

# NY State of Health 2015 Health Plans

**The Webinar will begin at 10:00am**  
**Participant Dial In Number: 1-855-897-5763**

# Today's Webinar

- Dial in to the audio portion of the webinar using the telephone number on the Audio tab. Audio is transmitted through the telephone only, not through computer speakers.
- All participants will remain muted for the duration of the program.
- Questions can be submitted using the Q&A tab 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.

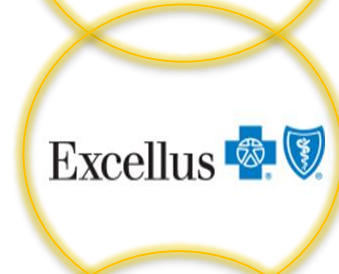
# Agenda

- Welcome - Kelly Smith: Director, Small Business Marketplace
- 2015 Health Plans - Randi Imbriaco: Director, Plan Management
  - Carriers
  - Qualified Health Plans
  - Resources
- Q&A

# 2015 Health Insurers



Indicates participation in the Small Business Market



Indicates participation in the Small Business Market

# 2015 Dental Insurers



# Health Plan Updates for 2015

## Individual Marketplace

- **New Carrier:** Wellcare
- **Expanded Service Areas:**
  - EmblemHealth – 18 counties
  - Fidelis Care – 11 counties
  - Health Republic – 11 counties
  - Healthfirst – 1 county
  - MVP – 1 county
  - North Shore LIJ – 3 counties
- **Leaving Market:** Today's Options

Map of health plans by county: <http://info.nystateofhealth.ny.gov/PlansMap>

Chart listing counties covered by each plan:

<http://info.nystateofhealth.ny.gov/sites/default/files/2015%20Medical%20Plans%20by%20County%20-%20Individual.pdf>

# Health Plan Updates for 2015

## Small Business Marketplace

- **New Carriers:** Emblem Health, Blue Cross Blue Shield of Western NY
- **Expanded Service Areas:**
  - Health Republic – 11 Counties
  - MVP – 1 County
  - North Shore LIJ – 3 Counties
- **Leaving Market:** Oxford

# Standard Plan Refresher

- Every insurer must offer a Standard Product at each metal level
- Standard products include all of the Essential Health Benefits – except pediatric dental is optional
- Cost sharing (deductibles, copayments) are the same across insurers within a metal tier
- Differences between insurers are *provider network, formulary and quality rankings*



## Minimal Changes to Standard Products in 2015

Metal Level	Deductible	Maximum Out of Pocket
Platinum	\$0	\$2,000
Gold	\$600	\$4,000
Silver	\$2,000	\$5,500
<b>Silver (200-250 FPL)</b>	<b>\$1,200</b>	<b>\$5,200</b>
Silver (150-200 FPL)	\$250	\$2,000
Silver (100-150 FPL)	\$0	\$1,000
Bronze	\$3,000	\$6,350

- **Wellness Benefit may be substituted**

# Non-standard Plans Refresher

- Insurers remain limited to 3 Non-standard product offerings
- New non-standard product offerings must be meaningfully different from the standard product
  - Examples: adult dental, adult vision, acupuncture, network variation

# Side by Side Comparison

	Standard	Non-Standard
Offering	Offered by <b>all</b> insurers	Offered by <b>most</b> insurers
Provider Network	Marketplace Network	May be the Marketplace, Tiered or Limited Network
Pharmacy	No separate Rx deductible  Maximum out-of-pocket includes all Rx spending & deductible	May have separate Rx deductible  Maximum out-of-pocket includes all Rx spending & deductible
Covered Benefits	Essential Health Benefits (EHB)	EHB plus additional benefits
Cost-sharing	Standard across all insurers	Varies from insurer to insurer

## 2015 Dental Products Better Reflect Consumer Enrollment Preference

1. Pediatric Dental (up to age 19) is offered as a stand-alone product for children only
2. Stand-alone dental is available at 4 tiers:
  - Single adult
  - 2 Adult
  - 1 Adult plus child
  - Family
3. Stand-alone dental products are available with dependent coverage through age 25 or through age 29

# Product Naming Format

- The name of each plan will follow a standard format to help consumers better understand the plan
- Every product offered in 2015 will use this new naming format
  - Individual Marketplace
  - Small Business Marketplace

# 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 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 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

## 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



# Pop Quiz!

*Can you correctly identify the features of this Plan?*

## **Affinity Access Platinum ST INN Dep25**

- a. What Metal Tier is the product?
- b. Is the plan standard or non-standard?
- c. Does this plan have out-of-network benefits?
- d. Through what age is dependent coverage offered in the plan?

## *True or False?*

# **HDHP-HSA 269 Silver NS OON Dep29**

1. The product name is HDHP-HSA 269
2. The product is a platinum product
3. The product is a standard product
4. The product covers out-of-network services

## *Choose the Correct Statement*

### **Delta Dental Individual DeltaCare<sup>®</sup> USA Pediatric Basic Plan ST INN Pediatric Dental Dep 19**

1. This is a family dental plan
2. This is a non-standard plan
3. This is an in-network only plan

# Network Adequacy

- Every QHP offered on the Marketplace must meet network adequacy standards, even if the networks are tiered or tailored
- 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

- NYSOH has required all insurer participants to modify their web sites to ensure the Marketplace networks are clearly identified
- Most insurers have made this change and some will have their websites updated by November 15

<http://info.nystateofhealth.ny.gov/resource/health-plan-customer-service-phone-numbers-and-provider-networks>

# **NYSOH is Enhancing Requirements for Network Accuracy**

- NYSOH has required insurers to submit the procedures they use to verify the providers in their Marketplace network
- NYSOH has also adopted the standards in the Out-of-Network legislation; Insurers must:
  - Hold consumers harmless from surprise medical bills
  - Permit consumers to request a referral to out-of-network providers and specialists
  - Provide consumers with an external appeal right when a request to see a specialist is denied

# Drug Formularies

- Every QHP has drug formulary
- 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)



# Website Enhancements

- NYSOH has developed new tools and resources to help you and consumers understand and compare plans
  - Enhanced Benefit Design Description
  - Plan Compare
  - Quick Quote/Anonymous Shopping (Small Business/Individual)

# Benefit Design Description

Will provide consumers with the following information:

- Whether referrals are required
- The type of network available (e.g., tiered)
- For non-standard QHPs, other benefits included in the product that may not be obvious to the consumer from the web page, and/or features that make the product unique or different than other insurer products

# Benefit Design Description

✓ ACCOUNT INFORMATION

✓ BUILD HOUSEHOLD

✓ INCOME INFORMATION

✓ OTHER INFORMATION

✓ ACCOUNT SUMMARY

✓ FIND A PLAN

Introduction

Plan Selection Dashboard

Select A Plan for :

◦ Kara El

Select A Plan for :

◦ Bib Jib

Confirm Plan Selections

Confirmation Acknowledgment

## Plan Detail

This page provides details about the monthly premium, the benefits that are covered by the plan, and what your out-of-pocket costs would be for these benefits. Information is also provided on what your out-of-pocket costs would be for visit to doctors or hospitals your plan covers. Click on the benefit category below to learn more about this plan's covered benefits and services. Click on **Plan Documents** to see a Summary of Benefits and Coverage. Click on **Select This Plan** to buy this plan. To return to the list of plans, click on the **Return to Plan List** button at the bottom of the page.



### EssentialCare Bronze Plan - A Consumer Operated and Oriented Plan (CO-OP) Option

<b>Monthly Premium</b>	\$233 <sup>18</sup>	<b>Metal</b>	Bronze	<b>Quality Rating</b>	<b>New Plan</b> Quality data not yet available.
<b>Medical Deductible</b> ⓘ	- / -	<b>Drug Deductible</b> ⓘ	- / -	<b>Combined Deductible</b> ⓘ	\$3,000 / \$6,000
<b>Maximum Out of Pocket</b> ⓘ	\$6,350 / \$12,700	<b>Out-of-Network Coverage</b> ⓘ	No	<b>HSA Eligible</b> ⓘ	No

#### Design

Description here. Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum

# Plan Compare Tool

- **Includes** every QHP offered on the Marketplace
- **Compares** each product to the standard product
- **Available** through an interactive map by county
- **Printable** so you can take it with you or give a copy to your clients

Plan Name: Univera  
 Product Name: Silver Select Silver NS INN Dep29  
 HIOS Plan ID: 78124NY0950008  
 Metal Level: Silver

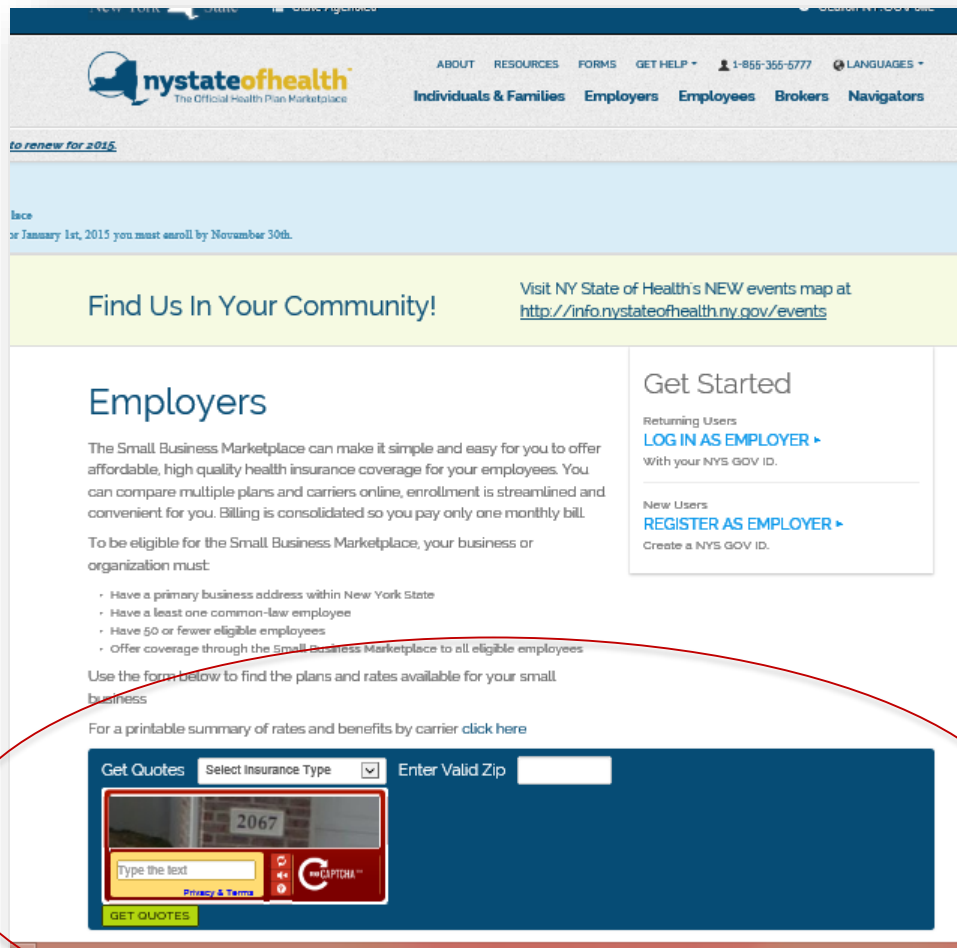


In-Network Benefits: <input checked="" type="checkbox"/> Out-of-Network Benefits Available: <input type="checkbox"/>		
Benefit Description	Standard Silver Benefits	How Does this Non-Standard Product Compare?
<b>Deductible</b>		
• Individual Policy	\$2,000	\$2,000
• Family Policy	\$4,000	\$4,000
<b>Maximum Out of Pocket</b>		
• Individual Policy	\$5,500	\$5,000
• Family Policy	\$11,000	\$10,000
<b>PCP Visit</b>	\$30 copayment	20% coinsurance
<b>Specialist Visit</b>	\$50 copayment	20% coinsurance
<b>Preventive Care</b>	\$0 copayment	\$0 copayment
<b>Prescription Drug</b>		
• Tier 1	\$10 copayment	\$10 copayment
• Tier 2	\$35 copayment	\$45 copayment
• Tier 3	\$70 copayment	\$90 copayment
<b>Inpatient Services (includes Maternity Care, Mental Health, Behavioral Health, and other inpatient hospital services)</b>	\$1,500 copayment	20% coinsurance
<b>Emergency Room</b>	\$150 copayment	20% coinsurance
<b>Urgent Care</b>	\$70 copayment	20% coinsurance
<b>Durable Medical Equipment</b>	30% coinsurance	50% coinsurance
<b>Covered Therapies (PT/OT/ST)</b>	\$30 copayment	20% coinsurance
<b>Diagnostic and Routine Lab Services</b>	\$50 copayment	20% coinsurance
<b>Diagnostic and Routine Imaging</b>	\$50 copayment	20% coinsurance
<b>Outpatient Surgery Services</b>	\$100 copayment	20% coinsurance
<b>Home Health Care Services</b>	\$30 copayment	20% coinsurance
<b>Outpatient Behavioral Health Services</b>	\$30 copayment	20% coinsurance
<b>Pediatric Basic Dental Care</b>	\$30 copayment	Not covered
<b>Pediatric Vision Care</b>	\$30 copayment	20% coinsurance
<b>Wellness</b>		
<b>Gym Membership</b>		\$0

**Additional Non-Standard Benefits:**

- Gym Membership Reimbursement
- Autism Spectrum Disorders
- Health Savings Account

# Quick Quote for Small Business Marketplace



NEW YORK State | About Us | Governance | Search | Account

**nystateofhealth**  
The Official Health Plan Marketplace

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

Individuals & Families | **Employers** | Employees | Brokers | Navigators

to renew for 2015.

face  
or January 1st, 2015 you must enroll by November 30th.

Find Us In Your Community! Visit NY State of Health's NEW events map at <http://info.nystateofhealth.ny.gov/events>

## Employers

The Small Business Marketplace can make it simple and easy for you to offer affordable, high quality health insurance coverage for your employees. You can compare multiple plans and carriers online, enrollment is streamlined and convenient for you. Billing is consolidated so you pay only one monthly bill.


To be eligible for the Small Business Marketplace, your business or organization must:

- Have a primary business address within New York State
- Have at least one common-law employee
- Have 50 or fewer eligible employees
- Offer coverage through the Small Business Marketplace to all eligible employees


Use the form below to find the plans and rates available for your small business

For a printable summary of rates and benefits by carrier [click here](#)

Get Quotes  Enter Valid Zip

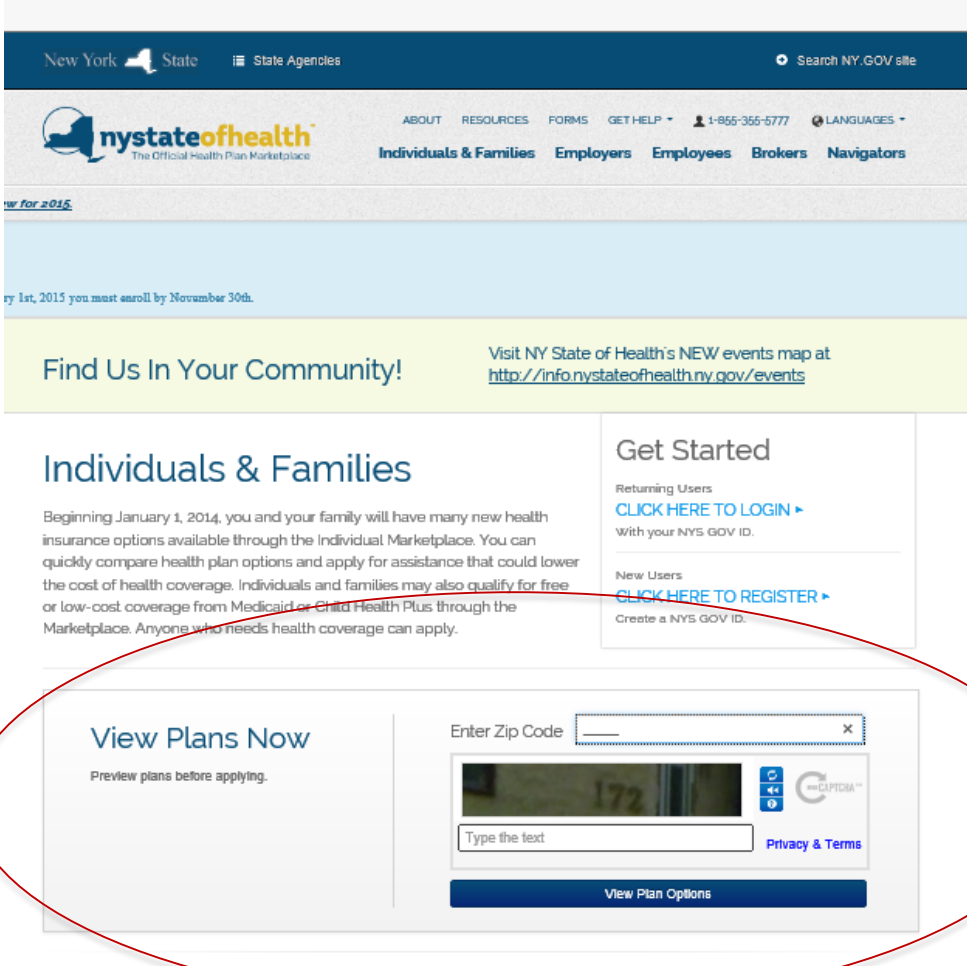


Type the text

Privacy & Terms 

**GET QUOTES**

# Anonymous Shopping for Individuals



The screenshot shows the nystateofhealth website interface. At the top, there is a navigation bar with 'New York State' and 'State Agencies' on the left, and a search bar on the right. 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', 'Employees', 'Brokers', and 'Navigators'. A banner below the navigation bar contains 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'. The main content area is divided into two columns. The left column is titled 'Individuals & Families' and contains a paragraph of text about health insurance options starting January 1, 2014. The right column is titled 'Get Started' and contains links for 'Returning Users' to login and 'New Users' to register. A red circle highlights the 'View Plans Now' section, which includes a 'Preview plans before applying.' link, a 'View Plans Now' heading, a 'View Plan Options' button, and a CAPTCHA verification form with a text input field and a 'Type the text' label.

# Questions?



# Tools & Resources Available on NY State of Health Website:



- Videos: *How to Pick a Plan That's Right for You* and *Renewing Your Coverage for 2015*
- Map of Health Plans by County
- Map of Assistors by County
- Events Map
- Anonymous Shopping Tool (Individuals & Small Business)
- Tax Credit and Premium Calculator (Individuals)
- Summary of Benefits
- “Find a Broker/Navigator” Search Function
- Broker Administrative Guide
- Consumer Education Materials
  - Available in English, Spanish, Haitian Creole, French, Korean, Russian, Italian, and Chinese
  - Select materials also available in **10 new languages**: Arabic, Bengali, Hindi, Japanese, Nepali, Polish, Twi, Urdu, Vietnamese, and Yiddish