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Essential Plan Expands to Cover More New Yorkers!

Good news! Health insurance has become more affordable for qualified consumers. On March 1, 2024, the U.S. Department of Health and Human Services (HHS) and U.S. Department of Treasury approved New York's Section 1332 State Innovation Waiver which expands the Essential Plan by raising the income eligibility limit from 200% to 250% of the federal poverty level—up to \$37,650 income per year for an individual.

This approved State Innovation waiver expands health insurance, while also addressing social determinants of health and advancing health equity. Through this **waiver**, New York will extend \$0 premium comprehensive coverage to over 100,000 low-income New Yorkers. This expansion will save individuals an average of \$4,700 per year compared to what they would have spent on health coverage through Qualified Health Plans.

We have created a new section on the Essential Plan Information webpage that includes information and FAQs for consumers who will be transitioning into the Essential Plan. That new section can be found [here](#).

As a reminder, on March 4, 2024, we shared a training for NY State of Health Assistors on the Essential Plan expansion. We urge all Assistors to watch this training as soon as possible. If you have not already watched it, you can do so by clicking on this [Essential Plan Expansion training link](#). Read more about the EP expansion in this [press release](#).

The chart below shows the new income limits to be eligible for the Essential Plan.

Income Levels for Essential Plan Eligibility	
Household Size	Income
1	\$37,650
2	\$51,100
3	\$64,550
4	\$78,000

Open Enrollment 2024

NY State of Health Open Enrollment for Qualified Health Plans began on November 16, 2023, and will extend through May 2024, allowing consumers who become ineligible for Medicaid or the Essential Plan to enroll in a Qualified Health Plan. After the PHE Unwind ends, Special Enrollment Period rules will apply for Qualified Health Plan enrollment. Enrollment is open all year for Medicaid, Child Health Plus, and the Essential Plan.

In the coming weeks, NY State of Health will release a 2024 Health Insurance Coverage Update, a report providing a detailed summary of NY State of Health enrollment.

Effective Date of Coverage Based on When a Consumer Enrolls	
Open Enrollment Period	QHP Coverage Start Date
March 16 – April 15, 2024	May 1, 2024
April 16 – May 15, 2024	June 1, 2024
May 16 – May 31, 2024	July 1, 2024

Enrollment dates shown above are a result of the PHE Unwind Special Enrollment Period.

NYSOH Sees Healthy Renewal Rates

New York is over two thirds through the Unwind process and the Marketplace continues to provide extensive outreach assistance to millions of consumers. Thank you for your efforts in helping New Yorkers renew their coverage! Here are some of the latest statistics:

- New York ranks among the top five states in keeping families and children enrolled in Medicaid during the Public Health Emergency (PHE) unwind, according to a report released by the Centers for Medicare & Medicaid Services (CMS).
- For NY State of Health enrollees, we have initiated over 4.5 million renewals.
 - 3.7 million or 82 percent have completed renewal.
 - 830K or 18 percent have not completed their renewal.
 - Over 6.6 million consumer emails, nearly 3.8 million text messages, and over 3.7 million consumer notices have been sent.
 - NY State of Health call center has answered over 3.7 million calls, with wait times averaging 49 seconds.

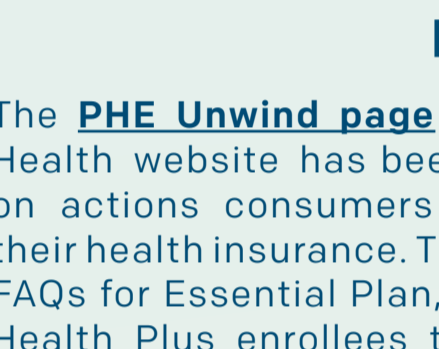
The February issue of [New York's Public Health Emergency Unwind Dashboard](#) shows that as of February 29, 2024, 79 percent of New Yorkers included in the February 2024 Cohort have renewed their coverage. Click on the [PHE Unwind Dashboard](#) for the latest report.

NY State of Health Text Campaign Reaches Millions of Consumers

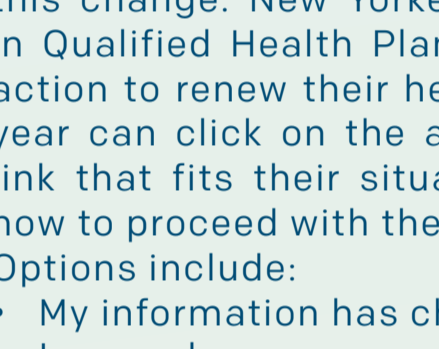
Since the start of the Unwind, NY State of Health sent over 3.8 million text messages notifying consumers that it is time to renew their health insurance. Texts are sent in English and Spanish. The text messages direct consumers to their account inbox for instructions on how to renew, and to the customer service center if they need extra help. At the beginning of Open Enrollment, NY State of Health sent over 267,000 texts to consumers who needed to take action on their account to remain enrolled in coverage for January 1, 2024. This was our largest renewal group! We also sent nearly 9,000 MMS messages to consumers who have a preferred language of Simplified Chinese, Traditional Chinese, Russian, Korean, French and Haitian Creole, to tell them it was time to renew their health insurance.

NY State of Health worked in collaboration with the State Health Access Data Assistance Center (SHADAC) to develop a "one-question survey text" to better understand consumer behavior throughout the Public Health Emergency Unwind. The survey is sent monthly to consumers who did not come back to renew their coverage and is sent the month after a consumer's coverage ends. NY State of Health developed the survey with two goals in mind: 1) to try and gain more information on why consumers did not return to renew their coverage and 2) to prompt consumers to come back and renew their coverage. Those who responded that they haven't yet renewed, but still wanted coverage, were sent a text back to expect a call from our customer service center the next day for enrollment assistance. To determine if the text (or the outbound call from the customer call center) prompted people to go on to enroll, a report was run a week or so after the text was sent, and these reports continue to show increases in enrollment.

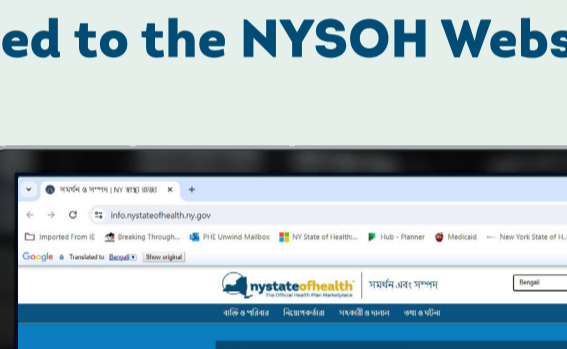
NY State of Health Introduces Social Media Influencer Marketing in its Advertising Strategy!



Postcopy from @macthebell
#Had NY State of Health renewal rules have changed? If you've heard from them, that means it's time to renew your health insurance coverage. Sign into [nystateofhealth.gov](#) or call 1-855-355-5777 to take action before the 15th of your renewal month. You can find enrollment and renewal assistance on the [@nystateofhealth](#) website. stay covered & stay healthy! #NewYork #HealthyLiving



Postcopy from @dinaasushine
#Had With so much to do in a day, it's important to stay on top of your health insurance to keep yourself and your family covered. When you receive your renewal notice from @nystateofhealth, take note of your deadline so you know when to take action. Renew by your deadline so you don't lose your coverage. For more information visit [nystateofhealth.gov](#) or call 1-855-355-5777. #HealthyLiving #GetCovered



Postcopy from @lindsaybenoitocnell
#Had This week I am focusing on getting all the important aspects of my life together. I am the first to admit I don't always put my health first, but it's essential. Scheduling doctor appointments, staying on top of important documents and making sure your health insurance is up to date. Life's hustle can make it easy to forget so that's why I have partnered up with NY State of Health. They are making it super smooth for us. When that renewal notice lands with you, it's time to act to ensure you and your loved ones stay insured. It's all about looking out for each other and making sure we're all covered. Let's not let this one slip by! Spread the love and pass it on! #StayInsured #HealthMatters

Enrollees in EP, CHPlus, and Medicaid Have Received Their Form 1095-B

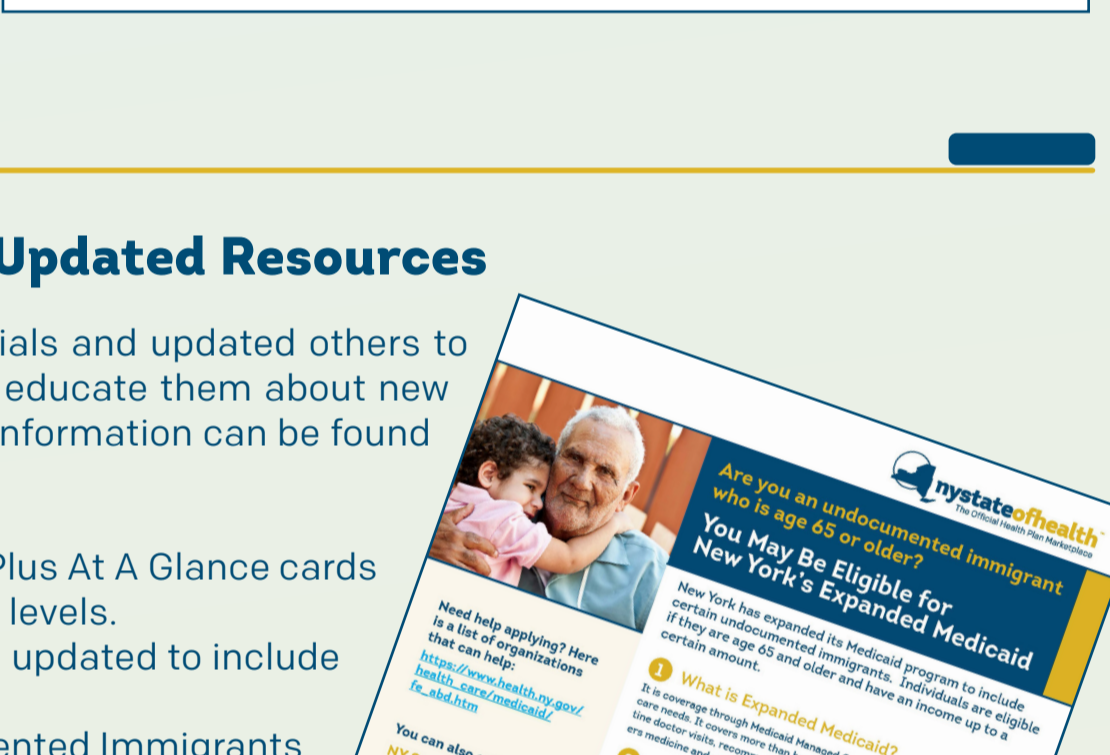
For consumers who were enrolled in Medicaid, Child Health Plus, or the Essential Plan at some point in 2023, a Form 1095-B will be made available in their NY State of Health inbox. They may also request Form 1095-B from New York State Department of Health by calling 1-800-541-2831 or by sending an email to 1095B@health.ny.gov.

Key Changes Added to the NYSOH Website

The [PHE Unwind page](#) on the NY State of Health website has been updated to focus on actions consumers can take to renew their health insurance. The webpage includes FAQs for Essential Plan, Medicaid, and Child Health Plus enrollees to learn more about this change. New Yorkers who are enrolled in Qualified Health Plans and need to take action to renew their health insurance each year can click on the appropriate category link that fits their situation to find out how to proceed with their renewals. Options include:

- My information has changed
- I am no longer covered
- I'm still waiting to learn my renewal date
- I need to complete my renewal
- I was renewed
- I enrolled in Medicaid through my Local Department of Social Services (LDSS) or the New York City Human Resources Administration (HRA)

This information can also be found in the [PHE Unwind Communications Tool Kit](#).



Introducing Google Translate

The [Google Translator tool](#) has been added to the site to allow instant translation of page content. To use, go to the top of the [info site](#), click on "Select Language" to get the drop-down list to instantly change static page content to any of the listed languages

This free version of Google Translate only translates static content on a page. NY State of Health plans to upgrade to a paid version later that will also translate PDF files.

New and Updated Resources

NY State of Health has developed new materials and updated others to notify consumers of program updates and to educate them about new health insurance options and resources. This information can be found in our [Outreach Tool Kit](#).

- Essential Plan, Medicaid, and Child Health Plus At A Glance cards have been updated to include 2024 income levels.
- The Essential Plan fact sheet has also been updated to include the newly expanded income limits.
- New Health Insurance Option for Undocumented Immigrants Ages 65 and Over fact sheet provides the details of expanded Medicaid which provides coverage for eligible undocumented immigrants ages 65 and over. This option became effective January 1, 2024.
- Dental Plan Comparison Tool** has been updated for 2024.
- The Provider Unwind Fact Sheet includes important information for providers to help inform patients who could be at risk of losing their health insurance and what steps they may need to take during the Public Health Emergency Unwind.



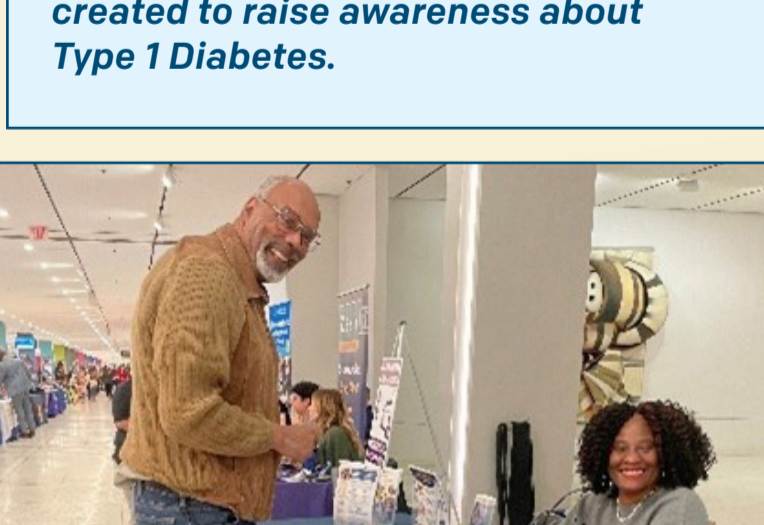
NY State of Health Provides New Yorkers with Enrollment and Renewal Assistance at Events Across the State



Clockwise from top: Assistors Alicia Manor, Juan Carlo Lienqueo, Macie Schell and Lillian Cirsuolo provided enrollment assistance to Kinney Drugs shoppers as part of the state-wide Pharmacy outreach campaigns on January 12, 2024, at Camden, Syracuse, Gouverneur, and East Syracuse Kinney Drugs locations respectively.



NY State of Health participated in the World Journal event held on December 2nd at the Sheraton LaGuardia East Hotel in Flushing, attended by over 350 people. Min Min Chen presented and then joined Nancy Cai from the Charles B. Wang Community Health Center with consumers at our table.



NY State of Health participated in the TypeOneNation Summit, held on February 10, 2024 at Brooklyn Law School to educate attendees on how to get coverage. TypeOneNation was created to raise awareness about Type 1 Diabetes.



Assistor Barbara Simmons talks to consumers about NY State of Health at the annual Martin Luther King Jr Celebration event at the Empire State Plaza on January 10, 2024.

1095 A & B Training

A training webinar for Assistors titled, "Tax Credits, Form 1095-A and Form 1095-B," has been posted and can be accessed using the link below: [2024 Webinar Training: Tax Credits, Form 1095A and Form 1095B | NY State of Health](#)

NY State of Health consumers who were enrolled in a Qualified Health Plan (QHP) in 2023 and received financial help paying for their plan received notices alerting them that they will get an IRS Form 1095-A from NY State of Health to prepare their 2023 federal tax returns.

For further guidance on Form 1095-A, consumers can review the [Premium Tax Credits and Form 1095-A page](#) of our website which includes resources including a video and FAQs.

Form 1095-B is **not** needed for tax preparation for the income tax year 2023 but it is available to consumers in the inbox of their NY State of Health account or by mail at the consumer's request.

Child Health Plus Premiums

We recently emailed assistors a copy of the revised schedule of full payment Child Health Plus premiums effective January 1, 2024. Please note, for children enrolled in Child Health Plus at the full payment level, these new premiums took effect no earlier than March 1, 2024.

New Assistor Resources Available on Federal Poverty Levels

On February 16, 2024, all NY State of Health Assistors were sent the 2024 Federal Poverty Levels (FPLs) and Desk Aid for the Medicaid, Child Health Plus, and Essential Plan programs. The FPLs will be effective in NY State of Health on February 18, 2024.

This email also included the 2023 Federal Poverty Levels for the 2024 Qualified Health Plan year. Please note, until the next Open Enrollment period, the 2023 Federal Poverty Levels will be utilized for Qualified Health Plans.

Any Assistor who needs copies of these resources can send an email to Assistor.Admin@health.ny.gov to request them.

Assistor Agencies Must Report Staffing Changes

We would like to remind assistor agency supervisors that they are required to inform the Department of Health of changes in an assistor's employment status, either temporary or permanent, within 48 business hours of discharge. To report a change in assistor staffing, or if you have any questions regarding your agency's registered assistor, please contact Assistor.Admin@health.ny.gov.

Please note, staff changes reported during annual recertification process or contact information updates, should have already been reported within 48 business hours of such change.

As a reminder, Assistor Oversight Managers (AOMs) can view the list of active assistors for the agency from the "My Assistors" tab of their dashboard. They can also run the "Assistor Profile Details" report which will produce a list of the AOM's assigned assistors, along with the demographic information contained in their profiles.



Social Media Posts Boost Consumer Awareness of QHPs

Social media posts provide consumers with important information to review their plan options. Our Qualified Health Plan infographic post became our top performing January 2024 post with 68 percent more engagements and 342 percent more impressions compared to a typical post.