

Date: October 26, 2022

Time: 10:00am – 11:30am



2023 QUALIFIED HEALTH PLAN AND ESSENTIAL PLAN LINE UP

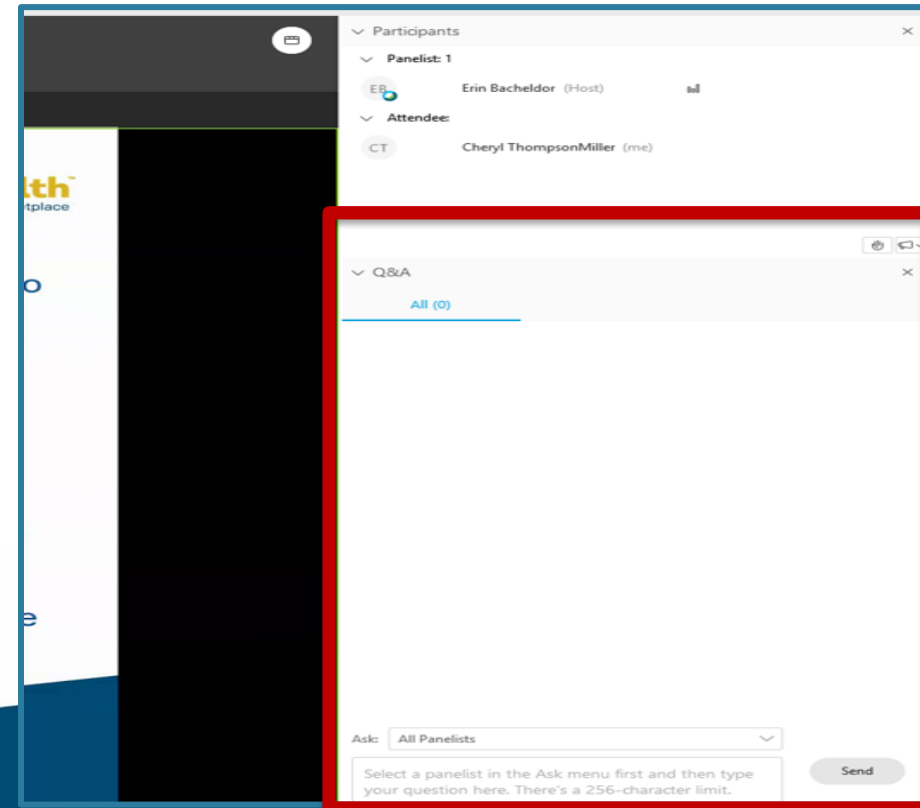
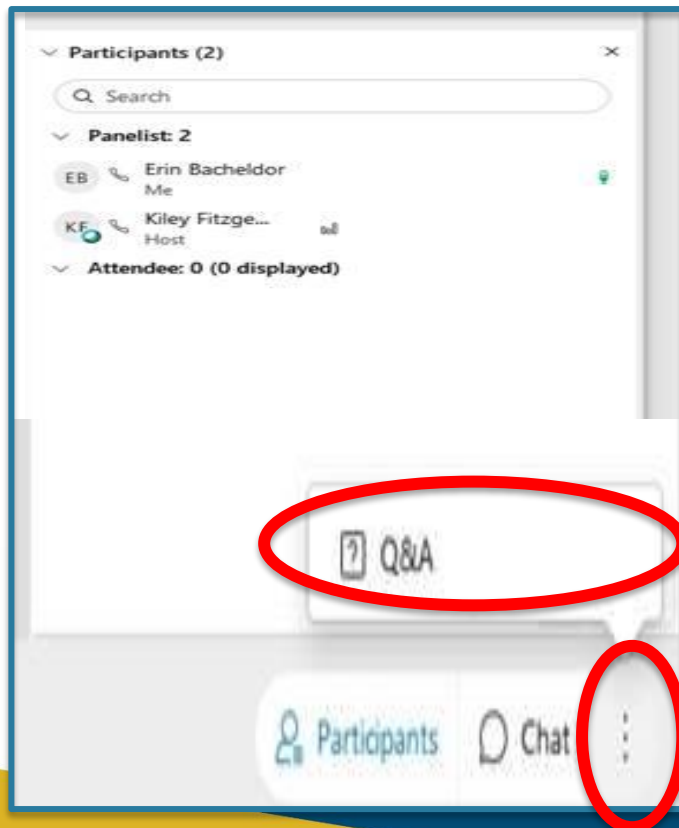
Log into the WebEx first: click [HERE](#)

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 periodically 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>

2022 Spring Training		
September 28, 2022		
		
Session	Topic	Training Materials
1 June 8, 2022	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 Authorized Representative Designation Form Document Linking Checklist Privacy Consents and Terms, Rights and Responsibilities in English and Spanish Identity Proofing Video Identity Proofing Presentation Authorized Representative Video Authorized Representative Presentation
2 July 27, 2022	Topic: Citizenship and Immigration – A review different citizenship and immigration statuses in NY State of Health. This training includes examples and scenarios.	Presentation Video Citizenship and Immigration Status Desk Aid for NYSOH Assistors EAD and COA Code Resource for Assistors Citizenship and Immigration Document Field Resource for Assistors Public Charge Fact Sheet for Assistors
3 August 31, 2022	What's Coming in NY State of Health	Presentation Video
4 September 28, 2022	Open Enrollment and Renewals	Presentation Video 2022 Income Levels for 2023 QHP Eligibility

Webinar Statistics:

- Over 98% of respondents said the webinar increased their knowledge of the topic.
- Over 95% of respondents said that information from this webinar will help them be better prepared to help QHP eligible consumers through their renewal.
- Over 97% of respondents said the renewal process was easy to understand.

Here's what you said:

- “The webinars keep me engaged and allow me to easily retain the information.”
- “The information presented cleared up my questions on how renewals will work this year.”

TODAY'S WEBINAR



Director

Gabrielle Armenia Director, Bureau of Child Health Plus and Marketplace Consumer Assistance

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

NY State of Health Updates

- Reminder on QHP Open Enrollment and Renewals and Public Program Extensions
 - Text Messaging Campaign - Helping Consumers “Opt-in”
 - Reviewing and Updating Consumers’ Contact Information
- 2022 Budget Initiatives
 - NCI Designated Cancer Centers of Excellence
 - Telehealth
 - 2022 #VaxtoSchool Campaign
 - Fixing the Family Glitch

2023 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.
- 2022 Open enrollment has been extended through December 31, 2022.
- 2023 Open enrollment begins November 16, 2022 and will continue through January 31, 2023.
 - NY State of Health will continue Open Enrollment for as long as the federal public health emergency remains in effect.
- Our priority is to ensure that quality, affordable coverage is available.

ENROLLMENT EXTENSIONS

MEDICAID, CHILD HEALTH PLUS, ESSENTIAL PLAN

Extension Due to COVID-19 Health Emergency

- NY State of Health has been extending all Medicaid, Child Health Plus (CHPlus) and Essential Plan (EP) consumers for an additional 12 months of coverage.
 - These cases will continue to be extended through the duration of the federal public health emergency.
- All households with **QHP** members will get a renewal notice.



OPEN ENROLLMENT – IMPORTANT DATES

Remember, 2022 Open Enrollment is available for all of 2022
Open Enrollment Timeframe – for Plan Year 2023
November 16, 2022 - January 31, 2023

When Enrollment is Completed	Coverage Begins
Between October 16 and November 15, 2022	December 1, 2022
Between November 16 and December 15, 2022	January 1, 2023
Between December 16, 2022, and January 15, 2023	February 1, 2023
Between January 16, 2023, and January 31, 2023	March 1, 2023

RENEWAL TEXT MESSAGES

Assistors should also encourage consumers to sign up for text alerts so they can receive updates and enrollment reminders by opting in on the consumer's application or by texting, "START" to 1-866-988-0327.



Primary Phone Number *	Extension	Type *
(555) 555 - 5555 x		Cell ▾

I consent ("opt-in") to receive text messages from NY State of Health at the phone number that I provided. By checking this box, I agree to the NY State of Health Terms of Service and Privacy Policy for text messages from or on behalf of NY State of Health. I understand this is not a requirement for my application for health coverage. Message and data rates may apply.

REVIEWING AND UPDATING CONSUMER CONTACT INFORMATION

All consumers will be prompted to review their current information.

The pop-up to the right will appear and needs to be responded to when accessing the Overview Page of the consumer's account.

- This message will display on the consumer's overview page of their account until it has been responded to.

Napoleon, please review the following...

It is important that NY State of Health has your most current information on record. You can also make managing your account easier by going paperless and opting in to receive important updates right on your phone by text message.

Mailing Address	C/O Macaron Profiterole 1234 Consumer Way APT 2 Schaghticoke, NY 12154-2533
Primary Phone	(555) 555-5555 ext. 123 (Work)
Email Address	nprofiterole23@gmail.com

Receive Paperless Notices? No Receive Text (SMS) Alerts? No

[No Changes Needed ✓](#) [I Need to Make Changes ✎](#)

REVIEWING AND UPDATING CONSUMER CONTACT INFORMATION, CONTINUED

If the consumer clicks on “I Need to Make Changes,” they will be brought back to the Account and Identity Information page where they can make changes to their:

- Address(es)
- Phone number(s)
- Email Address(es)
- Communication Preferences
- Language Preferences

The Updated information will save after agreeing to the General Privacy Attestation and clicking on “Next.”

Identifying Information

NY State of Health includes protected systems that contain United States (“US”) and New York State government information. User actions are monitored and audited under strict US and New York State laws. NY State of Health is authorized to take responsibility for the use of this information and civil sanctions may apply.

Mailing Address
Your mailing address is where you want your mail to be delivered. NY State of Health will use your mailing address to send notices and other important information.

Mailing address is the same as Household Address

1365 Washington Ave
Albany, NY 12206

[Change Mailing Address](#)

Telephone Numbers
NY State of Health will use the primary phone number if we need to contact you for account updates and other important information. You can include another phone number where we can reach you. To consent (“opt-in”) to receive text messages from NY State of Health, list your cell number and check the box indicating consent (“opt-in”) to receive text messages.

Primary Phone Number *
(555) 555 - 5555 X

Use this number when contacting NY State of Health

I consent (“opt-in”) to receive text messages from NY State of Health. I understand that my consent is required for NY State of Health to send me text messages and data rates may apply.

Email Address
NY State of Health will contact you with account updates and other important information using email. We will not include any private or confidential information in email. You will be directed to log into your account to read your notice.

Email Address

Confirm Email Address

Communication Preferences *
Please choose how you want NY State of Health to send you notices and other important information about your health coverage.

Paperless – get an email alert when NY State of Health posts a new notice to your online account

Printed – receive paper notices by U.S. Postal Service

Alternative Format – receive notices in a format accessible for individuals who are blind or seriously visually impaired

Language Preferences
Tell us the language you prefer to speak or read so that we can better accommodate your needs.

Preferred Language - Spoken *

Preferred Language - Written *

I agree with the [General Privacy Attestation](#)

[Next](#)

Agenda

- 2022 Budget Initiatives:
 - NCI Designated Cancer Centers of Excellence
 - Telehealth
 - 2022 #VaxtoSchool Campaign
 - Fixing the Family Glitch

2022 BUDGET INITIATIVES

NCI Designated Cancer Centers of Excellence

- As of January 1, 2023, an update to the public health law will be effective that requires Medicaid Managed Care (MMC), Qualified Health Plans (QHPs) and Essential Plans (EP) to contract with National Cancer Institute (NCI) designated cancer centers of excellence, licensed by the department, within the health plan's service area.
- There are six (6) NCI Designated Cancer Centers in NYS. If a consumer enrolled in MMC, EP or a QHP has a NCI designated cancer center in their plan's service area, they will be able access services at these centers as an in-network benefit.
 - Assistors should advise consumers to confirm participation with their health plan prior to receiving services.
- Additional information regarding NCI-Designated Cancer Centers can be found here: <https://www.cancer.gov/research/infrastructure/cancer-centers/find>

2022 BUDGET INITIATIVES, CONTINUED

Telehealth

- Retroactively effective 4/1/22
- Requires health plans to reimburse providers for services delivered through telehealth on the same basis, and at the same rate, as services delivered in person
- Require insurers to have an adequate network of telehealth providers
- A new icon will now appear on the Provider Look-Up Tool for providers who offer telehealth services:



#VaxtoSchool Campaign

In September 2022, Governor Kathy Hochul announced the launch of a statewide #VaxtoSchool Campaign.

- The campaign is aimed at increasing the vaccination rate of school-aged children.
- More information can be found at www.ny.gov/vaxtoschool.
 - The website includes information, resources and materials to parents and guardians of school-aged children over 12 years of age.
- NY State of Health is asking Assistors to help by sharing #VaxtoSchool fliers (available [here](#) and [here](#)) with the consumers they work with who have children aged 12-17.

Vaccination is the best protection against COVID-19, and it is safe. If your child is 12 or older ensure they get #VaxtoSchool safely. Visit ny.gov/vaxtoschool to learn more.

FIXING THE FAMILY GLITCH - UPDATE

Under Affordable Care Act regulations, if a consumer had an offer of health coverage from their employer that was considered affordable, the consumer would not qualify for financial help for health coverage through NY State of Health.

- In 2022, an employer's plan was considered "affordable" if the employee didn't have to pay more than 9.61% of household income towards the premium for an employee only plan. Because of the "Family Glitch," even if the cost of family coverage would cost more than 9.61% of household income, the employee and their family members were still not eligible for financial assistance if the employee-only plan was considered affordable

FIXING THE FAMILY GLITCH – UPDATE CONT'D

Beginning January 1, 2023, to fix the “Family Glitch”, family members will no longer be determined ineligible for financial assistance if an employee has an offer of affordable employee-only health coverage. Instead, affordability for family members will be determined based on the cost an employee has to pay for family coverage.

- In 2023, if the employee must pay more than 9.12% of household income towards the premium for a family plan, the plan is considered unaffordable, and the employee's family members may qualify for financial assistance (APTC and CSR).
- This fix will not change the affordability test for employees, only family members of the employee. If the employee has an offer of employee-only coverage that is considered affordable (9.12% percent of household income), the employee will not qualify for financial help.

The Employer Health Insurance Affordability Calculator is available here:

<https://info.nystateofhealth.ny.gov/employer-health-insurance-affordability-calculator>

- This tool will help consumers estimate whether they and their family may be eligible for APTC.

If an Assistor helps the consumer to use this calculator and it shows that they or their family members may qualify for financial help, they need to call customer service in order to be evaluated further for APTC.

QUESTIONS?

NY State of Health Updates

- Reminder on QHP Open Enrollment and Renewals and Public Program Extensions
 - Text Messaging Campaign - Helping Consumers “Opt-in”
 - Reviewing and Updating Consumers’ Contact Information
- 2022 Budget Initiatives
 - NCI Designated Cancer Centers of Excellence
 - Telehealth
 - 2022 #VaxtoSchool Campaign
 - Fixing the Family Glitch



Agenda

- 2023 Plan Line Up:
 - Qualified Health Plans
 - Essential Plan
 - Small Business Marketplace
 - Dental Plans
 - Resources and Tools

2023 QUALIFIED HEALTH PLANS

- Significantly expanded federal tax credits will remain available to New Yorkers who enroll in Qualified Health Plans (QHP) in 2023.
 - The majority of consumers who receive premium tax credits are not expected to see premium cost increases in 2023.
- The same twelve (12) health insurers will offer Qualified Health Plans (QHPs) in the individual market in 2023.
- 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/2023plans>

2023 QHP INSURERS INDIVIDUAL MARKET



Note: When counting - Highmark of Western NY/Highmark of Northeastern NY, Empire BlueCross/Empire 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.
 - 2022 chart can be found [here](#)
 - 2023 chart can be found [here](#)

2023 QUALIFIED HEALTH PLANS, CONTINUED

STANDARD PRODUCTS IN 2023

<u>Metal Level</u>	<u>Deductible 2022</u>	<u>Deductible 2023</u>	<u>Max Out of Pocket 2022</u>	<u>Max Out of Pocket 2023</u>
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4,000	\$4750
Silver	\$1,300	\$1,750	\$8,500	\$9100
Silver (>200 - <250 FPL)	\$1,100	\$1,625	\$6,500	\$7250
Silver (>150 - <200 FPL)	\$250	\$250	\$2,200	\$2800
Silver (>100 - <150 FPL)	\$0	\$0	\$1,000	\$1000
Bronze	\$4,700	\$4,700	\$8,700	\$8,700
Catastrophic	\$8,700	\$9,100	\$8,700	\$9100

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 (200-250% FPL) products will have:
 - Higher deductibles and maximum out-of-pocket limits compared to 2022.
 - Higher co-payment for specialist visits compared with 2022.
 - 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.
- Standard Gold and Catastrophic products will have:
 - Higher MOOP compared with 2022.
 - Catastrophic products will also have a higher deductible
- Deductible levels affect most consumers, while few consumers reach their MOOP each year.

NON-STANDARD PRODUCTS REFRESHER

- Eleven (11) QHP insurers will offer non-standard products in 2023
- Non-standard products are available in all counties.
- 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.



NON-STANDARD PRODUCTS **NEW!**

- Insurers can now only offer up to two (2) non-standard products in each metal level.
 - This is due to feedback received from various studies, as well as consumer groups, which indicated that too much selection made it difficult for consumers to select a plan that meets their needs.
 - There are 42 products, out of 235, being discontinued across 10 of our issuers in the individual market for 2023.
- Most consumers enrolled in these products will have to select a new plan for 2023, however some consumers will be moved to a similar plan with the same issuer, with the option to select a different plan.
- Impacted consumers will receive notices from NY State of Health as well as from their insurance carrier, alerting them that they have to come back into their account and select a new plan/product in order to have health coverage for 2023.
- We want Assistors to be aware so they can help people pick a new plan and maintain coverage.

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

2023 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

2023 ESSENTIAL PLAN

- Twelve (12) insurers will offer Essential Plans in 2023.
- The number of insurer options varies by county – from two (2) to seven (7).
 - Emblem is in the process of expanding into four additional counties for EP - Dutchess, Orange, Putnam and Rockland. We anticipate these counties being active by 1/1/23.
- 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/2023plans>

2023 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

- **Eligibility**

- Essential Plan 1: 150% – 200% FPL
- Essential Plan 2: 138% – 150% FPL
- Essential Plan 3 and 4: up to 138% FPL

- **Benefits**

- Enrollment for the Essential Plan is open all year long.
- All Essential Plans have a \$0 premium.
- There is no deductible
- All Essential Plans include vision and dental coverage at no cost.
- No co-pay for vision and dental services.
- Essential Plan 3 and 4 include additional benefits (non-emergency transportation, non-prescription drugs, orthotic services, and orthotic footwear)

2023 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 2023. 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 2023:
 - EmblemHealth, MVP Health Care and Excellus/Univera will continue offering Healthy NY in 2023.
 - 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.
 - As of 2020 any qualified small business with employees who on average make less than \$56,000 per year may qualify.

2023 SMALL BUSINESS MARKETPLACE INSURERS



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

STAND ALONE DENTAL PLANS (SADPs)

2023 INDIVIDUAL STAND ALONE DENTAL PLANS



2023 INDIVIDUAL STAND ALONE DENTAL PLANS, CONTINUED

- The permitted pediatric out of pocket maximum remains the same as 2022, \$375/\$750.
- The actual MOOP is determined by the plan but cannot be more than \$375/\$750 for pediatric dental.



2023 INDIVIDUAL STAND ALONE DENTAL PLANS

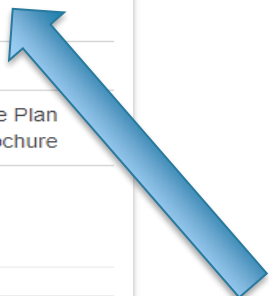
DELTA DENTAL Delta Dental PPO Basic Plan for Families NS OON Family Dental Dep 25 WP

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.

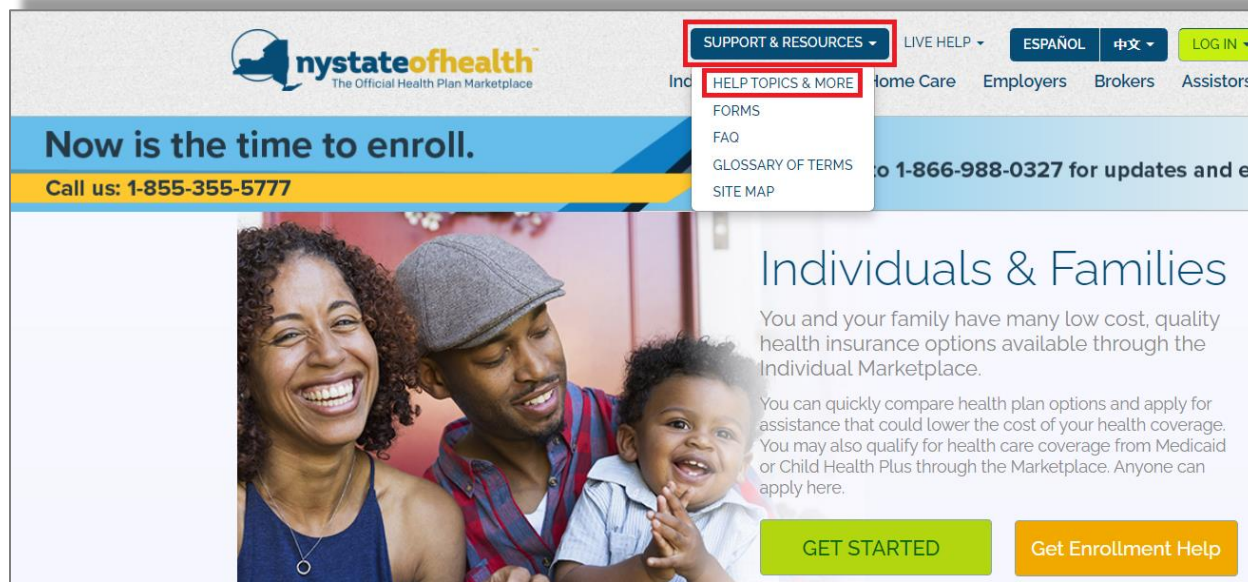
<input checked="" type="radio"/> Pediatric Dental Care		
<input type="radio"/> Adult Dental Care		
Benefit	In Network	Description
Routine Dental Services (Adult)	50.00 deductible	X-rays and Fillings. \$1,000 plan year benefit maximum.
Basic Dental Care - Adult	0.00 deductible	Cleanings and Exams. \$1,000 plan year benefit maximum. TMJ services covered at 50% with separate \$300 lifetime maximum and 12 month waiting period.
<input checked="" type="radio"/> Plan Documents		



- 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



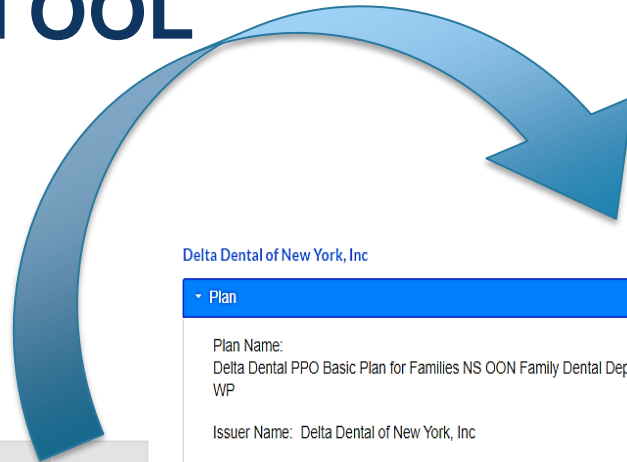
- The Dental Plan Comparison Tool can be found at www.info.nystateofhealth.ny.gov in the “Support & Resources” drop down or going directly to: <https://info.nystateofhealth.ny.gov/dental/dental-tool>

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

DENTAL PLAN COMPARISON TOOL ENHANCEMENTS (COMING SOON)

- Upcoming changes to dental tool are intended to simplify the consumer shopping experience.
- Only plans offering adult/family dental coverage will be displayed.
- Removing the standard pediatric dental products will make it easier to search and review adult/family dental options.
 - Pediatric only SADP and QHP Medical Plans that offer only pediatric dental will no longer appear on the Dental Plan Comparison Tool (because these benefits are the same across all plans).
 - Both Adult/Family SADPs and QHP Medical Plans with embedded adult/family dental coverage will continue to appear in the search results.

NEW : 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 NYS State of Health website interface. At the top, there is a navigation bar with the logo, 'SUPPORT & RESOURCES', a 'Get Covered' button, and a 'Log In' dropdown. Below this is a dark blue navigation bar with links for 'Individuals & Families', 'Employers', 'Assistors & Brokers', 'Info & Events', and 'Language Support'. The main content area features a breadcrumb trail 'Home > Plans By County' and a large heading 'Plans by County'. A descriptive paragraph states: '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 are three dropdown menus labeled 'County', 'Program', and 'Year *', each with '- Any -' selected. A blue 'Search' button is positioned to the right of the 'Year *' dropdown.

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 2022 [Search](#) [Reset](#)

Program	Plan Name	County	Year
Essential Plan	CDPHP	Albany	2022
Essential Plan	Fidelis Care	Albany	2022
Essential Plan	MVP Health Care	Albany	2022
Essential Plan	UnitedHealthcare Community Plan	Albany	2022

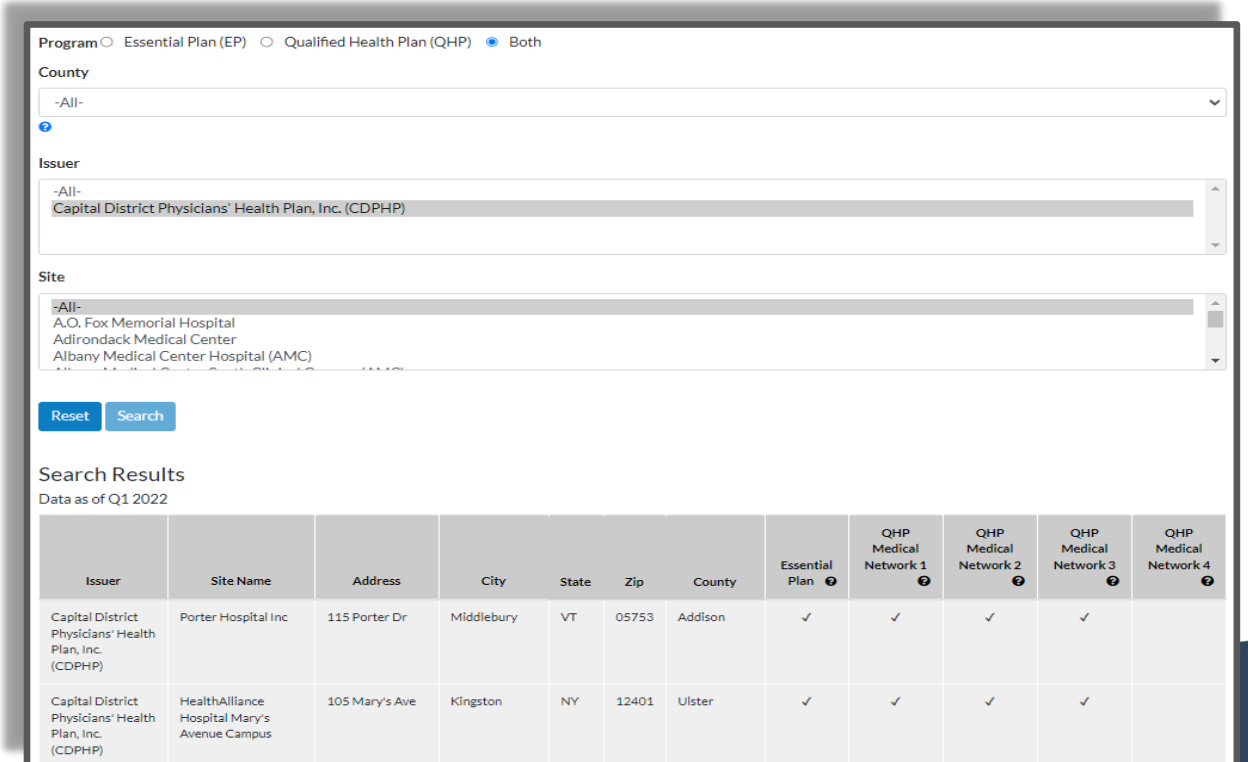
To learn more about the Essential Plan, [click here](#).

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 nystateofhealth website navigation menu. The 'Individuals & Families' tab is highlighted with a red box. Below it, the 'Find Plans by Participating Facility or Provider' link is also highlighted with a red box.

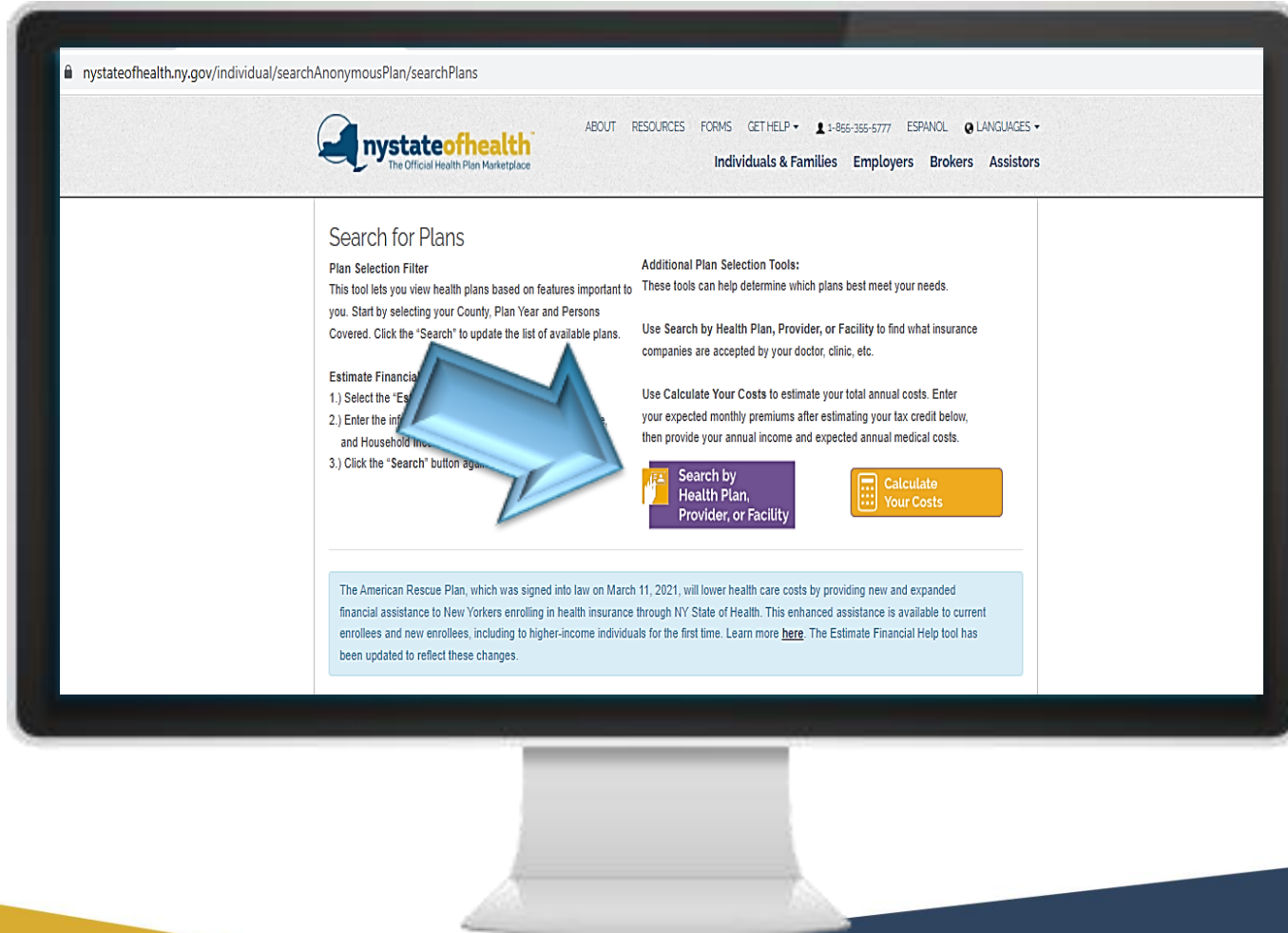


The screenshot shows the Hospital Participation Search Tool interface. The 'Program' filter is set to 'Both'. The 'County' dropdown is set to '-All-'. The 'Issuer' dropdown is set to 'Capital District Physicians' Health Plan, Inc. (CDPHP)'. The 'Site' dropdown is set to '-All-'. The 'Search' button is highlighted. Below the search results, a table displays the data as of Q1 2022.

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 new telehealth icon will appear in search results starting in November 2022





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

2023 PLAN OPTIONS NOW AVAILABLE TO VIEW

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

Text START to 1-866-988-0327 for updates and enrollment reminders.

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

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? No

Total Household Income per Year: \$ 55000

Calculate Reset



NEW: Plans can now be filtered by Standard and Non-Standard

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.

NYSOH ANONYMOUS PLAN SEARCH TOOL AND ESTIMATING FINANCIAL ASSISTANCE, CONTINUED

Filter Options



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

Estimated Financial Help

Estimate Financial Help 777.0 Reset All **Search**

Search plans for 2023

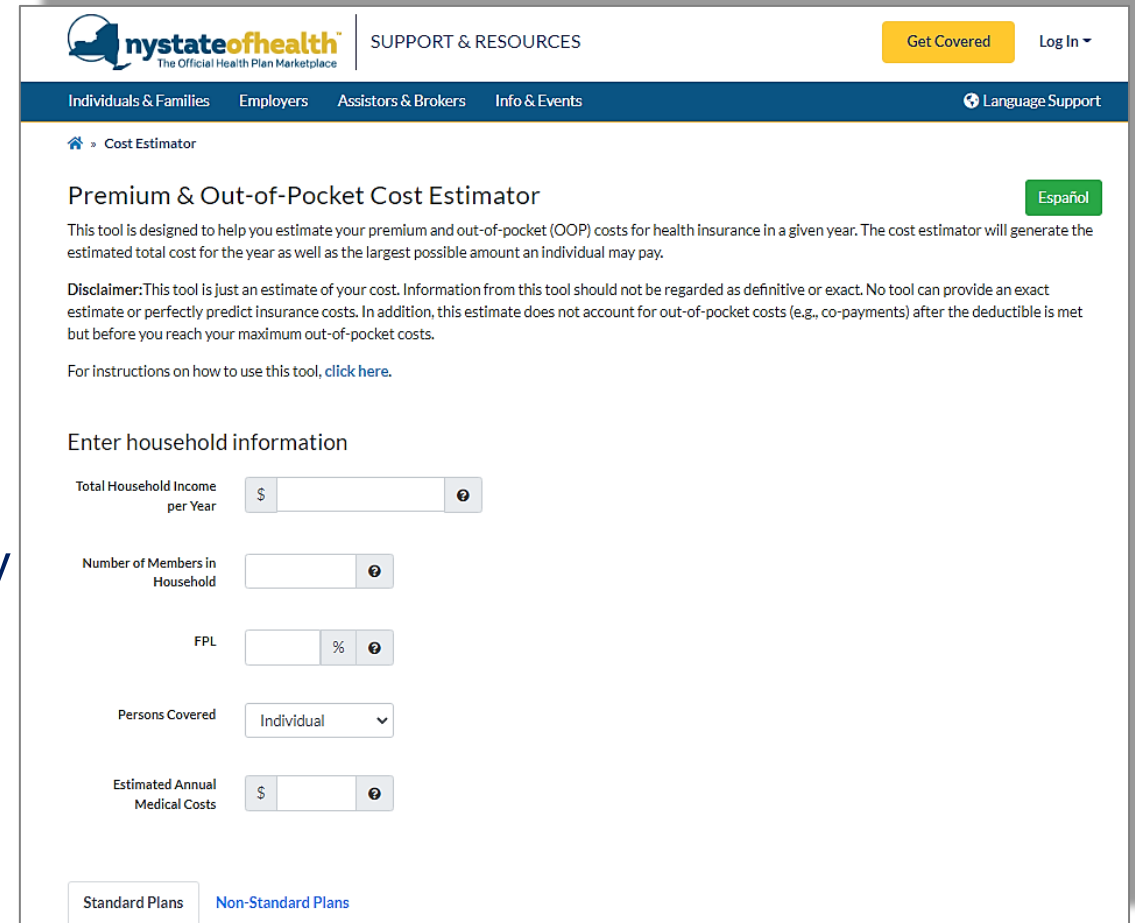
Compare Plans Reset Compare Plans Page 1 of 7

	Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
<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 on the NYS State of Health website. The page includes a navigation bar with 'SUPPORT & RESOURCES', 'Get Covered', and 'Log In'. Below the navigation, there are tabs for 'Individuals & Families', 'Employers', 'Assistors & Brokers', and 'Info & Events'. The main content area is titled 'Cost Estimator' and features a 'Premium & Out-of-Pocket Cost Estimator' section with an 'Español' button. A disclaimer states that the tool is an estimate and not definitive. Below the disclaimer, there is a section for 'Enter household information' with input fields for 'Total Household Income per Year', 'Number of Members in Household', 'FPL', 'Persons Covered' (set to 'Individual'), and 'Estimated Annual Medical Costs'. At the bottom, there are tabs for 'Standard Plans' and 'Non-Standard Plans'.

QUESTIONS?

2023 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 10/31/2022 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 2022 will be posted at:

<https://info.nystateofhealth.ny.gov/SpringTraining2022>

2022 Spring Training

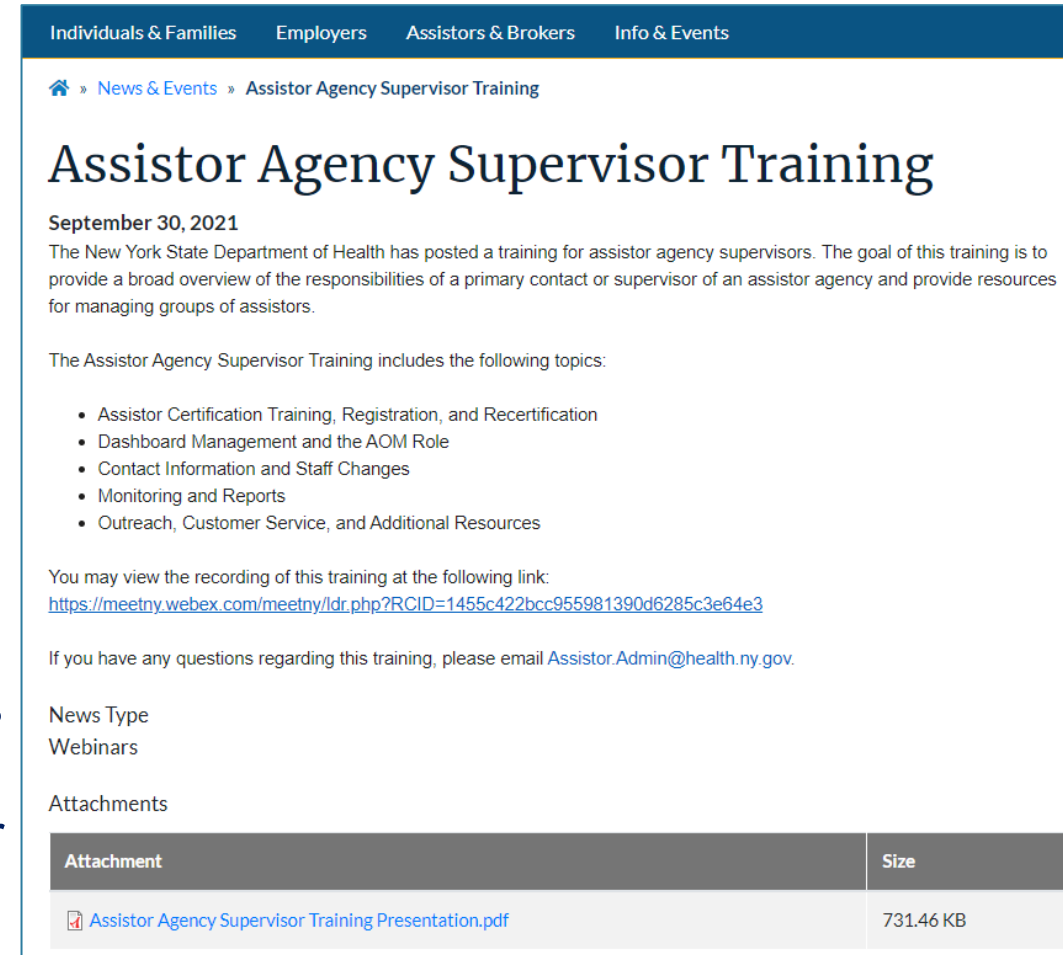
September 28, 2022



Session	Topic	Training Materials
1 June 8, 2022	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 Authorized Representative Designation Form Document Linking Checklist Privacy Consents and Terms, Rights and Responsibilities in English and Spanish Identity Proofing Video Identity Proofing Presentation Authorized Representative Video Authorized Representative Presentation
2 July 27, 2022	Topic: Citizenship and Immigration – A review different citizenship and immigration statuses in NY State of Health. This training includes examples and scenarios.	Presentation Video Citizenship and Immigration Status Desk Aid for NYSOH Assistors EAD and COA Code Resource for Assistors Citizenship and Immigration Document Field Resource for Assistors Public Charge Fact Sheet for Assistors
3 August 31, 2022	What's Coming in NY State of Health	Presentation Video
4 September 28, 2022	Open Enrollment and Renewals	Presentation Video 2022 Income Levels for 2023 QHP Eligibility

ASSISTOR SUPERVISOR TRAINING

- In addition to the recertification requirements for all Assistors, this year, 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.
- This training was posted to the NY State of Health website on 9/30/21 and is designed to provide an overview of the responsibilities of supervisors of assistors.
- 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

<https://info.nystateofhealth.ny.gov/news/assistor-agency-supervisor-training>

THANK YOU FOR JOINING US!

- Please complete the survey:
 - Evaluation of Webinar: 2023 QHP and EP Plan Line UP
- As always, watch for the video and materials to be posted to:
<http://info.nystateofhealth.ny.gov/SpringTraining>.

