

November 2019 - Training Update

Dear Assistor,

We are writing to notify you of an important change regarding Individual Coverage Health Reimbursement Arrangements.

New in 2020, employers are permitted to offer eligible employees an Individual Coverage Health Reimbursement Arrangement (HRA), which can be used to buy individual market health insurance coverage. Employers that choose to offer Individual Coverage HRAs must provide a notice to employees who receive them, including who employees can contact for specific questions about their HRA. Employees are not permitted to claim APTC for any month that they are enrolled in an Individual Coverage HRA. If the Individual Coverage HRA is considered unaffordable, an employee is permitted to opt out of their Individual Coverage HRA and enroll in NY State of Health coverage with financial assistance, if eligible.

The NY State of Health application does not currently determine if an Individual Coverage HRA is affordable. Consumers should call customer service from where they will be directed to a specialized team that will help them determine whether their HRA is affordable. we have added a calculator to our website for consumers to use and to help estimate whether their Individual Coverage HRA is affordable. For more information about Health Reimbursement Arrangements (HRAs) and to access the Individual Coverage HRA affordability calculator please visit: https://info.nystateofhealth.ny.gov/HRA.

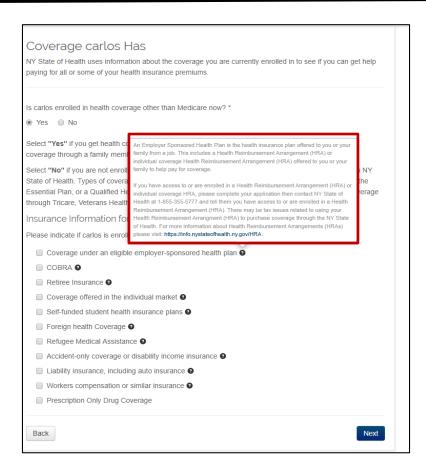
Since the NY State of Health Application is not able to calculate Individual Coverage HRA affordability, help text has been added to the application to ask about access to and enrollment in other types of coverage. **See below for examples of the new help text.**

If a consumer has access to or is enrolled in an HRA, the help text will direct them to complete their application, then contact NY State of Health at 1-855-355-5777 and tell us that they have access to or are enrolled in a Health Reimbursement Arrangement (HRA). This will trigger a member of a designated team to reach out to the consumer to help them determine the type of HRA they are offered or enrolled in and if applicable whether their Individual Coverage HRA is affordable.

Depending on the terms of an Individual Coverage HRA, employees may be able to purchase individual health insurance coverage through NY State of Health, or directly through an issuer. However, there may be tax issues related to using an Individual Coverage HRA to buy coverage on NY State of Health. Employees are encouraged to talk to their employer about whether they are permitted to buy a plan through NY State of Health. Employees are required to be in enrolled in individual coverage for each month that they are enrolled in an Individual Coverage HRA.

Please contact Assistor. Admin@health.ny.gov if you have any further questions regarding this matter.

Thank you for all that you do to help New Yorkers shop, compare and enroll in health insurance coverage through NY State of Health.



"An Employer Sponsored Health Plan is the health insurance plan offered to you or your family from a job. This includes a Health Reimbursement Arrangement (HRA) or individual coverage Health Reimbursement Arrangement (HRA) offered to you or your family to help pay for coverage.

If you have access to or are enrolled in a Health Reimbursement Arrangement (HRA) or individual coverage HRA, please complete your application then contact NY State of Health at I-855-355-5777 and tell them you have access to or are enrolled in a Health Reimbursement Arrangement (HRA). There may be tax issues related to using your Health Reimbursement Arrangement (HRA) to purchase coverage through the NY State of Health. For more information about Health Reimbursement Arrangements (HRAs) please visit: https://info.nystateofhealth.ny.gov/HRA.."



"The "Policy Cost" is the amount that you contribute to your medical benefits. If this is not clearly indicated on your payroll remittance, contact Human Resources at your employer to get this information.

If you receive a Health Reimbursement Arrangement (HRA) or Individual Coverage Health Reimbursement Arrangement (HRA) from your employer, leave this blank. If you have access to or are enrolled in a Health Reimbursement Arrangement (HRA) or individual coverage HRA, please complete your application and then contact NY State of Health at 1-855-355-5777 and tell them you have access to or are enrolled in a Health Reimbursement Arrangement (HRA)."

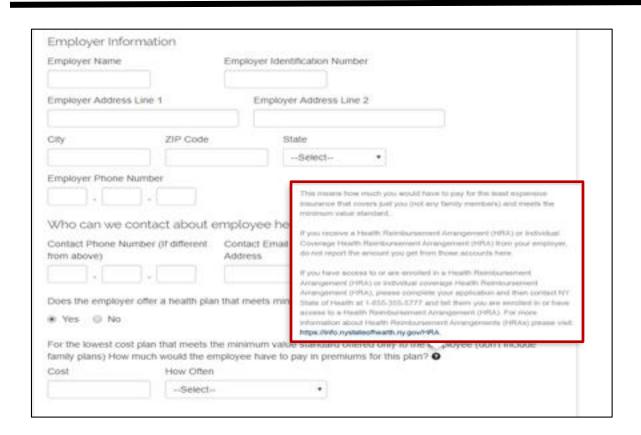
Can carlos get health care coverage through a job? Check yes even if the coverage is through someone elses job, such as a parent or a spouse. Tell me more *

If you have access to or are enrolled in a Health Reimbursement Arrangement (HRA) or individual coverage Health Reimbursement Arrangement (HRA), please complete your application then contact NY State of Health at 1-855-355-5777 and tell them you have access to or are enrolled in a Health Reimbursement Arrangement (HRA). There may be tax issues related to using your Health Reimbursement Arrangement (HRA) to purchase coverage through the NY State of Health. For more information about Health Reimbursement Arrangements (HRAs) please visit: https://info.nystateofhealth.ny.gov/HRA.

YesNo

Is carlos qualified to enroll in this coverage?

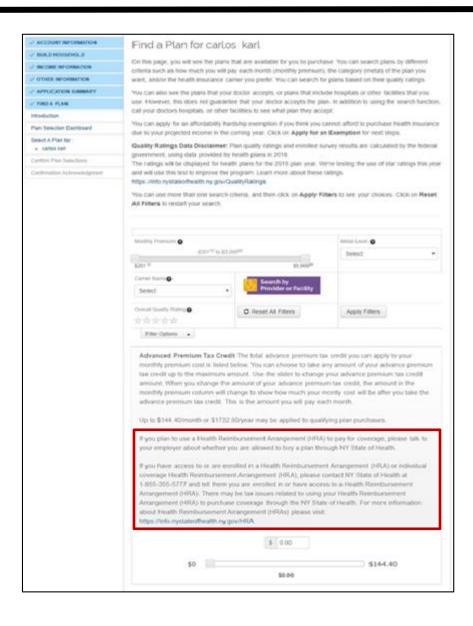
Yes No



"This means how much you would have to pay for the least expensive insurance that covers just you (not any family members) and meets the minimum value standard.

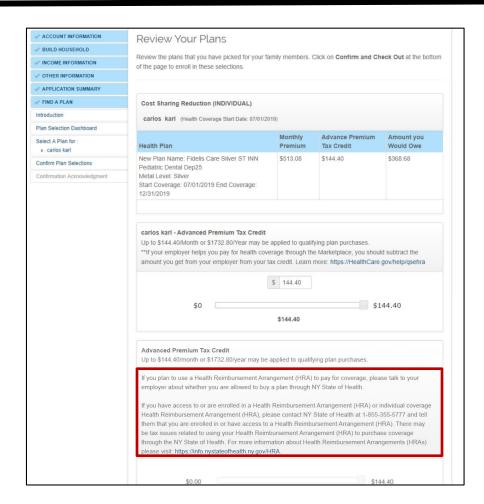
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If you have access to or are enrolled in a Health Reimbursement Arrangement (HRA) or individual coverage Health Reimbursement Arrangement (HRA), please complete your application and then contact NY State of Health at 1-855-355-5777 and tell them you are enrolled in or have access to a Health Reimbursement Arrangement (HRA). For more information about Health Reimbursement Arrangements (HRAs) please visit: https://info.nystateofhealth.ny.gov/HRA"



"If you plan to use a Health Reimbursement Arrangement (HRA) to pay for coverage, please talk to your employer about whether you are allowed to buy a plan through NY State of Health.

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