

2017 Qualified Health Plan and Essential Plan Line Up

Date: October 31, 2016
Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID: 10875107

TODAY'S WEBINAR

- Dial in to listen to the audio portion of the webinar using the audio instructions on your WebEx control panel.
- All participants will remain muted for the duration of the program.
- Questions can be submitted using the Q&A function on your WebEx control panel; we will pause periodically to take questions.
- A recording of the webinar and any related materials will be available online and emailed to all registrants.

2017 Renewal Improvements

Here's what you said:

- More than 97% said it “increased my knowledge of the topic(s)”.
- More than 97% said “the information will allow me to better assist consumers with their Marketplace Renewal”.

“Everything was excellent.”

“There was a lot of material, but I was able to review the slides several times.”

We received several questions about completing recertification requirements. Assistors who are not able to participate in the live webinars can watch them at their convenience by going to <http://info.nystateofhealth.ny.gov/SpringTraining> and clicking on the “Video” for each session.

4 October 5, 2016	2017 Renewal Improvements –Provided information regarding changes and improvements which have been implemented for 2017 renewals in NY State of Health	Presentation  Video Pick a Plan Essential Plan Email Reminder Pick a Plan Qualified Health Plan Email Reminder Renewal Email Reminder Get Ready for 2017 Email Assistor Renewal Checklist
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PRESENTERS



Welcome

Gabrielle Armenia

Bureau Director, Child Health Plus Policy & Exchange Consumer Assistance

Speakers

Donna Frescatore

Executive Director, NY State of Health

Joseph Gagnon

Project Coordinator, NY State of Health

Danielle Holahan

Deputy Director, NY State of Health

Margaret Middleton

Director of Plan Management, NY State of Health

Theresa Roberts

Project Coordinator, NY State of Health

2017 Qualified Health Plans

- A total of 14 health insurers will offer Qualified Health Plans in the individual market in 2017
- All of the same insurers as in 2016
- One change for 2017:
 - Wellcare withdrew from New York's individual insurance market for 2017 and will not offer QHP coverage in 2017
 - This affects fewer than 1,000 QHP enrollees

2017 QHPs

Individual and Small Business



2017 QHPs

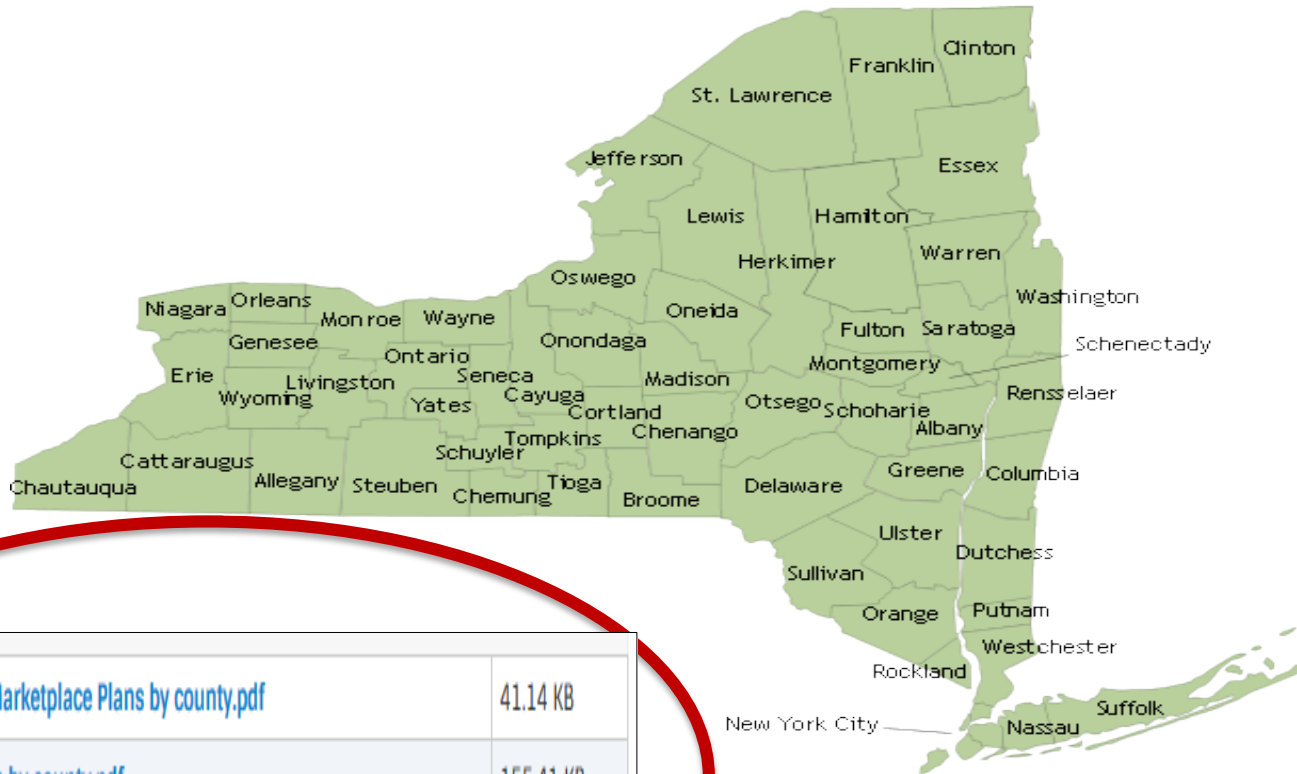
Individual Market Only



2017 Qualified Health Plans



2017 Qualified Health Plan Map and Plans by County Chart are available at:
<http://info.nystateofhealth.ny.gov/PlansMap>



2017 Individual Marketplace Plans by county.pdf	41.14 KB
2017 Dental Plans by county.pdf	155.41 KB
2017 Small Business Marketplace Plans by county.pdf	29.46 KB

Standard Plan Refresher

- Every insurer must offer a Standard Product at each metal level
- Standard products include the Essential Health Benefits – except pediatric dental is optional if otherwise available
- Cost sharing (deductibles, copayments) are the same across insurers within a metal tier
- Differences between insurers are *provider network, formulary and quality ranking*
- **New for 2017: Standard Product with 3 Primary Care Provider “Sick” Visits not subject to the deductible**

Actuarial Value Reminder

- Annual updates to the HHS Actuarial Value Calculator may result in changes in the standard products
- HHS updated the enrollment and utilization data included in the AV calculator
- As a result, 2017 deductible and cost sharing needed to be changed for some levels:
 - Silver
 - Silver (200-250% FPL)
 - Silver (150-200% FPL)
 - Bronze
 - Catastrophic

Changes to Standard Products in 2017

Metal Level	Deductible 2016	Deductible 2017	Max Out of Pocket 2016	Max Out of Pocket 2017
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4,000	\$4,000
Silver	\$2,000	\$2,000	\$5,500	\$6,750
Silver (>200-≤250 FPL)	\$1,500	\$1,650	\$5,450	\$5,700
Silver (>150-≤200 FPL)	\$250	\$300	\$2,000	\$2,350
Silver (>100-≤150 FPL)	\$0	\$0	\$1,000	\$1,000
Bronze	\$3,500	\$4,000	\$6,850	\$7,150
Catastrophic	\$6,850	\$7,150	\$6,850	\$7,150

Non-Standard Plan Refresher

- Insurers can offer up to three (3) non-standard products at each metal level
- New non-standard product offerings must be meaningfully different from the standard product
 - Examples: adult dental, adult vision, acupuncture, limited network product

QHP 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 Product
Standard/Non-standard	ST, ST3PCP or NS	Identifies Standard (ST), Standard with 3 PCP Visits , or Non-Standard (NS) Product
Network Coverage	INN or OON	Identifies in-network coverage (INN) or out-of-network coverage (OON)
Dental Coverage	Pediatric Dental, Adult/Family Dental	Identifies type of dental coverage included, if any, in QHP
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

Naming Format – Small Business Market

Same elements as Individual Market, PLUS the following:

Field Names	Values	Meaning
Domestic Partner	DP	Identifies that domestic partners are covered
Family Planning	FP	Identifies that family planning benefits are covered

2017 Dental Plans

Individual and SHOP



2017 Dental Plans

Individual or SHOP Only

Individual Marketplace



SHOP

MetLife

Naming Format – Dental Plans

Field Name	Values	Meaning
Product Name	To be assigned by Insurer	
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)
Dental Coverage	Pediatric Dental, Adult/Family Dental	Identifies type of dental covered
Dependent Age Coverage	Dep25, Dep29	Identifies the maximum age of covered dependents

2017 Essential Plan Insurers:

Standard Plans and Standard Plus Dental and Vision



2017 Essential Plan Issuers: Standard Plan Only (No Dental or Vision)



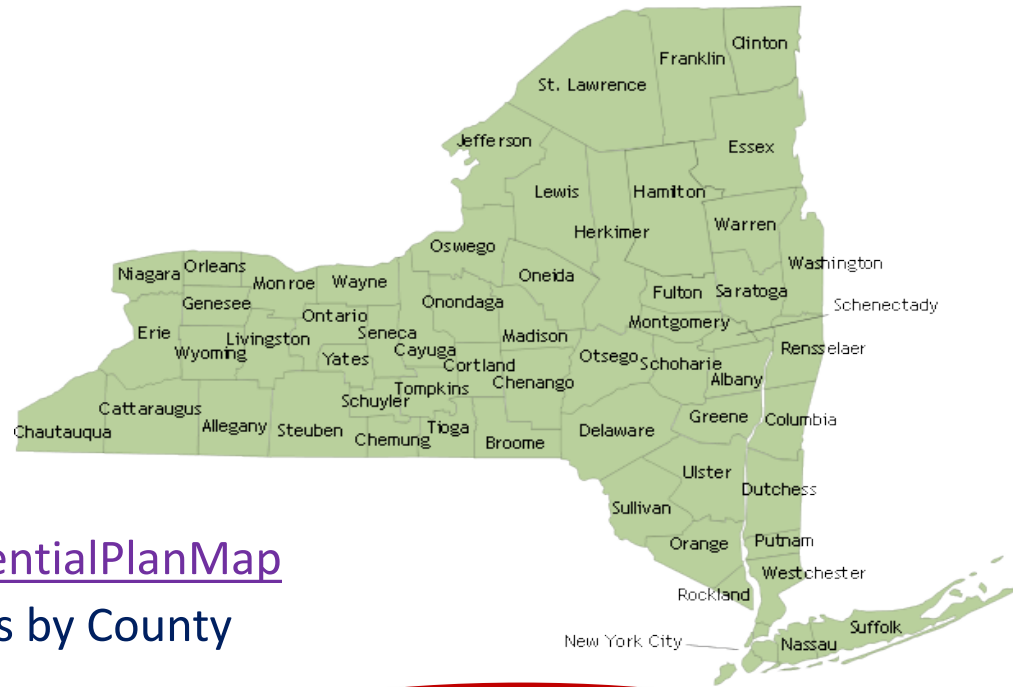
New for 2017:



2017 Essential Plans

Updates:

- **New in 2017:**
 - Health Now
- **Expanded Service Area:**
 - Fidelis
 - MVP
 - Wellcare




Link to EP Map:

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

- This link includes the Essential Plans by County chart

Downloads:

Attachment	Size
 2017 Essential Plan by county.pdf	34.82 KB

Four Variations of EP

Essential Plan 1 and 2:

- Enrollees with incomes greater than 138% FPL have the choice of selecting:
 - An Essential Plan with just the Essential Health Benefits
 - An Essential Plan Plus Adult Vision and Dental services for an additional cost
 - An Essential Plan and a separate Stand Alone Dental Plan for an additional cost
- EP 1:
 - Enrollees with income 150 – 200% FPL will have:
 - \$20 premium for Essential Plan and \$20 “plus” for Essential Plan 1 plus Vision and Dental
 - Low cost sharing on services
- EP 2:
 - Enrollees with income 138 – 150% FPL will have:
 - \$0 premium for Essential Plan and just the “plus” premium for Essential Plan 2 plus Vision and Dental
 - Modest cost sharing on prescription drugs

Four Variations of EP

Essential Plan 3 and 4:

- Enrollees with income at or below 138% FPL are also eligible for the following additional services:
 - Non-Emergency Transportation
 - Non-Prescription Drugs
 - Adult Dental Care
 - Vision Care
 - Orthotic Services
 - Orthopedic Footwear
- EP 3:
 - Enrollees with incomes between 100 and 138% FPL will have \$0 premium and modest cost sharing on prescription and non-prescription drugs
- EP 4:
 - Enrollees with income below 100% FPL will have \$0 premium and no cost sharing

Essential Plan

Naming Format – Essential Plan

Product Name
Essential Plan 1
Essential Plan 1 Plus Vision and Dental
Essential Plan 2
Essential Plan 2 Plus Vision and Dental
Essential Plan 3
Essential Plan 4

Network Adequacy

- Every QHP and Essential Plan offered on the Marketplace must meet network adequacy standards, even if the networks are tiered or tailored
- Health Plans can use different networks for their different QHPs but must use one network for all of their Essential Plans
- If an insurer is lacking a particular type of physician or provider, the insurer must permit the consumer to access out-of-network providers at the in-network cost-share

Network Identification

- NY State of Health requires all insurer participants to clearly identify their Marketplace networks on their websites
- NY State of Health will post a resource listing each insurer's customer service number and provider network URL

Provider Network Search



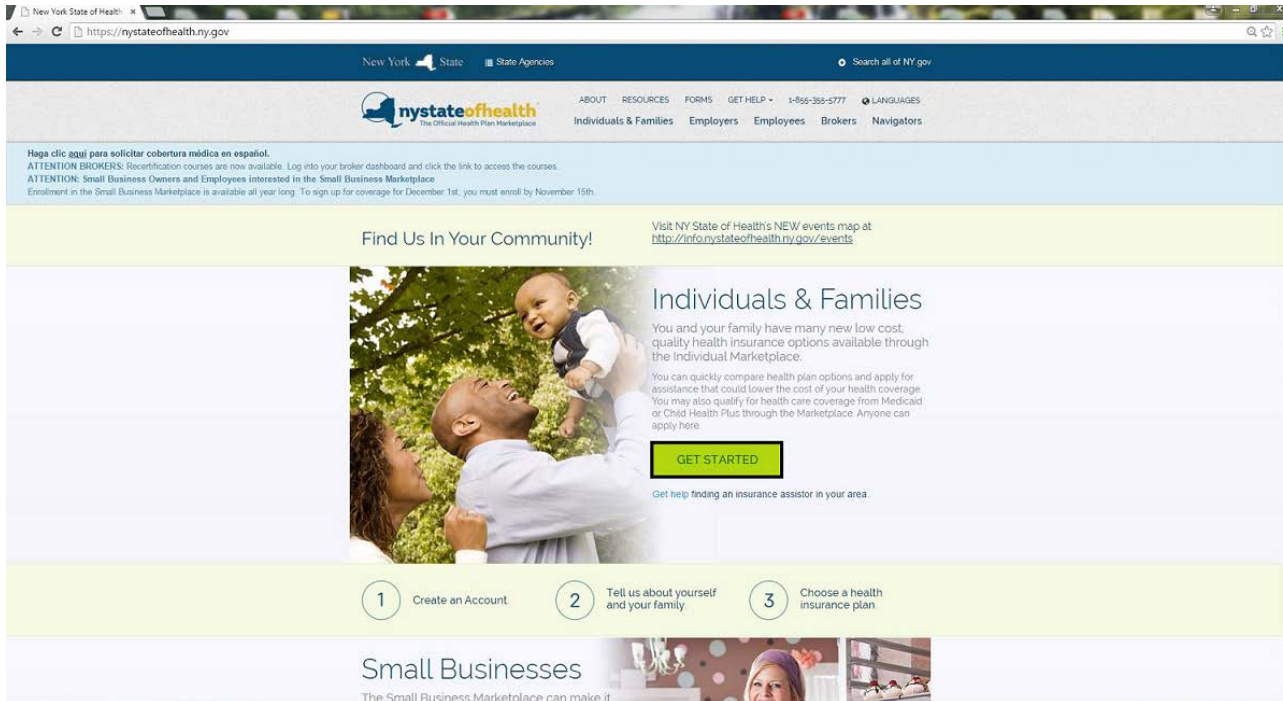
- The provider search tool on the NY State of Health site is available as a plan filter option
- The data is updated quarterly or when a network has a major change such as a hospital system or large provider group entering or leaving the network
- NY State of Health will post a resource listing each insurer's customer service number and provider network URL
- Applicants should always check with both the health plan and their providers to confirm participation

Drug Formularies

- Every QHP and Essential Plan has a drug formulary (list of covered drugs)
- Each formulary must cover the same number of drugs in each category and class as the benchmark plan, or at least one drug in every USP category (whichever is greater)
- The links to the formulary URLs can be found on the plan details page under Plan Documents

Questions?

2017 QHP Preview Tool (aka anonymous shopping)



The screenshot shows the homepage of the New York State of Health website. At the top, there is a navigation bar with the state logo, "New York State", "State Agencies", and a search bar. Below this is a secondary navigation bar with the "nystateofhealth" logo and links for "ABOUT", "RESOURCES", "FORMS", "GET HELP", "1-855-355-5777", and "LANGUAGES". A main navigation bar lists "Individuals & Families", "Employers", "Employers", "Brokers", and "Navigators".

Below the navigation is a light blue banner with the text: "Haga clic aquí para solicitar cobertura médica en español. ATTENTION BROKERS: Recertification courses are now available. Log into your broker dashboard and click the link to access the courses. ATTENTION: Small Business Owners and Employees interested in the Small Business Marketplace Enrollment in the Small Business Marketplace is available all year long. To sign up for coverage for December 1st, you must enroll by November 15th."

The main content area features a yellow banner with the text "Find Us In Your Community!" and a link to "Visit NY State of Health's NEW events map at <http://info.nystateofhealth.ny.gov/events>".

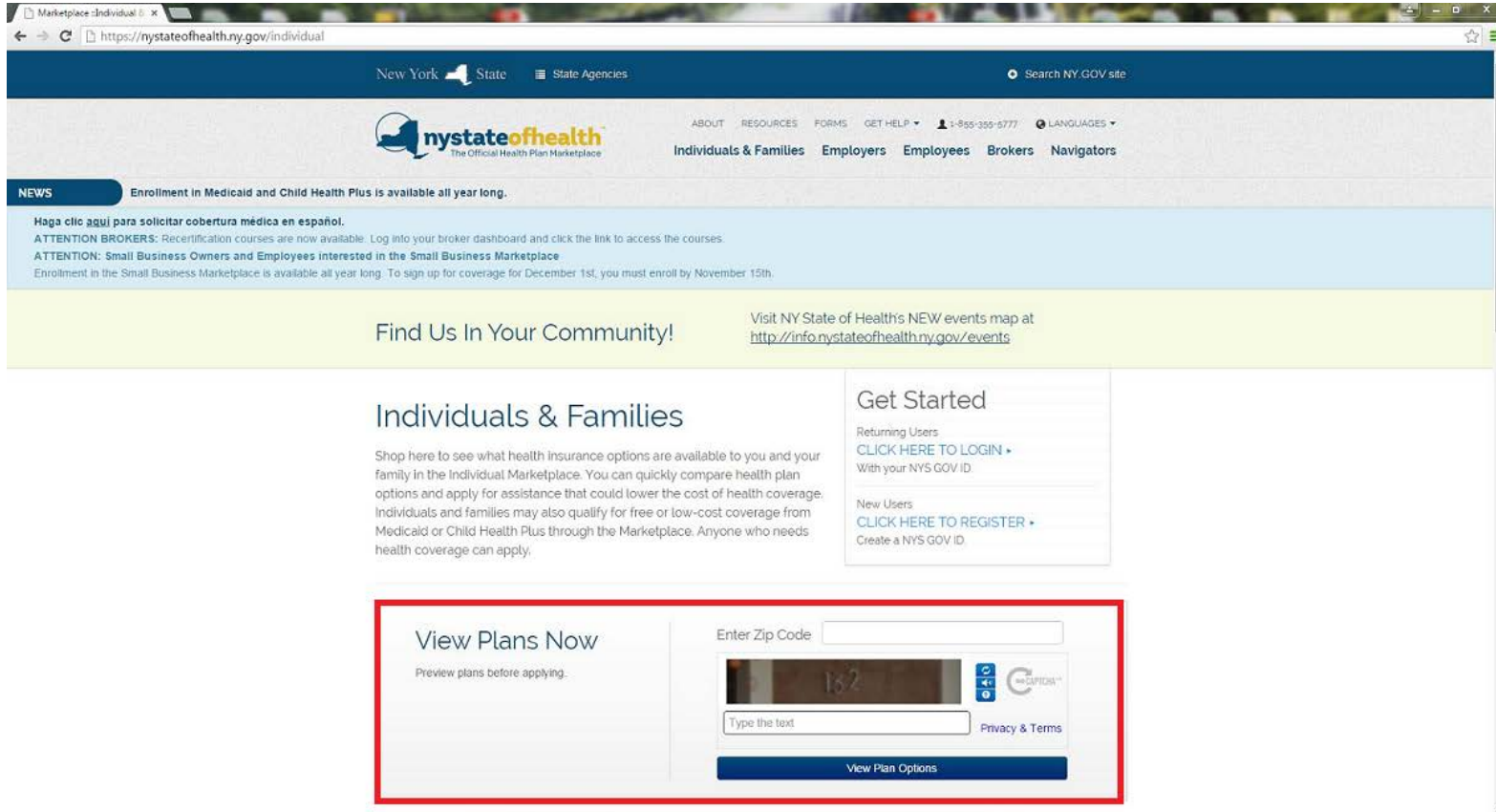
Below this is a large section for "Individuals & Families" with a photo of a family. The text reads: "You and your family have many new low cost, quality health insurance options available through the Individual Marketplace. You can quickly compare health plan options and apply for assistance that could 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." A green "GET STARTED" button is prominently displayed, with a link below it: "Get help finding an insurance assistant in your area."

At the bottom of the main content area is a yellow banner with a three-step process: "1 Create an Account", "2 Tell us about yourself and your family", and "3 Choose a health insurance plan".

The footer section is titled "Small Businesses" and includes the text "The Small Business Marketplace can make it" and a photo of a woman.

QHP Plan Preview

Enter the zip code and captcha image to proceed to the preview:



The screenshot shows the nystateofhealth.gov website. The main navigation bar includes "New York State" and "State Agencies". The header features the nystateofhealth logo and navigation links for "Individuals & Families", "Employers", "Employees", "Brokers", and "Navigators". A "NEWS" section contains several announcements. Below the news is a "Find Us In Your Community!" section with a link to events. The "Individuals & Families" section describes the marketplace and provides a "Get Started" box with login and registration options. A red-bordered box highlights the "View Plans Now" section, which includes a "View Plans Now" heading, a "Preview plans before applying." sub-heading, an "Enter Zip Code" input field, a captcha image showing the number "182", a "Type the text" input field, a "Privacy & Terms" link, and a "View Plan Options" button.

QHP Plan Preview

New York  State  State Agencies  Search NY.GOV site

 ABOUT RESOURCES FORMS GET HELP  1-855-355-5777  ESPANOL  LANGUAGES 

Individuals & Families Employers Employees Brokers Navigators

Search for Plans

This search tool lets you shop for health plans based on features important to you. Select from the features below. Only county is required.

Estimate Financial Help

To learn if you can get help paying for your insurance and to find out how much help you can get, follow these simple steps in order:

1. Select the year you are interested in from the "Plan Year" dropdown.
2. Next, click on "Search" to set the plan year for you.
3. Then select "Estimate Financial Help" and enter the information about your County, Household Size, and Household Income.
4. Click "Calculate".
5. Lastly, click "Search" a second time to view plans after applying for your estimated monthly financial help.

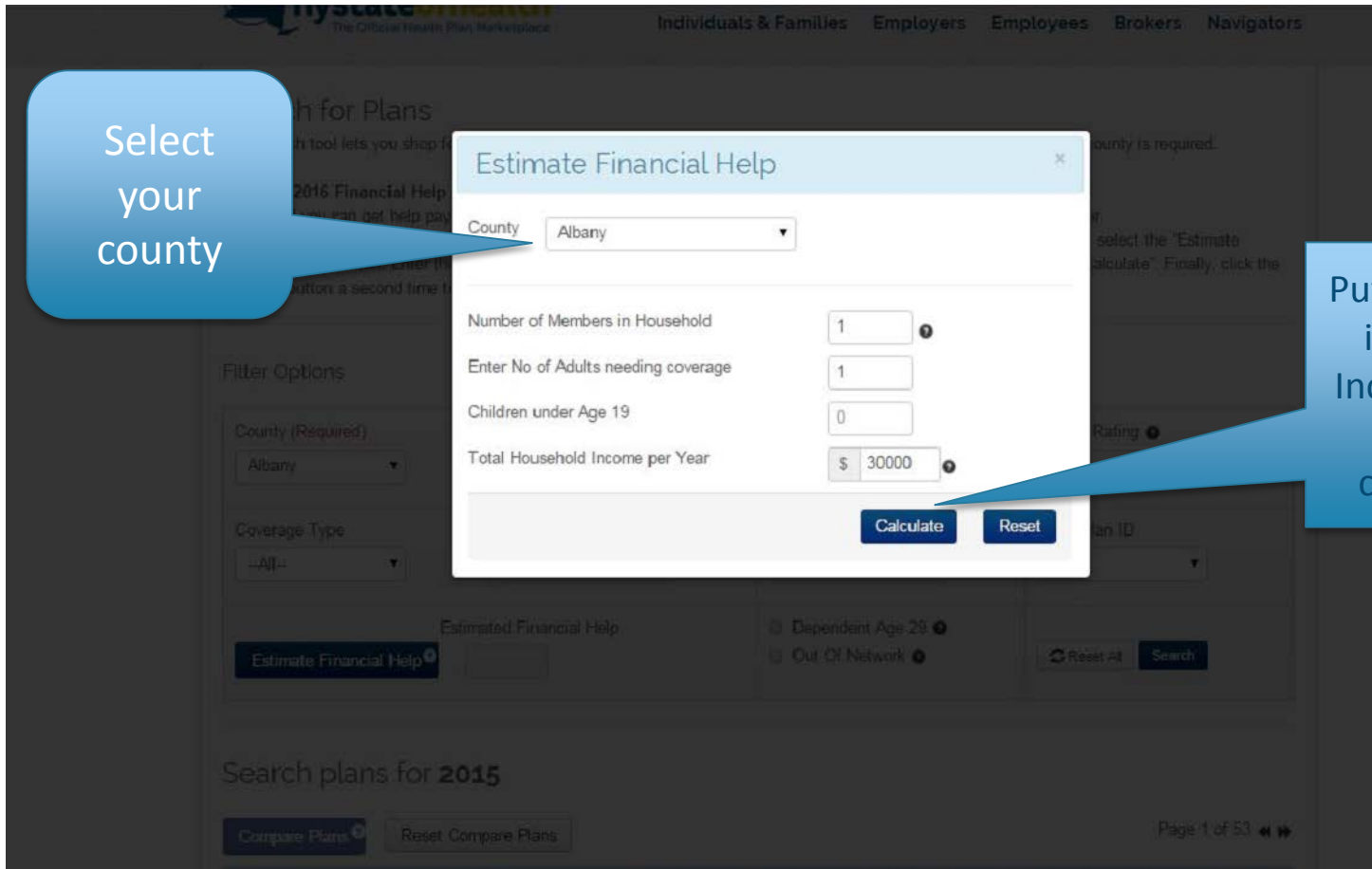
Disclaimer: CMS is conducting additional consumer testing regarding the public display of quality rating information.

Filter Options

County (Required) <input type="text" value="Albany"/>	Plan Year <input type="text" value="2017"/>	Persons Covered <input type="text" value="--All--"/>	Overall Quality Rating  <input type="text" value="--All--"/>
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Filter by county, year, coverage type metal type, plan etc.

QHP Plan Preview



Select your county

Estimate Financial Help

County: Albany

Number of Members in Household: 1

Enter No of Adults needing coverage: 1

Children under Age 19: 0

Total Household Income per Year: \$ 30000

Calculate **Reset**

Put in family info and Income and select calculate

Benefit Design Description

Plan Details

You can see information about premiums, co-pays, deductibles, covered services and quality details for each plan. To see more information, click on the plus sign before the 'Benefit' in column one or click on 'Plan Documents' at the end of the list.

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FIDELIS CARE

Fidelis Care Silver ST INN Pediatric Dental Dep25

You Pay	\$166.93				
Price Per Month	\$434.23	Metal ⓘ	Silver	Overall Quality Rating ⓘ	★ New Plan ★ Quality data not yet available
Maximum Out of Pocket ⓘ	\$6,750 / \$6750 per person \$13500 per group	Out-of-Network Coverage ⓘ	No	Allows Health Savings Account	No
Plan Id	25303NY0020001	Persons Covered	Individual	Deductible ⓘ	\$2,000 / \$2000 per person \$4000 per group

Design Fidelis Care utilizes a non-gatekeeper model which does not require referrals for members to see an in-network provider. Fidelis Care members have access to a robust network of providers who participate with Fidelis Care plans offered on the NY State of Health Marketplace. Fidelis Care offers plans with per member (embedded deductibles).

Advance Premium Tax Credits

- Year to year changes in premiums also change the amount of federal tax credits available to consumers
- Federal tax credits for those who qualify have increased for consumers in 2017

For example:

<u>Scenario</u>	<u>County</u>	<u>APTC 2016</u>	<u>APTC 2017</u>
Individual earning \$25,000/year	Albany	\$251	\$299
Couple earning \$40,000/year	Brooklyn/Kings	\$463	\$640
Couple earning \$50,000/year	Erie	\$304	\$390

QHP Plan Preview




Filter Options

County (Required) Albany	Plan Year 2017	Persons Covered INDIVIDUAL	Overall Quality Rating --All--
Coverage Type MEDICAL	Metal Level --All--	Insurance Company --All--	HIOS Plan ID --All--
Estimated Financial Help Estimate Financial Help 273.59		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	<input type="button" value="Reset All"/> <input type="button" value="Search"/>

Search plans for **2017**

Based on your yearly household income, a Silver Plan may be best for you.

Compare Plans Page 1 of 12

Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
 Fidelis Care New Plan Quality data not yet available	Fidelis Care Bronze ST INN Pediatric Dental Dep25	Bronze	Medical Plus Child Dental	Albany	Individual	\$349.15	\$75.56	<input type="button" value="View Details"/>
 Fidelis Care New Plan Quality data not yet available	Fidelis Care Bronze ST INN Pediatric Dental Dep29	Bronze	Medical Plus Child Dental	Albany	Individual	\$366.61	\$93.02	<input type="button" value="View Details"/>
 MVP HEALTH CARE New Plan Quality data not yet available	MVP Premier Plus Bronze 2 NS INN Dep25 Acupuncture Telemedicine Wellness 1PCP	Bronze	Medical	Albany	Individual	\$373.09	\$99.50	<input type="button" value="View Details"/>

SELECT SEARCH

Plans display with tax credit deducted

QHP Plan Preview

Plan Details

You can see information about premiums, co-pays, deductibles, covered services and quality details for each plan. To see more information, click on the plus sign before the 'Benefit' in column one or click on 'Plan Documents' at the end of the list.

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FIDELIS CARE

Fidelis Care Silver ST INN Pediatric Dental Dep25

You Pay	\$633.58				
Price Per Month	\$1,237.54	Metal ⓘ	Silver	Overall Quality Rating ⓘ	★★★★☆ Quality Details
Maximum Out of Pocket ⓘ	\$6,750 / \$6750 per person \$13500 per group	Out-of-Network Coverage ⓘ	No	Allows Health Savings Account	No
Plan Id	25303NY0020001	Persons Covered	Couple And Dependent(S)	Deductible ⓘ	\$2,000 / \$2000 per person \$4000 per group

Design Fidelis Care utilizes a non-gatekeeper model which does not require referrals for members to see an in-network provider. Fidelis Care members have access to a robust network of providers who participate with Fidelis Care plans offered on the NY State of Health Marketplace. Fidelis Care offers plans with per member (embedded deductibles).

QHP Plan Preview



Eligibility for the Essential Plan, Medicaid or Child Health Plus is indicated with this message below:

Search for Plans

This search tool lets you shop for health plans based on features important to you. Select from the features below. Only county is required.

Estimate 2016 Financial Help

To learn if you can get help paying for your insurance in 2016, and how much help you can get, follow these steps in order. First, select 2016 as the "Plan Year." Second, click the "Search" button. (This will set the 2016 plan year selection.) Third, select the "Estimate Financial Help" button. Enter the information about your County, Household Size, and Household Income. Fourth, click "Calculate". Finally, click the "Search" button a second time to view plans after applying your estimated monthly financial help.

Filter Options

County (Required) Albany	Plan Year 2016	Persons Covered INDIVIDUAL	Quality Rating --All--
Coverage Type --All--	Metal Level Silver	Insurance Company --All--	HIOS Plan ID --All--
Estimated Financial Help Estimate Financial Help 0.0		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	Reset All Search

Based on your yearly household income, you and/or your children may qualify for low-to-no cost insurance. Contact Customer Service at 855-355-5777 to learn more.

2017 Plan Recap

- The same insurers will be offering QHP coverage in 2017
- Consumers will have additional EP options in 2017: one new EP insurer and four insurers have expanded into new counties
- The amount of tax credits change each year. Many consumers are eligible for increased financial assistance in 2017
- Plan Preview tool with tax credit calculator and plan comparison features has been updated for 2017 and is available to help consumers choose the right plan for them

Questions?



Reminder

Assistor Recertification Process

- Within the next week, we will be distributing a PowerPoint presentation that describes the recertification process in greater detail.
- Supervisors and Managers, watch your email for your agency's Recertification Report. The Agency "Recertification Report" will be due back to the State within 30 days.
- Assistors, keep track of the date you watched the live webinar or the video for each of this year's five (5) Recertification Webinars. Provide your dates to your supervisor so they can complete the Recertification Report.

Thank you for joining us!



- Please complete the survey
 - Evaluation of Webinar: 2017 QHP Line-Up
- As always, watch for the video and materials to be posted to:
<http://info.nystateofhealth.ny.gov/SpringTraining>