

MAKING RENEWAL EASIER, FASTER - A CHECKLIST FOR ASSISTORS

This tool is designed to be a quick reference for assistors. You can review the checklist below with consumers to be sure they understand what they need to do to ensure a smooth renewal process.

1. PROMOTE AUTO RENEWAL: LET NY STATE OF HEALTH CHECK DATABASES

Checking databases is always part of the application and renewal process. Please let consumers know that giving NY State of Health permission to automatically check databases – like the IRS and Social Security - will make renewal easier, faster and less work for them. Consumers can go into their NY State of Health on-line account and - in the **TERMS, RIGHTS AND RESPONSIBILITIES** - check **AGREE** in the Renewal of Coverage section. Or, consumers can call NY State of Health and the Marketplace will help them update their selection. Consumers can give this permission for up to a 5 year period. They can select a shorter time period if they choose. Permissions can be changed at any time.

Understandably, confidentiality is a concern for many consumers. Please assure them that by giving NY State of Health the authority to renew them automatically, their information **WILL NOT BE USED FOR ANY OTHER PURPOSE** than to determine their eligibility for health insurance.

Renewal of coverage

To make it easier to determine my eligibility for help paying for health coverage in future years, I agree to allow NY State of Health to use income data, including information from tax returns, for the next 5 years (the maximum number of years allowed). NY State of Health will let me change my selection or opt out at any time.

Agree Disagree

Please select an answer

Agree Disagree

I give permission for my eligibility for help paying for health insurance to be renewed for a period of:

- 5 years (the maximum number of years allowed), or for a shorter number of years
- 4 years
- 3 years
- 2 years
- 1 year
- Don't use tax data to automatically renew my eligibility for help paying for health coverage. I understand that NY State of Health will need to access tax data when I renew on my own. (Selecting this option may impact your ability to get help paying for health coverage at renewal.)



2. FILE TAX RETURNS

Please remind consumers who receive tax credits to help pay for their health insurance that they must file their taxes every year because it is a requirement for on-going tax credit eligibility. Further, the amount of tax credit they receive is based upon information in their tax returns. If their taxes aren't complete, they could be missing out on tax credits. If consumers have any questions about their taxes, they should contact the IRS at www.irs.gov or a tax preparer.

3. WATCH FOR AN IMPORTANT EMAIL OR NOTICE BY MAIL

Consumers who are enrolled in any Marketplace program – Medicaid, Child Health Plus, Essential Plan and Qualified Health Plans – whose coverage ends December 31, 2016 will receive a renewal notice during October 2016. Depending on the preference that they selected when they enrolled last year, this notice will be sent by mail or an email asking them to view the notice in their on-line account. Encourage consumers to read this notice carefully because it will tell consumers what they need to do to renew their coverage for 2017. Also encourage consumers to use the renewal period as the time to review the information in their accounts – income and household information - to make sure it is current.

Consumers will either be automatically renewed through data sources, partially auto-renewed which will require a health plan selection or will need to manually renew which means they will need to update their application between November 16 and December 15, 2016 for January 1, 2017 coverage.

Auto-renewal notices will let consumers know:

- What health insurance program(s) they qualify for
- An estimate of what they will pay for coverage

Partial auto-renewal and Manual renewal notices will let consumers know:

- What action they must take to renew their coverage

If the consumer does not agree with the determination, they can update their account between November 16 and December 15, 2017 for January 1, 2017 coverage.

Remember: consumers must renew by December 15th for January 1, 2017 coverage.

4. GET HELP IN THEIR OWN LANGUAGE

NY State of Health is equipped to help consumers in any language. If a consumer needs assistance in a language that you do not speak, you can use the new Language Identification Tool to help a consumer point to the language that is best for them. You can help connect them with the NY State of Health Customer Service Center (1-855-355-5777) which can assist consumers in all languages through staff and translation service.

Below are copies of the renewal and open enrollment fliers NY State of Health has and will send to consumers. Please convey consistent messages to the consumers you work with.



WHY YOU'RE GETTING THIS

Because it is almost time to renew your health insurance coverage for next year, 2017. Take steps now and avoid a gap in your coverage.

WHAT YOU SHOULD DO

TELL US WHAT HAS CHANGED IN YOUR LIFE.

- Your income?
- The size of your family?
- Where you live?

Changes like these may let you buy different health insurance plans or even sign up for cost-free insurance next year. And, the more up-to-date your information is, the less you'll have to do to renew your insurance.

By **September 15th**, go to nystateofhealth.ny.gov/individual and login to your account to update your information or call us at 1-855-355-5777 and we will do it for you.

HELP US HELP YOU!

Help us make renewing your coverage easier than ever. Go into your NY State of Health on-line application and at the end — in the “Terms, Rights & Responsibilities” section — mark the “yes” box next to the question asking you to allow us to renew your coverage *automatically*. Or call us and we will do it for you. If we need any more information, we'll let you know. **Know that we will never share your information with others or use it for any purpose except to renew your health insurance.**

WATCH THE MAIL.

In **October 2016**, you will receive a Renewal Notice by mail or an email telling you to read the Notice online. It will explain:

- What health insurance program you qualify for in 2017.
- What you will likely pay for coverage in 2017.
- What action you should take, if any, to renew your coverage for next year. It is important that you take these actions to avoid any gap in coverage.

DON'T FORGET ABOUT YOUR TAX RETURNS.

Remember, we can't offer you help paying for a Qualified Health Plan in 2017, even if you qualify, if you have not filed your tax return for 2015.

- If you've already filed your 2015 Federal Income Tax Return, great!
- If you asked for more time to file your 2015 taxes but didn't file them yet, do it now.
- If you haven't taken steps to file or extend your 2015 taxes, or for any other questions, contact a tax preparer or get free tax help at www.irs.gov.

HELP IS AVAILABLE IN YOUR OWN LANGUAGE.

- Call the NY State of Health Customer Service Center at 1-855-355-5777.
- Or visit a certified in-person assistor. To find an assistor, call us or visit info.nystateofhealth.ny.gov/findassistor to search on-line.



POR QUÉ LE ENVIAMOS ESTE MENSAJE

Porque ya casi es tiempo de renovar su cobertura de seguro de salud para el próximo año 2017. Tome las medidas ahora y evite una interrupción en su cobertura.

LO QUE DEBE HACER

CUÉNTENOS SI HA HABIDO CAMBIOS EN SU VIDA.

- ¿En sus ingresos?
- ¿En el tamaño de su familia?
- ¿En el lugar donde vive?

Este tipo de cambios podría permitirle adquirir planes de seguro de salud diferentes o incluso inscribirse en un plan de seguro gratuito para el próximo año. Además, mientras más actualizada esté su información, menos tendrá que hacer para renovar su seguro.

Antes del **15 de septiembre**, visite nystateofhealth.ny.gov/individual e ingrese en su cuenta para actualizar su información o llámenos al 1-855-355-5777 y nosotros la actualizaremos por usted.

¡PERMÍTANOS AYUDARLE!

Ayúdenos a renovar su cobertura de una manera más fácil. Ingrese en su solicitud en línea de NY State of Health y al final, en la sección de "Términos, derechos y responsabilidades", marque la casilla "sí" donde nos autoriza a renovar su cobertura *automáticamente*. También puede llamarnos y lo haremos por usted. Le informaremos si necesitamos más información. **Tenga en cuenta que nunca compartiremos su información con otras personas ni la usaremos para ningún propósito que no sea la renovación de su seguro de salud.**

ESTÉ ATENTO AL CORREO.

En **octubre del 2016** recibirá un Aviso de renovación por correo o por correo electrónico donde le indica que debe leer el Aviso en línea. En ese aviso encontrará información sobre:

- El programa de seguro médico para el que usted califica en el año 2017.
- Cuánto es probable que pague por la cobertura en 2017.
- Lo que debe hacer, si es que necesita hacer algo, para renovar su cobertura del próximo año. Es importante que se tome estas medidas para evitar cualquier interrupción (accent on o) en la cobertura.

NO OLVIDE ENVIAR SUS DECLARACIONES DE IMPUESTOS.

Recuerde, si no presenta su declaración de impuestos del 2015, no podemos ofrecerle ayuda para un plan de salud calificado en 2017, incluso si califica.

- Si ya presentó su declaración de impuestos federales sobre ingresos del 2015, ¡excelente!
- Si pidió una prórroga para presentar su declaración de impuestos del 2015, pero aún no la ha presentado, hágalo ahora.
- Si no ha tomado ninguna medida para presentar su declaración de impuestos del 2015 ni ha pedido una prórroga, o si tiene alguna otra inquietud, comuníquese con un especialista en impuestos u obtenga ayuda fiscal gratuita en www.irs.gov.

PUEDA OBTENER AYUDA EN SU PROPIO IDIOMA.

- Comuníquese con el Centro de Servicio al Cliente de NY State of Health llamando al 1-855-355-5777.
- O bien, visite a un asistente certificado en persona. Para encontrar a un asistente, llámenos o visite info.nystateofhealth.ny.gov/findassistor para buscar en línea.



A REMINDER... ABOUT RENEWING YOUR HEALTH INSURANCE

ACT NOW TO RENEW YOUR HEALTH PLAN FOR 2017.

Recently, you received a notice from NY State of Health about what actions you need to take, if any, to renew your health plan for 2017. It is important that you take these actions to avoid any gap in coverage.

1. TELL US...WHAT'S NEW IN YOUR LIFE?

Did your income, family size or address change? Tell us at nystateofhealth.ny.gov or **1-855-355-5777**. It could make a big difference in what insurance you can buy or how much you'll pay, if anything.

2. DECIDE...TO KEEP THE HEALTH PLAN YOU HAVE NOW OR CHANGE PLANS.

If you decide to change plans for 2017, visit nystateofhealth.ny.gov to see your choices and pick a new plan.

3. MAKE THESE CHANGES...BY DEC 15.

This is the only way you can be sure that your coverage will continue, without any gaps, right through the New Year — 2017.

ONE MORE THING!

HELP IS AVAILABLE IN YOUR OWN LANGUAGE.

- Call the NY State of Health Customer Service Center at **1-855-355-5777**.
- Or visit a certified in-person assistor. To find an assistor, call us or [click here](#) to search on-line.



NEED TO DO

GOOD NEWS FROM NY STATE OF HEALTH... YOU'RE ELIGIBLE FOR THE ESSENTIAL PLAN!

The Essential Plan has great coverage, a monthly cost of \$20 or less and lots of health plans to choose from.

You took the first step toward getting health coverage for 2017.

HERE'S WHAT YOU NEED TO DO NEXT

Come back today and select your health plan for 2017.

View your health plan choices [here](#).

SIGN UP

- nystateofhealth.ny.gov
- 1-855-355-5777 or TTY: 1-800-662-1220
- Visit an in-person assistor. Find one [here](#).



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RECORDATORIO... SOBRE LA RENOVACIÓN DE SU SEGURO MÉDICO

RENUEVE AHORA SU PLAN DE SALUD PARA EL AÑO 2017.

Recientemente ha recibido una notificación del NY State of Health sobre las medidas que debe tomar, si corresponde, para renovar su plan de salud para el año 2017. Es importante que tome estas medidas para evitar cualquier interrupción de la cobertura.

1. DÍGANOS...¿QUÉ NOVEDADES HAY EN SU VIDA?

¿Cambió su ingreso, el tamaño de su familia o su domicilio? Comuníquelo a nystateofhealth.ny.gov o al **1-855-355-5777**. Podría haber una gran diferencia en el seguro que puede adquirir o en lo que pagará, si corresponde.

2. DECIDA...SI DESEA MANTENER EL PLAN DE SALUD QUE TIENE AHORA O SI DESEA CAMBIAR DE PLAN.

Si decide cambiar de plan para el año 2017, visite nystateofhealth.ny.gov para ver las opciones y elegir un nuevo plan.

3. REALICE ESTOS CAMBIOS...ANTES DEL 15 DE DICIEMBRE.

Esta es la única forma por la que puede estar seguro de que su cobertura continuará, sin interrupciones, hasta el año nuevo: 2017.

¡ALGO MÁS!

HAY AYUDA DISPONIBLE EN SU PROPIO IDIOMA.

- Llame al Servicio de Atención al Cliente del NY State of Health al **1-855-355-5777**.
- O visite a un asistente certificado en persona. Para encontrar uno, llámenos o [haga clic aquí](#) para buscarlo en línea.



LO QUE DEBE HACER

¡TENEMOS BUENAS NOTICIAS EN NY STATE OF HEALTH...USTED ES ELEGIBLE PARA EL PLAN ESENCIAL (ESSENTIAL PLAN)!

El Plan Esencial tiene una gran cobertura, un costo mensual de \$20 o menos y tiene muchos planes de salud para elegir.

Usted ya tomó el primer paso para obtener cobertura de atención médica para el 2017.

ESTO ES LO QUE DEBE HACER AHORA

Regrese hoy y seleccione su plan de salud para el 2017.

Puede ver las opciones de planes de salud **aquí**.

INSCRÍBASE

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- 1-855-355-5777 or TTY: 1-800-662-1220
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LO QUE DEBE HACER

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