard Plans sometimes cover extra benefits like dental and vision care for adults.

Estimate Financial Help

County: Fulton

Number of Members in Household: 2

Enter number of adults needing coverage: 2

Children under Age 19: 0

Are there any dependents ages 26 to 29 applying for coverage? Yes No

Total Household Income per Year: \$ 55000

Calculate Reset

NYSOH ANONYMOUS PLAN SEARCH TOOL AND ESTIMATING FINANCIAL ASSISTANCE, CONTINUED

Filter Options



County * Fulton	Plan Year 2023	Persons Covered * INDIVIDUAL	Overall Quality Rating --All--	Coverage Type --All--
Metal Level --All--	Standard/Non-Standard --All--	Insurance Company --All--	HIOS Plan ID --All--	<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network

Estimated Financial Help

Estimate Financial Help 777.0 Reset All **Search**

Search plans for **2023**

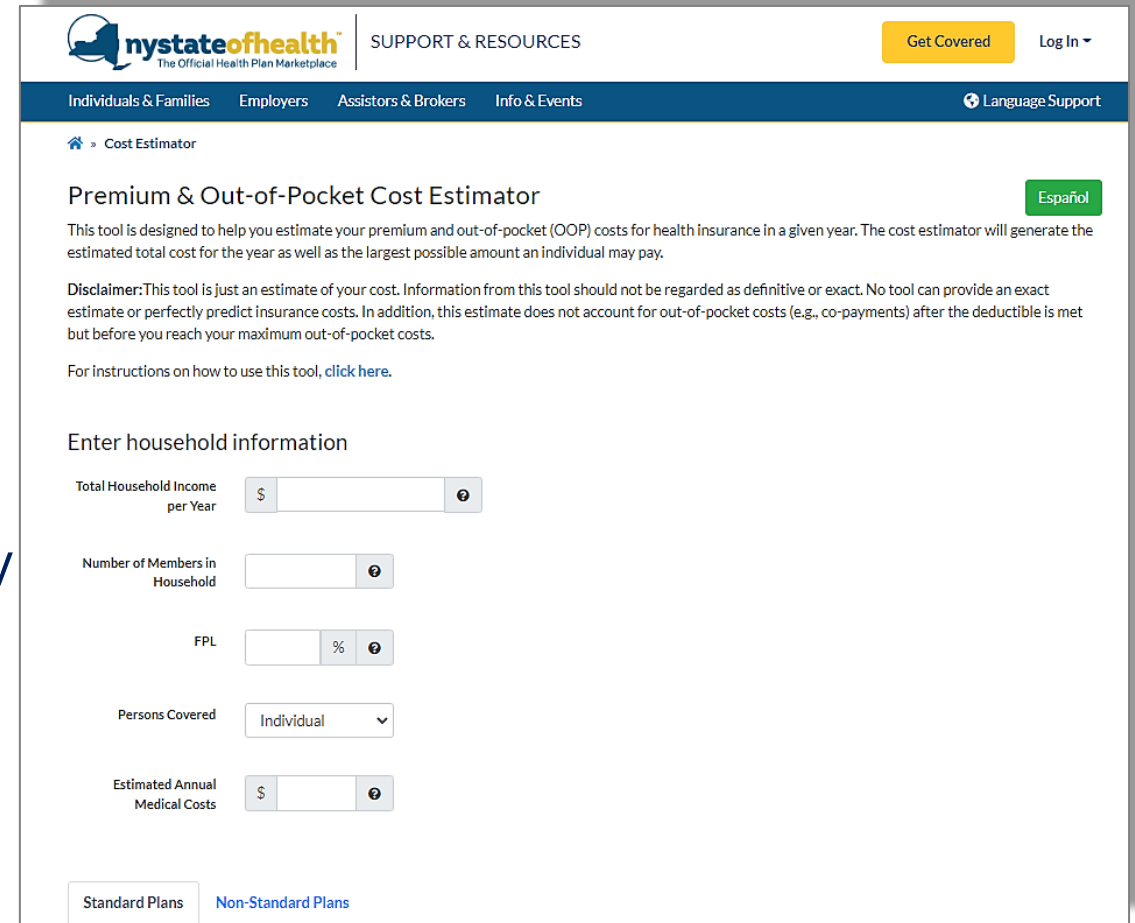
Compare Plans Reset Compare Plans Page 1 of 7

	Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Detail
<input type="checkbox"/>	 Not Rated	Fidelis Care Bronze, Bronze, ST, INN, Fidelis Care HBX Network, Pediatric Dental, Dep25, Free Telemedicine	Bronze	Medical Plus Child Dental	Fulton	Individual	\$405.60	\$0.00	View Details
<input type="checkbox"/>	 Not Rated	Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Pediatric Dental, Dep25, Free Telemedicine	Bronze	Medical Plus Child Dental	Fulton	Individual	\$409.62	\$0.00	View Details

Plans display with tax credit deducted

QHP OUT-OF-POCKET COST ESTIMATOR

- Compares estimated consumer premium and out-of-pocket costs in different standard and non-standard plans.
- Consumers input household information and estimated annual medical costs.
- Generates the estimated total cost for the year as well as the largest possible amount an individual may pay.
- The QHP Out-of Pocket Cost Estimator can be found here: <https://info.nystateofhealth.ny.gov/cost-estimator>
- **Disclaimer:** No tool can provide an exact estimate or perfectly predict costs.



The screenshot shows the 'Premium & Out-of-Pocket Cost Estimator' tool interface. At the top, there is a navigation bar with the 'nystateofhealth' logo, 'SUPPORT & RESOURCES', and buttons for 'Get Covered' and 'Log In'. Below this is a secondary navigation bar with links for 'Individuals & Families', 'Employers', 'Assistors & Brokers', 'Info & Events', and 'Language Support'. The main content area is titled 'Cost Estimator' and includes a 'Premium & Out-of-Pocket Cost Estimator' heading with an 'Español' button. A descriptive paragraph explains the tool's purpose. A disclaimer states that the tool provides an estimate and is not definitive. A link for instructions is provided. The 'Enter household information' section contains five input fields: 'Total Household Income per Year' (with a dollar sign and a help icon), 'Number of Members in Household', 'FPL' (with a percentage sign and a help icon), 'Persons Covered' (a dropdown menu currently set to 'Individual'), and 'Estimated Annual Medical Costs' (with a dollar sign and a help icon). At the bottom, there are two tabs: 'Standard Plans' and 'Non-Standard Plans'.

QUESTIONS?

2024 QHP and EP Plan Line Up

- Qualified Health Plans
- Essential Plan
- Small Business Marketplace
- Dental Plans
- Resources and Tools



EMAIL CONTACTS



All Assistors

- If you have general Assistor training questions, or questions about this specific training, please send them to: Eligibility.Training.Support@health.ny.gov.
- If you have a case specific question that you have already discussed with your supervisor or program manager, the issue should be submitted on an encrypted Account Review Spreadsheet to: Assistor.Cases@health.ny.gov.
- If you need help with your Assistor account or Oversight Manager account, or if your agency needs to report staff changes, please send an email to: Assistor.Admin@health.ny.gov.


Navigators Only

- When Navigator Agencies are submitting contract documents (vouchers, annual packet documents, consumer story submissions, site schedules, etc.) and related questions to the New York State Department of Health, please send them to: Navigator.Admin@health.ny.gov.
 - CC your Navigator Contract Manager
- When Navigator Agencies are submitting media approval requests, and educational and marketing material approval requests to the New York State Department of Health, please send them to: Navigator.Media@health.ny.gov.
 - CC your Navigator Contract Manager

RECERTIFICATION PROCESS

- All Assistors and Assistor Oversight Managers (AOMs) who are registered or completed the online Assistor Certification training by 10/31/2023 will be required to view the recertification webinars.
- Keep track of the date you watched the live webinar or the recording.
- Mid-November, supervisors will be emailed a Recertification Report or spreadsheet and must attest to the accuracy of each date the Assistor said they viewed the webinar.
- The webinars that are required for 2023 will be posted at:

<https://info.nystateofhealth.ny.gov/SpringTraining2023>

2023 Spring Training September 27, 2023		
		
Session	Topic	Training Materials
1 April 19, 2023	Unwinding from Continuous Coverage Requirements In NY State of Health, Part 1 - An overview of the unwind process and timelines as well as a refresher on provisions that will be reinstated, such as documentation requirements	Presentation Video
2 April 26, 2023	Unwinding from Continuous Coverage Requirements In NY State of Health, Part 2 - An overview of the outreach and messaging that NY State of Health will be using during the unwind period as well as a refresher on tools available to Assistors and Assistor Oversight Managers through their respective dashboards	Presentation Video Assistor Tips for Document Review Unwind Resources for Assistors Unwind Email and Text Messages for Consumers
3 June 23, 2023	What's Coming In NY State of Health Marketplace Facilitated Enrollers (MFEs), Renewals and Late Renewals, Child Health Plus Premium Payments, 12-Months Continuous Coverage In Essential Plan, Consumers 65+ and/or with Medicare, Income Verification for Non-Applying Consumers who do not provide Social Security Numbers, System Updates for Pregnant Minors, and Postpartum Coverage for Pregnant Consumers	Presentation Video
4 July 19, 2023	Privacy and Security - Providing a reminder and an update on the Privacy and Security rules and regulations by which all NY State of Health Assistors must comply	Presentation Video Identity Proofing Training Video Identity Proofing Slides Authorized Representative Training Video Authorized Representative Slides
5 September 27, 2023	Open Enrollment and Renewals	Presentation Video 2023 Income Levels for 2024 QHP Enrollment

ASSISTOR SUPERVISOR TRAINING

- In addition to the recertification requirements for all Assistors, every individual who has been designated a primary contact at an assistor agency will need to view and attest to watching the supervisory training webinar.
- We will share the link to the training when we send out the recertification information to agencies.
- We will collect the date in which supervisors watched this webinar along with a signed Assistor Agency Agreement during our annual review of Recertification information for your assistors.

Individuals & Families Employers Assistors & Brokers Info & Events

Home » News & Events » Assistor Agency Supervisor Training

Assistor Agency Supervisor Training

September 30, 2021

The New York State Department of Health has posted a training for assistor agency supervisors. The goal of this training is to provide a broad overview of the responsibilities of a primary contact or supervisor of an assistor agency and provide resources for managing groups of assistors.

The Assistor Agency Supervisor Training includes the following topics:


- Assistor Certification Training, Registration, and Recertification
- Dashboard Management and the AOM Role
- Contact Information and Staff Changes
- Monitoring and Reports
- Outreach, Customer Service, and Additional Resources

You may view the recording of this training at the following link:
<https://meetny.webex.com/meetny/ldr.php?RCID=1455c422bcc955981390d6285c3e64e3>

If you have any questions regarding this training, please email Assistor.Admin@health.ny.gov.

News Type
Webinars

Attachments

Attachment	Size
 Assistor Agency Supervisor Training Presentation.pdf	731.46 KB

THANK YOU FOR JOINING US!

- Please complete the survey:
 - Evaluation of Webinar: 2024 QHP and EP Plan Line UP
- As always, watch for the video and materials to be posted to:
<http://info.nystateofhealth.ny.gov/SpringTraining>.

