



Health Republic Inc. of NY will not be offered on the NY State of Health Marketplace in 2016. The following questions and answer provide information for consumers. Additional information will be available during the 2016 open enrollment period.

CONSUMER FAQs - NYSOH

Q: I am currently enrolled in Health Republic through NY State of Health. What does this decision mean for me?

A: Individuals will remain enrolled in Health Republic through the end of the calendar year (December 31, 2015). As part of the annual renewal process, current enrollees will receive a renewal notice from the Marketplace telling them their eligibility results for 2016 and that they need to select a new plan for 2016. Consumers will access their Marketplace accounts to select a new health plan, or call the NY State of Health Customer Service Center or meet with a certified in-person assister if they need help. Consumers will need to make their new plan choices by December 15, 2015 to have the new plan coverage start on January 1, 2016.

Q: When is this decision effective?

A: This decision is effective on January 1, 2016 for individuals. The effective date for the Small Business Marketplace is under review. Additional information will be provided for small businesses once it is available.

Q: How/when will enrollees be notified that they need to select a different plan for 2016?

A: As part of the annual renewal process, Health Republic Marketplace enrollees will receive an annual renewal notice telling them their eligibility results for 2016. The notice will also tell them that their current health plan is no longer available and how to select a different health plan option for 2016. If they have applied for financial assistance, the notice will also tell them the type of financial assistance they are eligible for in 2016. There will not be a notice specific to the denial of Health Republic's certification in the NY State of Health for plan year 2016.

Q: Should individuals currently enrolled in Health Republic take any action now?

A: No, it is not necessary for current enrollees to take any action now since their coverage through Health Republic will continue until December 31, 2015. However, enrollees who would like to change their health plan option prior to the end of the year may contact the Marketplace for assistance. Although it may be possible to change plans, they should be aware that doing so may not make sense since annual deductibles and out-of-pocket amounts already satisfied during calendar year 2015 cannot be transferred to a new health plan.

Q: Will individuals currently enrolled in Health Republic have other health plan options in 2016, or will they be limited in their choices?

A: There will be a choice of health plan options in every county where Health Republic currently operates. Consumers will be able to view the 2016 health plan options in their county online at <https://nystateofhealth.ny.gov/individual> starting in mid-October. NY State of Health Customer Service Center representatives and an extensive network of in-person assistors will be available to help consumers select a new health plan option that meets their needs

For help, individuals can call 1-855-355-5777.

Q: I am enrolled in Health Republic now, will my premiums increase in 2016 when I enroll in a new plan?

A: Not necessarily. The amount of premium you will pay in 2016 will depend on a number of factors including any changes in your household or income and the amount of financial assistance you will be eligible to receive to help reduce the premium cost. Depending on your income, you may also qualify for the new Essential Plan starting on January 1, 2016 which has premium of \$20 or less per adult per month.

Q: Can people still enroll in Health Republic through the Marketplace for the remainder of 2015?

A: Yes, individuals who otherwise qualify for a Special Enrollment Period (i.e., lose employer sponsored insurance, get married, have a child, etc.) may enroll for the remainder of 2015. However, their enrollment will end on December 31, 2015 and they will have to select a new plan for 2016.

Q: Why is this decision being made now?

A: Under federal rules, state-based Marketplaces are required to recertify health plans annually prior to open enrollment which begins this year on November 1, 2015. The decision to certify a plan takes into consideration a number of factors including the financial condition of the health plan.