

An Update for Agents and Brokers

September 9, 2013

Kelly Smith – Director
Small Business Marketplace

Agenda

- New Marketplace Staff
- Qualified Health Plans
- Training, Certification and Registration
 - Small Business Marketplace
 - Individual Marketplace
- Marketing Materials
- Q&A

Broker Relations Staff

- **Stana Nakhle** – NYC and Long Island
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QUALIFIED HEALTH PLANS



Today's Options[®] of New York, Inc.



QUALIFIED DENTAL PLANS



Qualified Health Plans

- One standard plan per metal tier – all carriers
- Non-standard plans – carriers could select to offer by metal tier and by county level. Will differ from standard plans:
 - Additional cost share options
 - Networks
 - Alternative benefits ie: acupuncture, wellness programs
 - Product types (EPO, PPO, HMO)



Small Business Marketplace - 2014

*Number of Qualified
Health Plans offered by
Metal Tier*

Product Type

*Number of Qualified
Health Plans offered by
Metal Tier*

Product Type

BlueShield of Northeastern NY

BRONZE	1	EPO
SILVER	1	POS
GOLD	1	EPO
PLATINUM	1	POS

CDPHP

BRONZE	3	EPO
SILVER	3	EPO , PPO
GOLD	3	EPO
PLATINUM	3	EPO , PPO

Excellus BlueCross BlueShield

BRONZE	2	PPO
SILVER	2	PPO
GOLD	2	PPO
PLATINUM	2	PPO

Health Republic Insurance

BRONZE	2	EPO
SILVER	3	EPO
GOLD	2	EPO
PLATINUM	2	EPO

Independent Health

BRONZE	5	POS, PPO
SILVER	5	POS, PPO
GOLD	5	POS, PPO
PLATINUM	3	POS

MetroPlus Health Plan

BRONZE	1	HMO
SILVER	1	HMO
GOLD	1	HMO
PLATINUM	1	HMO

MVP Healthcare

BRONZE	4	HMO
SILVER	4	HMO
GOLD	3	HMO
PLATINUM	3	HMO

North Shore LIJ

BRONZE	1	EPO
SILVER	1	EPO
GOLD	1	EPO
PLATINUM	1	EPO

Oxford Health Insurance

BRONZE	1	EPO
SILVER	2	EPO, PPO
GOLD	1	EPO
PLATINUM	2	EPO, PPO

Univera

BRONZE	2	PPO
SILVER	2	PPO
GOLD	2	PPO
PLATINUM	2	PPO

Note: Health plans are not required to offer non-standard products in all counties in their service area.



Small Business Marketplace - 2014

Number of Qualified Health Plans offered by
Metal Tier Product Type

Number of Qualified Health Plans offered by
Metal Tier Product Type

BlueShield of Northeastern NY

BRONZE	1	EPO
SILVER	1	POS
GOLD		EPO
PLATINUM		

CDPHP

BRONZE	3	
SILVER	3	
GOLD	3	
PLATINUM	3	EPO, PPO

Excellus BlueCross BlueShield

BRONZE	2	PPO
SILVER	2	PPO
GOLD	2	PPO
PLATINUM	2	PPO

Health Republic Insurance

BRONZE	2	EPO
SILVER	3	EPO
GOLD	2	EPO
PLATINUM	2	EPO

Independent Health

BRONZE	5	POS, PPO
SILVER	5	POS, PPO
GOLD	5	POS, PPO
PLATINUM	3	POS

# of QHP's offered by Metal Tier			Product Type
Health Plan Name			
Bronze	1		EPO
Silver	1		POS
Gold	1		EPO
Platinum	1		POS

SILVER	2	PPO
GOLD	2	PPO
PLATINUM	2	PPO

Note: Not all non-standard plans are available in every county within the carrier's service area.

Beginning August 5

Contact an approved Department of Financial Services (DFS) CE provider organization to complete your training course and test requirement at:

http://www.dfs.ny.gov/insurance/agbrok/ab_shop.htm

Beginning Today

- From DFS link below, select option for Agent/Broker Health Certification Registration process; proceed to the licensee login area.
- Once logged in, select NYS Health Benefit Exchange to proceed to the registration. Must have taken required training course/test first.

http://www.dfs.ny.gov/insurance/producers_exchg.htm

Beginning October 1

- NY State of Health will email your official access code to log onto the Broker portal page of the Marketplace portal. Invitations will be emailed on a rolling basis throughout the day beginning at 8am.
- **This process will not begin until 8am on October 1st .**
- You will be asked to complete a series of registration steps that will culminate in the issuance of your broker certification number. You can use that number to enter the broker portal.

Individual Marketplace Training, Certification and Registration

- 8 credit Continuing Education course
- Provided by Dept of Financial Services training vendors
- Small Business Marketplace certification is required prior to Individual certification
- Focus on public program eligibility and tax credit qualification
- Registration follows same procedure as Small Business Marketplace process

Online Training

- An online course is in development for both Small Business and Individual Marketplace training
- Small Business Marketplace online course will be available late September; Individual online course TBD
- Requires a proctored exam

Marketing Materials

- Printed materials will be available for ordering on October 1
- PDF versions will be posted to website - print on demand
 - Rack Cards (4x9)
 - Individuals and Families
 - Small Business
 - Fact Sheets (8.5x11)
 - Small Business
 - Young Invincibles
 - Immigrants
 - Value of Having Health Insurance
 - Paying for Health Insurance is Easier
 - Posters (8.5x11 and 18x24)

Using the nystateofhealth[™] Logo

- Brokers may affix their logos to marketing materials developed by NYSOH. Notification to NYSOH is required before use.
- Brokers must receive prior approval of co-branded marketing materials developed by you prior to distribution.
- For questions about using the nystateofhealth[™] logo and for review of your documents, materials, websites, etc. showing intended logo use prior to dissemination or publication, please contact:

cobranding@health.state.ny.us

Complete guidelines can be found at:

NYStateOfHealth.ny.gov/news/ny-state-health-releases-brand-guidelines

Resources on nystateofhealth.ny.gov

- NYSOH Simplified Small Group Rates – Individual & Family
- NYSOH Issuer by County – Small Group & Individual
- Small Group Plans by Carrier by Metal Tier
- Updated Broker Certification Steps

Coming Soon

- Broker Tool Kit
- Marketplace Portal Demo
- Marketplace Portal User Guides
 - Employer/Broker
 - Employee

Please submit questions via the
Q&A function on your webinar
control panel.