



NY State of Health: The Official Health Plan Marketplace

2014 Open Enrollment Report June 2014

Table of Contents

Section 1: Introduction	2
Section 2: Individual Marketplace	3
Enrollment by Program	3
Qualified Health Plans	3
Income and Financial Assistance for QHP Enrollees	3
Medicaid	5
Child Health Plus	5
Enrollment Trends	6
Section 3: Marketplace Demographics	7
Insurance Status at Time of Application	7
Enrollment by Region and County	7
Enrollment by Age	8
Enrollment by Gender	9
Enrollment by Preferred Language	9
Enrollment by Race and Ethnicity	10
Section 4: Qualified Health Plan Enrollment	13
QHP Enrollment by Issuer	13
QHP Enrollment by Metal Level	14
Stand Alone Dental Plan Enrollment by Issuer	15
Section 5: Application Assistance	16
Assistors	16
Enrollment by Channel	16
Section 6: Website	17
Section 7: Customer Service Center	18
Telephone Assistance	18
Social Media	19
Section 8: Small Business Marketplace	19
Enrollment by Region	19
Enrollment by Issuer	20s
Enrollment by Metal Level	21
Stand Alone Dental Plan Enrollment by Issuer	21
Employer Choice	22
Types of Employers	22
Section 9: Appendices	24

Section 1: Introduction

New York opened its Health Plan Marketplace, NY State of Health, on October 1, 2013, allowing New Yorkers to shop for and enroll into quality, affordable, comprehensive health plans. Comparable health plans offered through NY State of Health are on average 53 percent less expensive than coverage New Yorkers purchased directly last year. Many New Yorkers are eligible for additional financial assistance to help further lower the cost of health plan premiums purchased through the Marketplace. In addition, New Yorkers may obtain Medicaid and Child Health Plus coverage through the Marketplace. New York also successfully launched its Small Business Marketplace on October 1, 2013 providing a new option for small businesses and making small business tax credits available to small employers.

Sixteen health insurers are offering health plan coverage to individuals and ten health insurers also offer plans to small businesses through New York's Marketplace. NY State of Health features a state-of-the-art website where New Yorkers can shop and enroll in coverage; a first-class customer service center to answer questions and enroll people into coverage; and nearly 9,000 certified enrollment experts who are available to provide in-person assistance in the community at convenient times and locations across the State.

Individual consumers who were eligible for a Qualified Health Plan (QHP) were able to apply and enroll in a health plan through March 31, 2014. Consumers who attested that they had tried to enroll in coverage by that date and were not able to do so were permitted to enroll in a health plan through April 15, 2014. After April 15, 2014, under federal law, QHP-eligible consumers are not be permitted to enroll in a health plan until 2015 unless they meet the limited requirements for a Special Enrollment Period. Eligible individuals can enroll in Medicaid and Child Health Plus at any time. The Small Business Marketplace is open for enrollment all year.

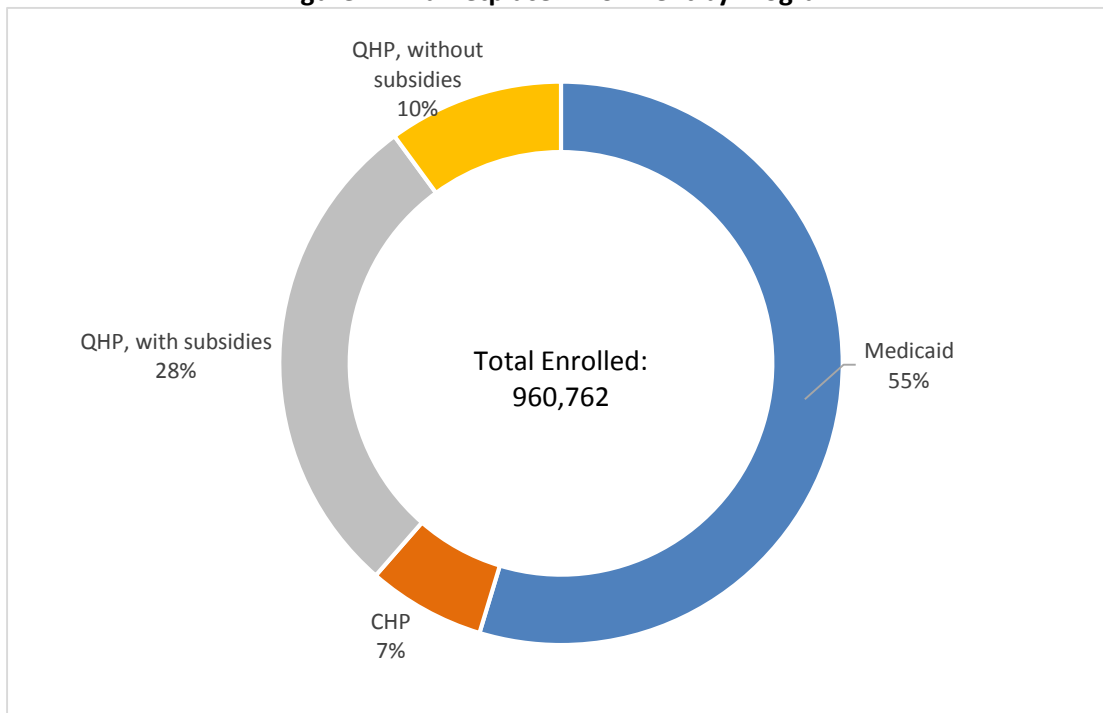
This report provides detailed information about the consumers who enrolled in coverage through NY State of Health's Individual Marketplace through April 15, 2014, the close of the first open enrollment period, and small businesses that enrolled in the Small Business Marketplace through April 15, 2014 with coverage effective dates on or before June 1, 2014. Because New York operates an integrated Marketplace, including Qualified Health Plans, Child Health Plus and Medicaid, it allows a more complete assessment of how the implementation of the Marketplace has increased health insurance coverage in the State. Where appropriate, data are presented for the Marketplace as a whole as well as for its individual component parts. In several places, this report compares data at the end of the individual open enrollment period to that reported in the [December 2013 Enrollment Report](#). For select metrics, this report also compares data to projections based on simulation modeling performed during the Marketplace planning process by the Urban Institute, herein after referred to as "projections".¹ These projections refer to estimated enrollment at "full implementation" of the Affordable Care Act (ACA), assumed here to be at the end of 2016.

¹ Fredric Blavin, Linda J. Blumberg, Matthew Buettgens, Jeremy Roth, The Coverage and Cost Effects of Implementation of the Affordable Care Act in New York State, Urban Institute, March 2012.

Section 2: Individual Marketplace

As of April 15, 2014, 1,319,239 New Yorkers had completed applications and 960,762 people had enrolled in coverage through NY State of Health's Individual Marketplace. This includes 370,604 people who enrolled in QHPs with or without financial assistance, 525,283 who enrolled in Medicaid and 64,875 who enrolled in Child Health Plus. This report offers a snapshot of the nearly 1 million people who enrolled through April 15, 2014.

Figure 1: Marketplace Enrollment by Program



QHP Enrollees by Income

Eligibility for financial assistance available through the Marketplace is based on household income. The Marketplace collects income data only when consumers indicate that they would like to apply for financial assistance. As such, the income data shown below in Figure 2 is for the 273,888 enrollees in subsidized QHPs.

More than half (53 percent) of enrollees in subsidized QHPs have income at or below 200 percent of the Federal Poverty Level (FPL). Nearly one fourth (23 percent) of subsidized QHP enrollees have incomes between 200-250 percent FPL. The remaining 24 percent of QHP enrollees have incomes above 250 percent FPL.

Figure 2: Subsidized QHP Enrollees, by Income

FPL	% Enrollees in QHP with APTC and CSR	% Enrollees in QHP with APTC Only	Total Enrollees in QHP with Financial Assistance
≤150%	16%	0%	12%
>150 - ≤200%	54%	0%	41%
>200 - ≤250%	30%	0%	23%
>250 - ≤300%	0%	54%	13%
>300 - ≤400%	0%	46%	11%
TOTAL	100%	100%	100%

Financial Assistance for QHP Enrollees

Most adults with incomes above the Medicaid eligibility threshold but at or below 400 percent FPL, can enroll in QHPs with financial assistance. (Individuals are not eligible for financial assistance if they have access to other health insurance coverage that meets minimum standards.) This assistance is available in two forms and is estimated at the time of application and applied immediately:

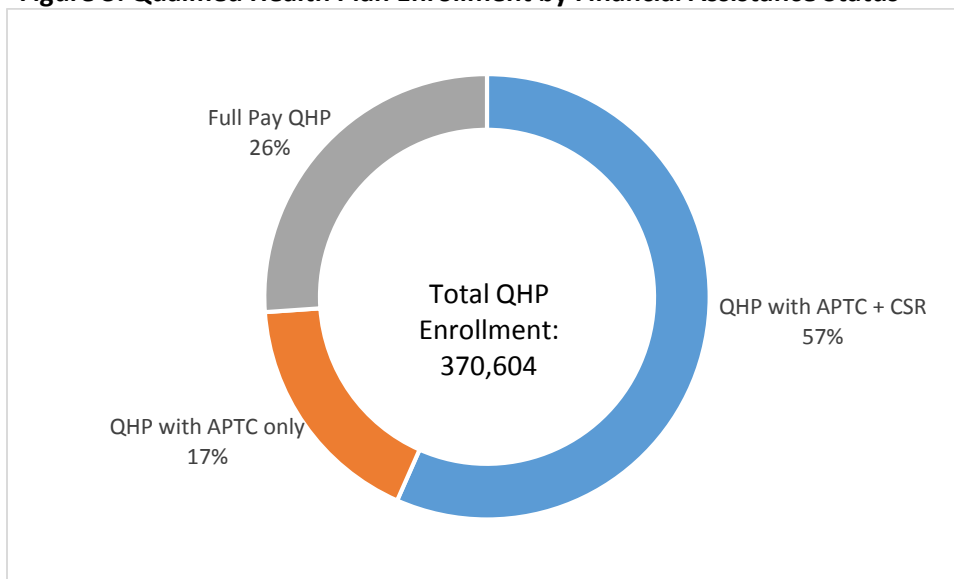
- 1) Tax credits reduce the cost of premiums for most single adults earning less than \$45,960 and for families of four earning less than \$94,200;
- 2) Cost-sharing reductions lower co-payments, deductibles, and out of pocket maximums for most single adults earning less than \$28,725 and for families of four earning less than \$58,875, who enroll in Silver QHPs.

Adults with income above 400 percent FPL can enroll in QHP coverage at full cost. Children with household income above 400 percent FPL can enroll in either QHPs or Child Health Plus at full premium.²

As of April 15, 2014, 74 percent of the 370,604 people enrolled in QHPs were eligible for financial subsidies, including 57 percent that were eligible for both tax credits and cost sharing reductions and 17 percent that were eligible for tax credits only. The remaining 26 percent enrolled in a QHP at full cost. This is consistent with projections that approximately three-quarters of QHP enrollees would qualify for financial assistance. The average monthly Advanced Premium Tax Credit (APTC) available for those who qualified for financial assistance was \$215 per month. Together, the 273,888 New Yorkers enrolled in QHPs with financial assistance would access an estimated \$706 million in annual federal tax credits if all APTC eligible enrollees were enrolled for a full 12 months in 2014.

² Note that cost sharing levels are lower in Child Health Plus relative to QHPs.

Figure 3: Qualified Health Plan Enrollment by Financial Assistance Status



Medicaid

Through April 15, 2014, 525,283 individuals enrolled in Medicaid through NY State of Health.³ With the implementation of the Affordable Care Act, New York expanded Medicaid eligibility levels to 138 percent FPL for all eligible New Yorkers.⁴ Since New York's eligibility levels already largely met this new federal standard, this expansion affected single and childless adults whose eligibility had been set at 100 percent FPL. As projected, a relatively small percentage (13 percent) of the persons who enrolled in Medicaid through the Marketplace were newly eligible as a result of the Medicaid expansion.

Child Health Plus

Through April 15, 2014, 64,875 children enrolled in Child Health Plus (CHP) through NY State of Health. Children up to age 19 in households with incomes up to 400 percent FPL can enroll in subsidized insurance through CHP. CHP eligibility begins where Medicaid eligibility ends (223 percent FPL for children under 1 and 154 percent FPL for children over age 1). There is no CHP premium for children in households with incomes below 160 percent FPL, and a sliding scale premium for those in households with incomes between 160 percent and 400 percent FPL. Households with incomes above 400 percent FPL have the option to purchase CHP or QHP coverage at full premium. Ninety-five percent of children enrolled in CHP through the Marketplace are enrolled with no premium or sliding scale premiums, and 5 percent are enrolled with full premiums.

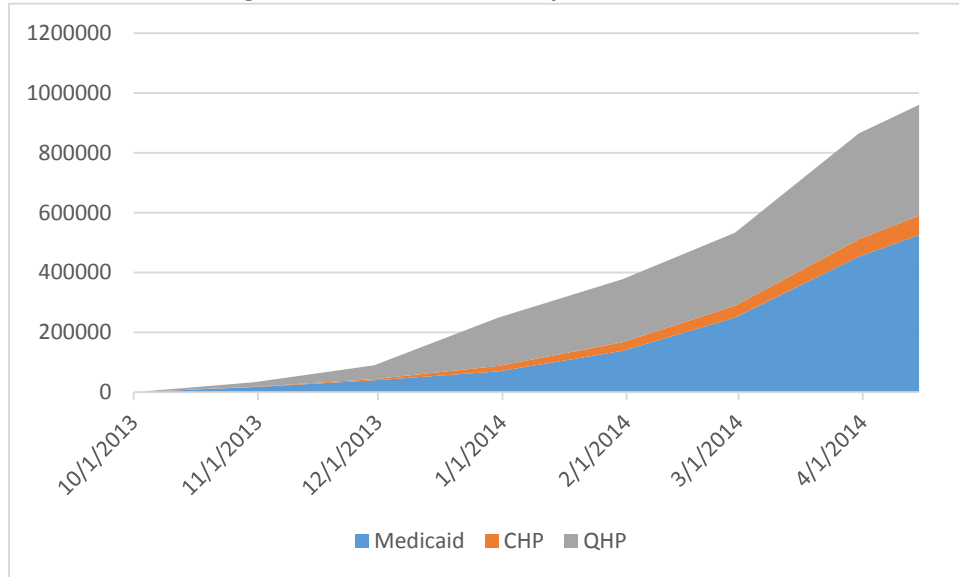
³ The data here reflect only Medicaid enrollment through the Marketplace. As of January 1, 2014, new applications for Medicaid for the MAGI population were centralized through the Marketplace. Local District Social Services offices continue to renew Medicaid enrollees and take new applications from non-MAGI populations.

⁴ For Medicaid and Child Health Plus, which determine eligibility using the 2014 Federal Poverty Level figures, 138% FPL is \$16,105 for an individual and \$32,913 for a family of 4.

Enrollment Trends

Nearly three quarters (74 percent) of consumers who enrolled in Marketplace coverage during open enrollment enrolled after January 1, 2014. Just over one third (36 percent) enrolled in the month of March with more than 38,000 consumers signing up for coverage on the last day of March.

Figure 4: Individual Marketplace Enrollment



Throughout the first Open Enrollment period, the proportion of consumers that were determined eligible for Medicaid to the proportion of consumers who were determined eligible for QHPs shifted. Medicaid enrollees comprised 27 percent of total Marketplace enrollment as of December 24 and 55 percent as of April 15. The increase in Medicaid enrollment as a share of total Marketplace enrollment can largely be attributed to the transfer of responsibility for Medicaid eligibility determination from the Local Social Services Districts to the Marketplace in January 2014.

The share of QHP enrollees that qualified for financial assistance also increased throughout the open enrollment period from 68 percent in December to 74 percent by April. Likewise, the share of QHP enrollees who qualify for both tax credits and cost sharing reductions increased from 50 percent to 57 percent between December and April.

Section 3: Marketplace Demographics

Insurance Status at Time of Application for Consumers Enrolled with Financial Assistance

To assess eligibility for certain types of financial assistance, the Marketplace asks consumers if they are currently enrolled in coverage. The Marketplace also determines if consumers are currently enrolled in public minimum essential coverage (MEC). Consumers who were not enrolled in public MEC and report that they were uninsured at the time of application through the Marketplace are counted as uninsured.

Eighty-one percent (81%) of those who enrolled through the Marketplace report that they did not have health insurance at the time they applied. Medicaid and CHP enrollees were the least likely to report being insured, at 93% and 87% respectively. Amongst QHP enrollees, 63% report being uninsured at the time of application. This QHP figure includes all subsidized QHP enrollees who were uninsured at the time of application, as well as the 21% of full pay QHP enrollees that applied for financial assistance (and were determined ineligible for financial assistance) and were uninsured at the time of application.

Consumers who report having insurance prior to enrollment through the Marketplace enrolled in coverage earlier in the open enrollment period, compared to those who report being uninsured. As of December 24, 2013, 44% of QHP enrollees reported being uninsured at the time of application; by April 15, 2014, that percentage increased to 63%.

Figure 5: Uninsured at Time of Application

Program	% of Uninsured Enrollees
Medicaid	93%
CHP	87%
QHP*	63%
All Programs	81%

QHP Program Breakout	% of Enrollees Previously Uninsured
QHP, with subsidies	79%
QHP, without subsidies*	21%

** Includes all subsidized QHP enrollees and the 21% of full pay QHP enrollees that applied for financial assistance (and were determined ineligible for financial assistance) and were uninsured at the time of application.*

Enrollment by Region and County

New Yorkers from every county in the State have enrolled in coverage through the Marketplace. Slightly more than half (52 percent) of Marketplace enrollees live in New York City. Fourteen percent of enrollees live in Long Island; 16 percent live in the Capitol/Mid-Hudson/North Country region; 6 percent live in the Western region; and 12 percent live in the Central region. This share of enrollment by region largely tracks to the regions' respective shares of the State population.

Within each region, the percentage of enrollees in each program varied. For example, in New York City, Medicaid enrollment exceeded QHP enrollment by nearly 15 percent. In Long Island, QHP enrollment was nearly twice as high as Medicaid enrollment.

Figure 6: Percentage of Enrollees by Region and by Program

Region	% of Medicaid Enrollees	% of CHP Enrollees	% of QHPs Enrollees	% of Enrollees in All Programs	% of NYS Population Under 65
NYC	59%	38%	45%	52%	43%
Long Island	10%	20%	19%	14%	14%
Capitol/Mid-Hudson/North Country	14%	21%	18%	16%	19%
Western	5%	7%	6%	6%	8%
Central	11%	14%	12%	12%	16%
Total	100%	100%	100%	100%	100%

Detailed data on enrollment in each county and each Marketplace program is included in Appendix A.

Appendix B compares the distribution of Marketplace enrollees by county to the distribution of State residents under age 65 in each county as a proxy for expected enrollment at the county level. In 56 of the State’s 62 counties, the share of statewide Marketplace enrollment is nearly identical (within 0.5 percent) to the counties’ share of the State population.

Marketplace Enrollment by Age

Figure 7 below shows the age distribution of enrollees enrolled through the Marketplace by program. The distribution by age varies widely by program because of differing eligibility rules. As of April 15, 34 percent of QHP enrollees are age 34 or younger, with 31 percent between the ages of 18 and 34. The number and relative proportion of young adults enrolling in QHPs increased since December 2013, when 26 percent of QHP enrollees were age 18 to 34. Based on projections, this trend will continue to the end of 2016 when the share of enrollees age 18-34 is expected to be 38 percent.⁵

New York’s CHP program has the highest eligibility level in the nation. Child in families with incomes at or below 400 percent FPL are enrolled in CHP; their parents and children in the family age 19 and older are enrolled in QHPs. Children in households with incomes above 400 percent FPL may be enrolled in either in CHP or QHPs at full premium. Because of NYS’ CHP eligibility levels, it is likely that a greater proportion of children are enrolled in CHP than QHPs in New York compared with other states.

Figure 7: Marketplace Enrollment by Age

Age	Medicaid	CHP	All QHPs	All Programs
<18 Years	16%	95%	3%	16%
18 - 25 Years	20%	5%	10%	15%
26 - 34 Years	21%	--	21%	20%
35 - 44 Years	14%	--	18%	15%
45 - 54 Years	16%	--	23%	17%
55 - 64 Years	13%	--	25%	16%
≥65 Years	1%	--	0%	0%
Total	100%	100%	100%	100%

⁵ Urban Institute, March 2012.

QHP Breakout		
Age	Subsidized QHP	Full Pay QHP
<18 Years	0%	10%
18 - 25 Years	11%	8%
26 - 34 Years	21%	20%
35 - 44 Years	18%	18%
45 - 54 Years	24%	21%
55 - 64 Years	25%	23%
≥65 Years	0%	0%
Total	100%	100%

Marketplace Enrollment by Gender

Males and females each represent roughly half of enrollees across all programs. Females comprise a slightly larger majority of enrollees than males in Medicaid and Qualified Health Plans, while more males than females were enrolled in CHP. Within QHPs, females outnumber males in the subsidized program, but males are the small majority of enrollees in full pay QHPs. As compared to projections, females comprise a slightly greater share of total QHP enrollees (51 percent as compared to 47 percent).

Figure 8: Marketplace Enrollment by Gender

Gender	Medicaid	CHP	All QHPs	Total
Female	52%	49%	51%	51%
Male	48%	51%	49%	49%
Total	100%	100%	100%	100%

QHP Breakout		
Gender	Subsidized QHP	Full Pay QHP
Female	52%	48%
Male	48%	52%
Total	100%	100%

Marketplace Enrollment by Preferred Language

The Marketplace asks all account holders about their preferred spoken and written language. Data on preferred spoken language and preferred written language is virtually the same, thus this report presents data on preferred spoken language.

Across all programs, 85 percent of enrollees selected English as their preferred language, 10 percent selected Spanish, 4 percent selected Chinese and 1 percent selected Russian. Consumers enrolled in Medicaid were more likely to select a language other than English (19 percent), compared with consumers in other programs (11 percent and 9 percent for CHP and QHPs, respectively).

The Marketplace’s website includes instructions in seven languages directing consumers to Customer Service Representatives or in person assistors for help in their preferred language. Customer Service Representatives (CSRs) at the Customer Service Center are ready to assist consumers in 170 languages. More than 200 bilingual CSRs speak 5 languages other than English (Spanish, Mandarin, Russian,

Cantonese and Haitian Creole) and assist consumers in other languages through the Language Line translation service. To date, the Customer Service Center has been able to provide assistance in more than 54 languages. On average, seven percent of calls answered on a monthly basis are answered in a language other than English.

In addition, navigators provide assistance in 48 languages, and brokers and Certified Application Counselors also provide assistance in languages other than English.

Marketplace notice envelopes have taglines in English, Spanish, simplified Chinese, French Creole, Italian, Korean, and Russian, and direct consumers to the Customer Service Center for assistance. Finally, information about consumers' preferred language has been used to send email reminders to consumers in Spanish.

Figure 9: Enrollment by Preferred Spoken Language

Preferred Spoken Language	Medicaid	CHP	QHP	All Programs
Chinese	5%	2%	3%	4%
English	81%	88%	91%	85%
French	0%	0%	0%	0%
French Creole	0%	0%	0%	0%
Italian	0%	0%	0%	0%
Korean	0%	0%	0%	0%
Russian	1%	0%	0%	1%
Spanish	13%	9%	6%	10%
Total	100%	100%	100%	100%

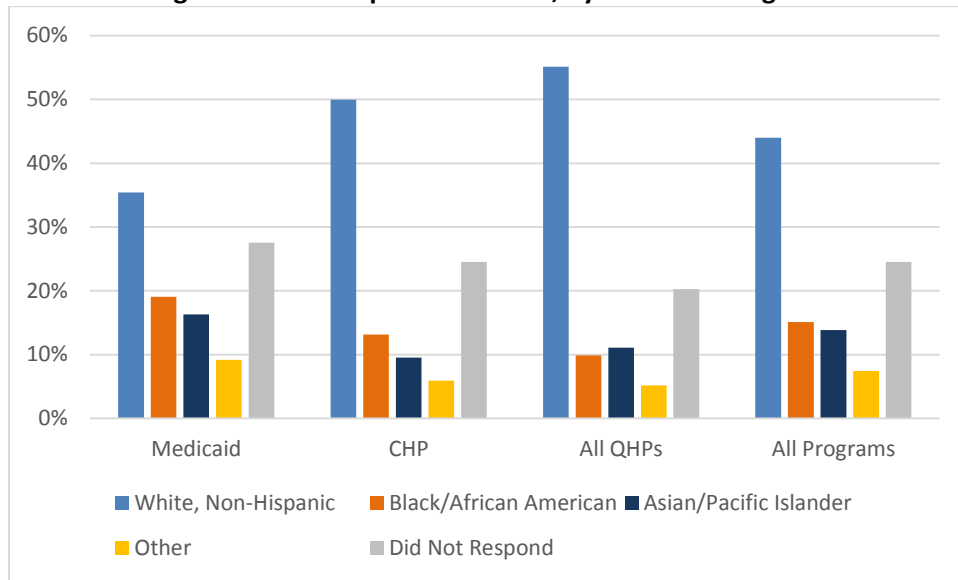
Preferred Spoken Language	Subsidized QHP	Full Pay QHP
Chinese	4%	1%
English	88%	97%
French	0%	0%
French Creole	0%	0%
Italian	0%	0%
Korean	0%	0%
Russian	0%	0%
Spanish	8%	2%
Total	100%	100%

Marketplace Enrollment by Race and Ethnicity

As part of the Marketplace application, consumers have the option of providing information about their race and about Hispanic ethnicity. Consumers can select more than one race, resulting in totals of more than 100 percent. Responses to questions about race/ethnicity questions are optional and self-reported. A significant portion of applicants do not respond to these optional questions, limiting the Marketplace from having a comprehensive view of enrollees.

Through April 15, 2014, one in four enrollees (25 percent) did not respond to the application question on race. Forty-four percent (44 percent) of Marketplace enrollees reported that they are White, Non-Hispanic, 15 percent reported that they are Black/African American, 15 percent reported that they are Asian/Pacific Islander, 7 percent reported “other” race.⁶ Among enrollees who voluntarily reported their race, the ratio of White, Non-Hispanic enrollees to Non-White, Hispanic enrollees is higher in QHPs and CHP, and lower in Medicaid.

Figure 10: Marketplace Enrollees, by Race and Program



Consumers can select more than one race, resulting in totals of more than 100 percent.

Twenty-one percent of Marketplace enrollees voluntarily reported that they are Hispanic. This percentage is higher amongst Medicaid enrollees (26 percent) and lower among QHP enrollees (14 percent). Across all programs, 9 percent of enrollees chose not to respond to the question on Hispanic ethnicity.

Marketplace projections through the end of 2016 predict that a somewhat larger share of QHP enrollees would self-identify as White, Non-Hispanic (69 percent), that 13 percent would self-report as Black/African Americans and that 9 percent would self-identify as Asian/Pacific Islander. In addition, we projected that by the end of 2016, 17 percent of QHP enrollees would self-identify as Hispanic.

⁶ All consumers who self-reported being Asian Indian, Chinese, Filipino, Guamanian or Chamorro, Japanese, Korean, Native Hawaiian, Other Asian, Other Pacific Islander, Samoan, or Vietnamese are counted as Asian/Pacific Islander. All consumers who self-reported being American Indian or reported a race not listed in the application are counted as Other.

Figure 11: Marketplace Enrollees, by Hispanic Ethnicity

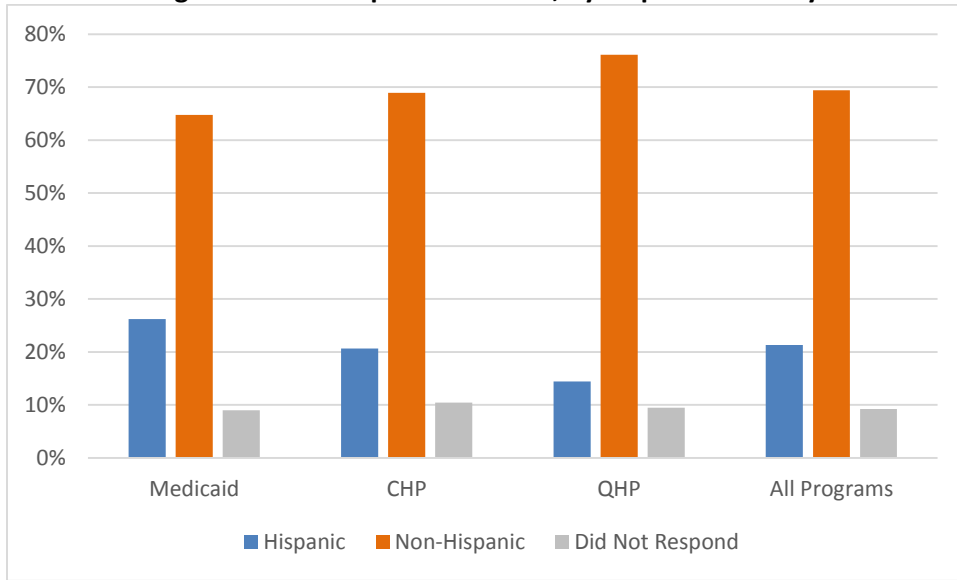


Figure 12: Marketplace Enrollment by Race and Ethnicity

Race	Medicaid	CHP	All QHPs	All Programs
White, Non-Hispanic	35%	50%	55%	44%
Black/African American	19%	13%	10%	15%
Asian/Pacific Islander	16%	10%	11%	14%
Other	9%	6%	5%	7%
Did Not Report	28%	25%	20%	25%
Total	108%	103%	102%	105%

Consumers can select more than one race, resulting in totals of more than 100 percent.

QHP Breakout		
Race	Subsidized QHP	Full Pay QHP
White, Non-Hispanic	51%	62%
Black/African American	10%	8%
Asian/Pacific Islander	12%	9%
Other	6%	4%
Did Not Report	21%	17%
Total	101%	102%

Ethnicity	Medicaid	CHP	QHP	All Programs
Hispanic	26%	21%	14%	21%
Non-Hispanic	65%	69%	76%	69%
Did Not Report	9%	10%	9%	9%
Total	100%	100%	100%	100%

QHP Breakout		
Ethnicity	Subsidized QHP	Full Pay QHP
Hispanic	17%	9%
Non-Hispanic	74%	82%
Did Not Report	9%	10%
Total	100%	100%

**Section 4:
Qualified Health Plan Enrollment**

QHP Enrollment by Issuer

Each of the 16 issuers offering coverage through NY State of Health has enrolled members into QHPs. (Note that the table below shows issuers by their d/b/a, or “doing business as,” since they differ depending on geographic region of the State.) Four issuers each enrolled ten percent or more QHP enrollees: Health Republic Insurance of New York (19 percent), FidelisCare (17 percent), MetroPlus Health Plan (15 percent) and Empire Blue Cross Blue Shield (14 percent). Nine percent of enrollees are enrolled in EmblemHealth and eight percent are enrolled in MVP Health Care. The remaining 18 percent of enrollees were spread across twelve issuers which each enrolled four percent or fewer total QHP enrollees. This distribution of enrollment across issuers has increased competition amongst issuers for consumers in New York’s Individual Market and reflects a more even distribution than is seen in other states.⁷

Figure 13: QHP Enrollment by Issuer

Issuer	% of QHP Enrollment	Issuer	% of QHP Enrollment
Health Republic Insurance of New York	19%	North Shore-LIJ Insurance Company Inc.	1%
Fidelis Care	17%	BlueCross BlueShield of Western New York	1%
MetroPlus Health Plan	15%	Independent Health	1%
Empire Blue Cross Blue Shield	14%	Affinity Health Plan	1%
EmblemHealth	9%	CDPHP	1%
MVP Health Care	8%	Univera Healthcare	<1%
Excellus BlueCross BlueShield	4%	Empire Blue Cross	<1%
Oscar	3%	Today's Options of New York	<1%
Healthfirst	3%	BlueShield of Northeastern New York	<1%
UnitedHealthcare	2%	TOTAL	100%

⁷ Cynthia Cox, Rosa Ma, Glary Claxton, Larry Levitt, Sizing Up Exchange Market Competition, The Henry J. Kaiser Family Foundation, March 2014 Issuer Brief.

While there are 16 issuers offering QHPs through the Marketplace, the number of issuers participating in each county varies. QHP issuers participate in a different number of counties across the state based upon their respective service areas. Consumers have a choice of issuers in every county of the state, which varies from two issuers in Chemung and Seneca counties to ten issuers in Queens county. Detailed data on enrollment by QHP issuer by county is shown in Appendix C.

QHP Enrollment by Metal Level

The Marketplace offers Qualified Health Plans at four different metal levels: Bronze, Silver, Gold and Platinum. Catastrophic plans are also available to adults below age 30 and adults with hardships.⁸ Bronze level plans generally have the lowest premiums and higher out of pocket costs (e.g., deductible or copayment required when receiving services). Platinum level plans have, on average, the highest premiums but have lower out-of-pocket costs. Silver and Gold level plans fall in the middle.

Cost-sharing reductions are available to eligible individuals for Silver level plans purchased through the Marketplace. These cost-sharing subsidies reduce individuals' out-of-pocket costs, deductibles, and out-of-pocket maximums. American Indians and Alaskan Natives are eligible for additional cost-sharing reductions at all metal levels.

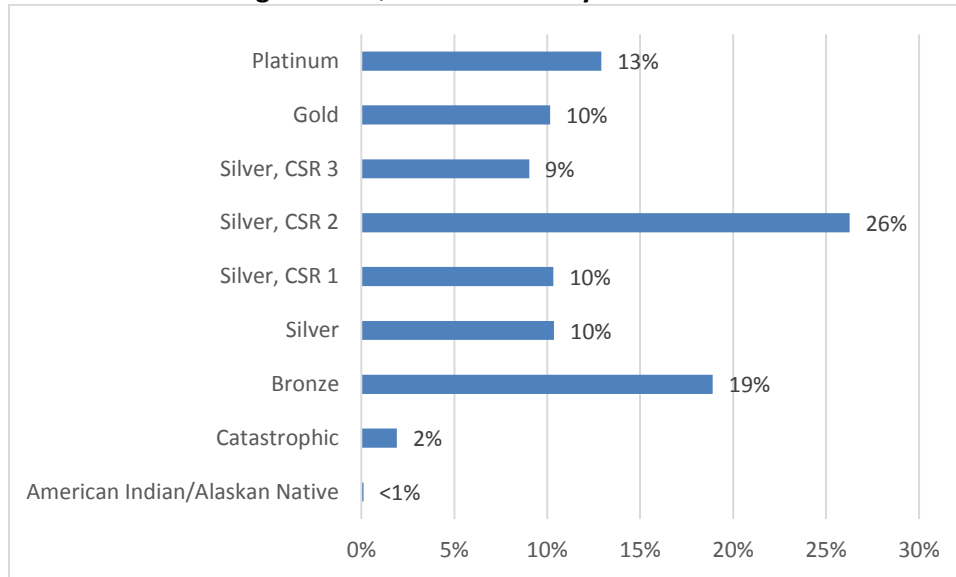
As of April 15, 2014, 13 percent of enrollees are enrolled in Platinum level plans, 10 percent are in Gold level plans, 10 percent are in Silver level plans without cost sharing reductions, 45 percent are in one of three Silver level Cost-sharing Reduction plans, 19 percent are in Bronze level plans, and 2 percent are in Catastrophic plans. A total of 415 consumers are enrolled in plans for American Indians or Alaskan Natives with limited or no-cost sharing.

One of the differentiating features of the metal tiers is the amount of the annual deductible. Fifty-six percent of QHP enrollees are enrolled in QHPs with low (defined for this purpose as \$600 or less) or no deductibles.⁹ While the same proportion of consumers were enrolled in low or no deductible plans at the end of December, there has been a shift among enrollees within the metal levels with low or no-deductible plans. Over this period, a greater share of individuals eligible for cost sharing reduction benefits has enrolled in coverage. As such, a greater proportion of Marketplace enrollees are enrolled in Silver Cost Sharing Reduction plans and a smaller share are enrolled in Platinum and Gold plans.

⁸ On December 19, 2013, the Centers for Medicare and Medicaid Services announced a hardship exemption for consumers with cancelled health insurance policies that allows them to enroll in a catastrophic health insurance plan directly through health plans. <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/cancellation-consumer-options-12-19-2013.pdf>

⁹ The standard platinum plan has a deductible of \$0. The standard Gold plan has a deductible of \$600. The standard Silver CSR plan with an Actuarial Value (AV) of 94% has a deductible of \$0, and the standard Silver CSR plan with an AV of 87% is \$250. American Indians/Alaskan Natives with incomes \leq 300% FPL can enroll in a QHP at any metal level with no cost sharing.

Figure 14: QHP Enrollment by Metal Level



Note: The actuarial values for the plans above are: Platinum: 90%, Gold: 80%, Silver: 70%, Silver Cost-sharing Reduction 1: 73%, Silver Cost-sharing Reduction 2: 87%, Silver Cost-sharing Reduction 3: 94%, Bronze: 60% and Catastrophic: <60%.

Stand Alone Dental Plan Enrollment by Issuer

Ten carriers offer stand-alone dental plans (SADP) through the Marketplace. Consumers who purchase a QHP that does not include dental coverage may purchase a SADP. Through April 15, 2014, 51,511 consumers enrolled in a SADP. Many other consumers received dental benefits through their QHP.

Figure 15: Stand Alone Dental Plan Enrollment by Issuer

Stand Alone Dental Plan	% of SADP Enrollment
BlueCross BlueShield of Western New York	4%
BlueShield of Northeastern New York	4%
Delta Dental of New York	5%
Dentcare Delivery Systems, Inc.	24%
Dentegra Insurance Company of New England	2%
EmblemHealth	0%
Empire Blue Cross	0%
Empire Blue Cross Blue Shield	4%
Healthplex Insurance Company, Inc.	55%
Solstice Health Insurance Company	1%
Total	100%

**Section 5:
Application Assistance**

Assistors

NY State of Health has trained and certified almost 9,000 people to provide free, in-person enrollment assistance to New Yorkers applying for coverage through the Marketplace. Navigators are required to assist both individuals and small employers; brokers have the option to work with one or both markets, and Certified Application Counselors assist consumers in the Individual Marketplace. In person application assistance is available for individuals as well as small businesses and their employees in every county of the State.

Figure 16: Number of Assistors, by Type

Type of Assistor	# of Assistors
Navigators	643
Certified Application Counselors	3,999
Brokers	4,318
Total	8,960

Enrollment by Channel

All Marketplace applications are processed electronically through the NY State of Health website either directly by the consumer or by a certified assistor or customer service representative on behalf of the consumer. Of those who enrolled in coverage through the Marketplace, 49 percent did so with the help of an in-person assistor (Broker, CAC or Navigator), 11 percent enrolled by telephone with the help of a customer service representative and 41 percent enrolled directly through the website. The use of in-person assistance was much higher among those who enrolled in Medicaid (57 percent) and CHP (53 percent) than for QHPs (36 percent). Conversely, 75 percent of those that enrolled in a QHP without financial assistance enrolled via the web.

Figure 17: Enrollment by Channel

Channel	Medicaid	CHP	QHP	All Programs
Broker	2%	7%	12%	6%
CAC	46%	37%	16%	34%
Navigator	9%	9%	8%	9%
Phone	10%	13%	11%	11%
Website with No Assistor	33%	34%	53%	41%
Total	100%	100%	100%	100%

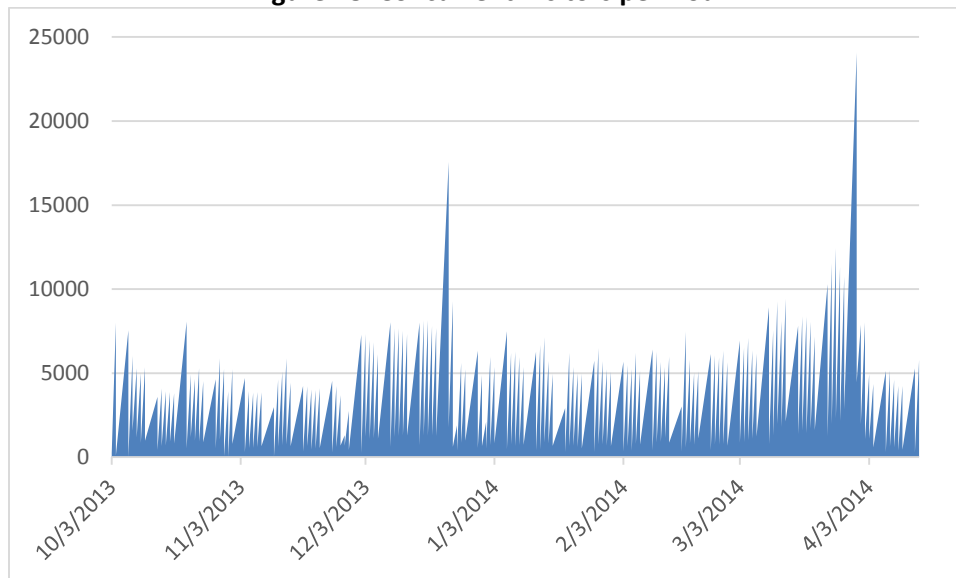
Channel	QHP Breakout	
	Subsidized QHP	Full Pay QHP
Broker	12%	11%
CAC	20%	4%
Navigator	10%	3%
Phone	13%	7%
Website with No Assistor	45%	75%
Total	100%	100%

Note: Paper is not listed as an enrollment channel because it comprises less than one percent of all applications. Phone enrollments do not include applications started in other channels but completed by phone.

**Section 6:
Website**

The Marketplace has experienced very high volumes of website traffic. Through April 15, 2014 there have been 4,594,348 unique visitors to the website who have viewed 131,840,172 web pages. On March 31, there were as many as 24,057 concurrent visitors per hour on the website, compared to 17,553 concurrent visitors per hour at peak times on December 23, while the standard number of concurrent visitors during open enrollment was 4,123 per hour. While the traffic to the site has been high, the website has operated at or above expectations, with an average system response time of 3.48 seconds for each web page.

Figure 18: Concurrent Visitors per Hour



Section 7: Customer Service Center

The Customer Service Center supports the Marketplace in a variety of ways. These include providing information to consumers, processing phone applications both from start to finish as well as completing applications that were started in other channels, processing documentation when required to complete an application, and processing applications that are submitted by mail. The Customer Service Center also supports the Marketplace's social media outreach.

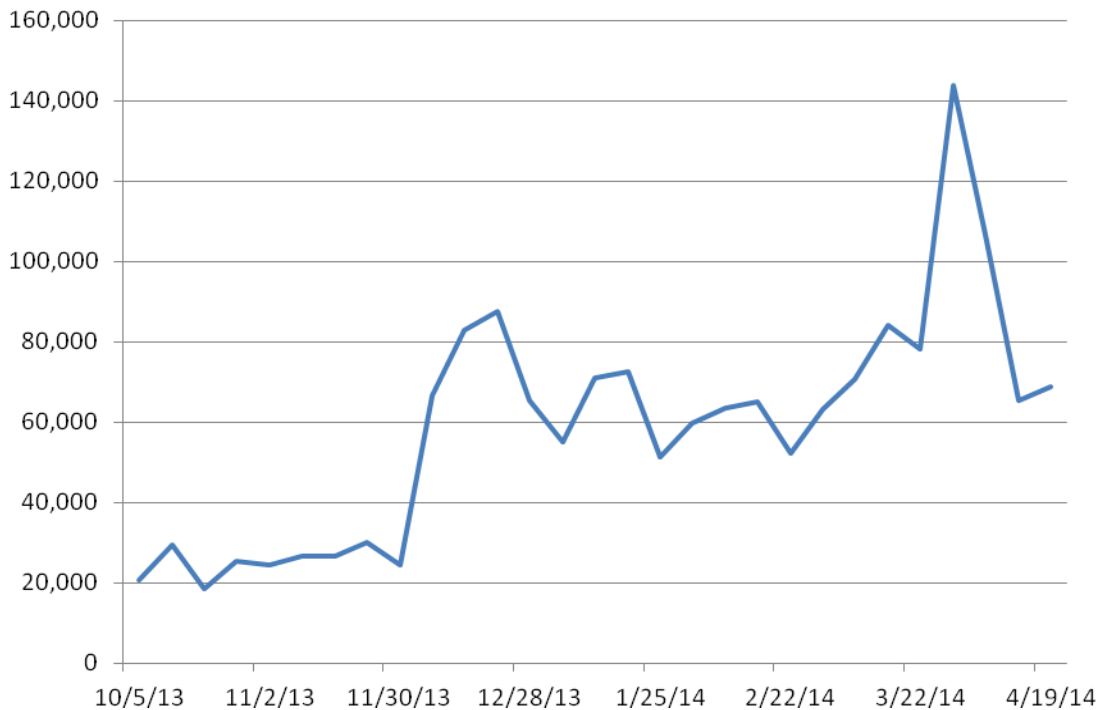
Telephone Assistance

Between October 1, 2013 and April 15, 2014, the NY State of Health Customer Service Center answered 1,207,744 calls. During the month of March 2014, call volumes increased by more than 50 percent when compared to the volumes experienced in the months of January and February 2014. The average daily call volume in March reached 18,000 calls per day, with daily volumes reaching over 21,000 during the last two weeks leading up to the March 31 enrollment deadline for QHPs. These March 2014 call volumes were approximately 30 percent higher than the volumes experienced in December 2013.

By the end of March, the Customer Service Center had answered 1,025,115 calls. During the first two weeks of April, as consumers who had started but not yet completed applications by March 31 were permitted additional time to complete their enrollment, the Customer Service Center answered an average of 16,000 calls per day, with a total receipt of 182,659 calls for this period.

The average time to complete an application by phone varies depending upon whether or not the individual is seeking to apply for financial assistance. For those applying for financial assistance, the application takes an average of 45 minutes to complete compared with about 20 minutes for those not applying for financial assistance. Calls to respond to general inquiries and questions are shorter, lasting 12 minutes on average. During the month of March, the number of callers seeking application assistance doubled to 3,700 per day, for a total of more than 87,000 for the month.

Figure 19: NYSOH Customer Service Center Calls Receive by Week, 10/1/13 – 4/19/14



Social Media

The Customer Service Center’s social media team posted to or responded to approximately 6,500 comments across social media channels. More than 1,000 responses were posted in the month of March, including 440 on March 31.

There are more than 10,000 individuals following the Marketplace on its social media channels, including 7,500 fans on Facebook and 2,750 followers on Twitter. Marketplace Facebook fans increased by 40 percent between December 2013 and April 2014, while Twitter followers increased by approximately 80 percent during the same time period.

Section 8: Small Business Marketplace

Small businesses with 50 or fewer employees can enroll in the Small Business Marketplace (SBM) throughout the year. The SBM enables employers to offer multiple health plans to employees, allows employers to define coverage tiers and contribution levels, and is the only place for small business that qualify to receive the small business tax credits available under the federal law. As of April 15, 2014, 3,106 small businesses offered insurance to their employees through the SBM. Almost half (48%) of employers offer coverage to the dependents of their employees. The average enrolled small business has 4 employees. Nearly 10,000 employees and their dependents (9,787) have enrolled in coverage through the SBM.

SBM Enrollment by Region

Small businesses throughout the state have enrolled through the SBM. New York City accounts for more than one-third (37 percent) of employers enrolled in the SBM and 25 percent of enrollees; Long Island

accounts for 16 percent of employers and 14 percent of enrollees; the Capitol/Mid-Hudson/North County region accounts for 22 percent of employers and 21 percent of enrollees; the Western region accounts for 10 percent of employers and 16 percent of enrollees and the Central New York region accounts for 15 percent of employers and 24 percent of enrollees.

Figure 20: Small Business Marketplace Enrollment by Region, by Employer Location and Employee/Dependent Location

Region	% of Enrolled Employers by Region	% of Enrolled Employees and Dependents by Region
NYC	37%	25%
Long Island	16%	14%
Capitol/Mid-Hudson/North Country	22%	21%
Western	10%	16%
Central	15%	24%
Total	100%	100%

Enrollment by Issuer

Each of the ten issuers offering small employer coverage through NY State of Health enrolled members into their QHPs through April 15, 2014. (Note that the table below shows issuers by their d/b/a or “doing business as” name since these names differ depending on geographic region in the State). Four issuers each enrolled 10percent or more of the SBM enrollees: Health Republic (34 percent), Excellus (22 percent), Oxford (12 percent) and MVP (11 percent). Seven percent of enrollees are enrolled in Independent Health, and MetroPlus and CDPHP each have six percent of enrollees. The remaining three issuers have two percent or fewer of the enrollees in the SBM.

Figure 21: SHOP Enrollment by Issuer

Issuer	% of Enrollees in SHOP
Health Republic Insurance of New York	34%
Excellus BlueCross BlueShield	22%
Oxford	12%
MVP Health Care	11%
Independent Health	7%
MetroPlus Health Plan	6%
CDPHP	6%
Univera Healthcare	2%
North Shore-LIJ Insurance Company Inc.	1%
BlueShield of Northeastern New York	<1%
TOTAL	100%

While there are 10 issuers offering QHPs through the SBM, the number of issuers participating in each county varies. QHP issuers participate in a different number of counties across the state based upon

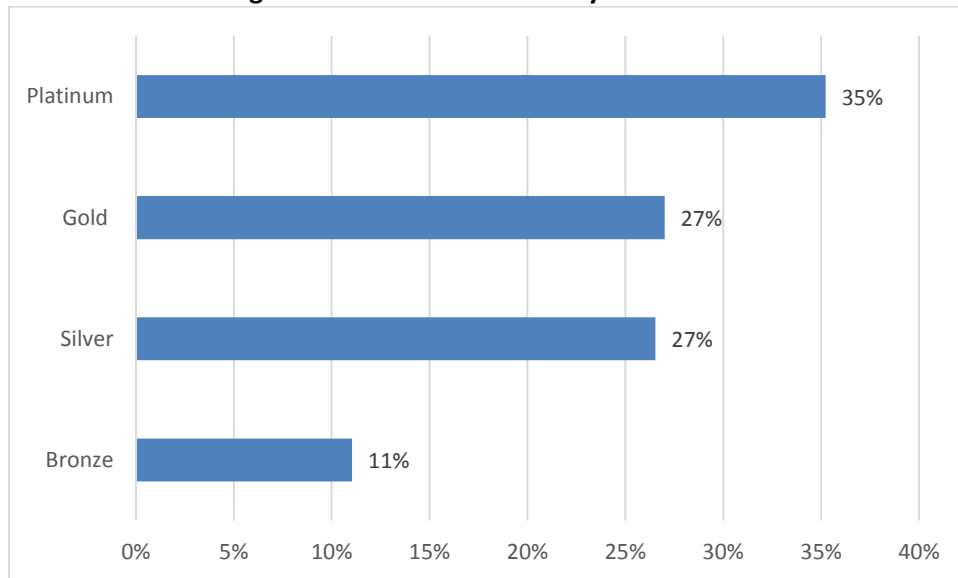
their respective service areas. Detailed data on SBM enrollment by QHP issuer by county is shown in Appendix C.

SBM Enrollment by Metal Level

The Marketplace offers QHPs at four metal levels: Bronze, Silver, Gold and Platinum. Catastrophic plans are not available in the Small Business Marketplace.

More than one-third (35percent) of enrollees are enrolled in Platinum plans, an equal percentage of enrollees (27 percent) are enrolled in Gold and Silver Plans, and 11 percent of enrollees are enrolled in Bronze Plans. Nearly two thirds (62 percent) of Small Business Marketplace enrollees are in plans with low or no deductibles. These no- or low-deductible plans are Platinum and Gold plans.

Figure 22: SHOP Enrollment by Metal Level



Stand Alone Dental Plan Enrollment by Issuer

Eight carriers offer stand-alone dental plans (SADP) through the Small Business Marketplace. If an employer makes SADPs available, employees and their dependents who purchase a QHP that does not include dental coverage may purchase a SADP. Thirty-nine percent (39 percent) of employers made SADPs available. Through April 15, 2014, 1,677 employees and their dependents enrolled in a SADP. Many other enrollees received dental benefits through their QHP.

Figure 23: Stand Alone Dental Plan Enrollment by Issuer

Stand Alone Dental Plan	% of SADP Enrollment
BlueShield of Northeastern New York	2%
Delta Dental of New York	26%
Dentcare Delivery Systems, Inc.	3%
Dentegra Insurance Company of New England	1%
Guardian	35%
Healthplex Insurance Company, Inc.	12%
MetLife	15%
Solstice Health Insurance Company	6%
Total	100%

Employer Choice

The Small Business Marketplace offers several advantages to employers and employees, including allowing employers to offer multiple health plans to their employees while only receiving one premium invoice from the Marketplace.

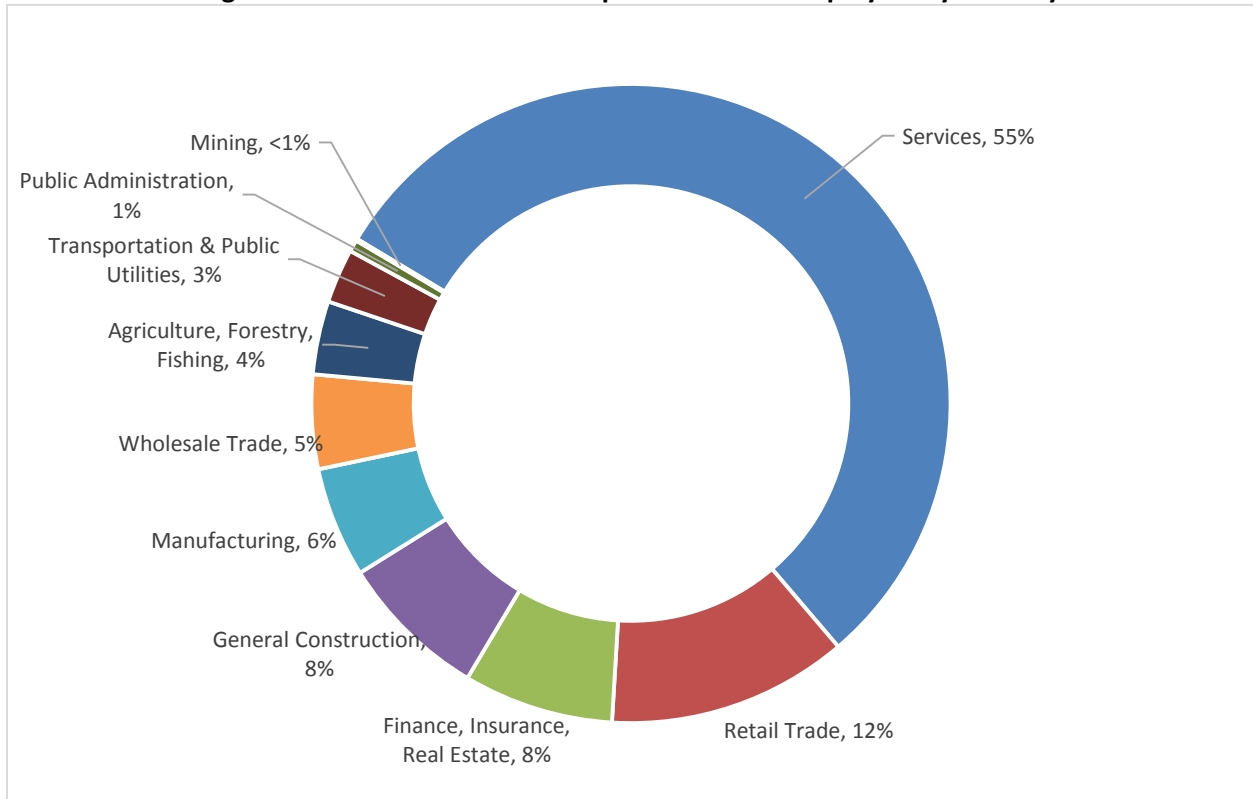
The employer choice model has proven to be popular among enrolled employers. Of the employers that enrolled in the Small Business Marketplace, 94 percent offer 2 or more QHPs to their employees while only 6 percent opt to offer only one QHP to their employees. Employers that offered two or more QHPs could offer multiple QHPs offered by a single issuer and/or across issuers.

On average, enrolled employers opted to contribute 70 percent towards the cost of employee’s premiums.

Types of Employers

Employers from a wide range of industries have enrolled through the SBM. More than half (55 percent) of enrolled employers are in the Service industry. Businesses in the service industry include medical and dental practices, law and legal services offices, accounting and consulting firms, as well as other businesses that provide a range of services. Twelve percent of employers enrolled through the SBM are in Retail Trade, eight percent in Finance/Insurance/Real Estate, and eight percent in General Construction. The remaining industries each comprise of five percent or less of enrolled employers: Wholesale Trade, Agriculture/Forestry/Fishing, Transportation/Public Utilities, Public Administration, and Mining.

Figure 24: Small Business Marketplace: Enrolled Employers by Industry



To perform this analysis of enrolled employers, we used a web based application (www.manta.com) to obtain the Standard Industry Classification (SIC) for each enrolled small business. The business description, group category and industry classification were used to classify each employer by SIC. Where the SIC code could not be obtained for a small business (30 percent of enrolled employers), the small business was excluded from the analysis.

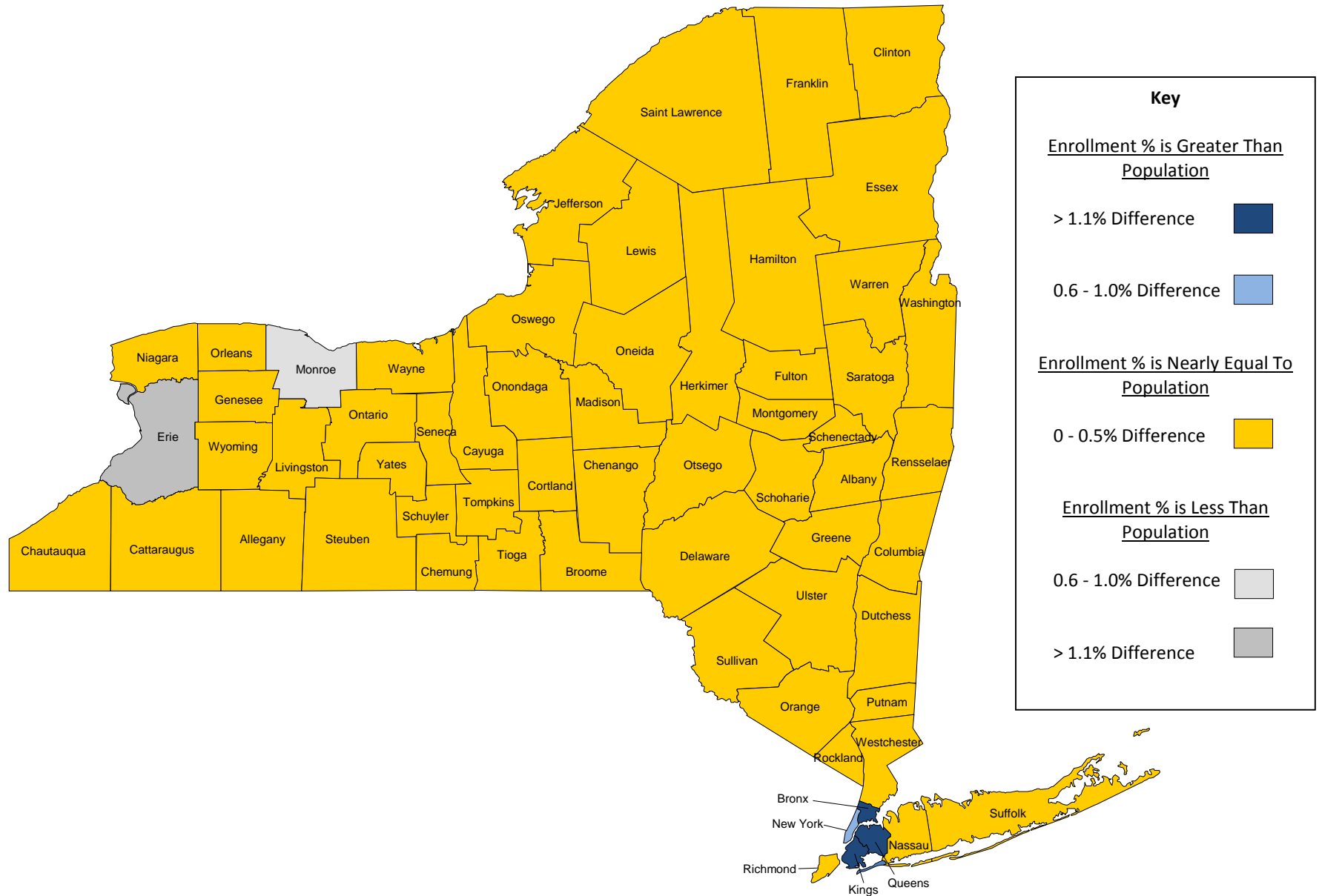
**Section 9:
APPENDICES**

APPENDIX A: Number and Distribution of Enrollees by County and Program

Number of Enrollees, By Program and County				
County	Medicaid	CHP	All QHPs	All Programs
Albany	5,554	833	3,921	10,308
Allegany	790	134	652	1,576
Bronx	62,404	3,790	16,419	82,613
Broome	3,462	564	2,497	6,523
Cattaraugus	1,492	209	1,232	2,933
Cayuga	1,621	245	1,272	3,138
Chautauqua	2,625	303	1,944	4,872
Chemung	1,611	175	966	2,752
Chenango	932	129	616	1,677
Clinton	1,270	238	1,044	2,552
Columbia	1,418	207	1,427	3,052
Cortland	738	166	680	1,584
Delaware	841	126	587	1,554
Dutchess	5,804	1,039	5,463	12,306
Erie	16,881	2,365	13,237	32,483
Essex	839	145	641	1,625
Franklin	918	117	642	1,677
Fulton	1,067	208	826	2,101
Genesee	997	251	891	2,139
Greene	1,015	151	859	2,025
Hamilton	87	21	112	220
Herkimer	1,330	238	1,041	2,609
Jefferson	2,015	294	1,513	3,822
Kings	98,149	8,553	53,219	159,921
Lewis	624	135	534	1,293
Livingston	905	182	835	1,922
Madison	1,003	177	917	2,097
Monroe	13,169	2,166	11,128	26,463
Montgomery	1,016	161	659	1,836
Nassau	23,942	5,485	32,664	62,091
New York	44,640	2,562	38,413	85,615
Niagara	4,397	663	3,362	8,422
Oneida	4,083	623	3,209	7,915
Onondaga	9,852	1,432	6,358	17,642

Ontario	1,876	437	1,833	4,146
Orange	6,951	1,257	5,875	14,083
Orleans	742	149	704	1,595
Oswego	2,375	431	1,689	4,495
Otsego	1,196	206	1,026	2,428
Putnam	1,780	403	2,260	4,443
Queens	92,371	8,503	50,386	151,260
Rensselaer	2,888	441	2,040	5,369
Richmond	11,223	1,432	6,879	19,534
Rockland	6,666	1,700	6,455	14,821
Saratoga	3,221	715	3,513	7,449
Schenectady	4,086	557	2,227	6,870
Schoharie	581	94	513	1,188
Schuyler	467	68	342	877
Seneca	572	124	458	1,154
St. Lawrence	1,800	327	1,302	3,429
Steuben	2,076	307	1,250	3,633
Suffolk	30,693	7,576	37,446	75,715
Sullivan	2,042	277	1,371	3,690
Tioga	1,151	152	716	2,019
Tompkins	1,638	217	1,727	3,582
Ulster	4,379	697	4,035	9,111
Warren	1,415	199	1,143	2,757
Washington	1,586	359	1,270	3,215
Wayne	2,144	400	1,791	4,335
Westchester	20,553	3,491	21,235	45,279
Wyoming	793	173	858	1,824
Yates	527	96	480	1,103
Grand Total	525,283	64,875	370,604	960,762

**Appendix B:
Marketplace Enrollment by County Closely Mirrors the Distribution of NYS Residents Across the State:
Marketplace Enrollment for All Programs Compared to Population Under Age 65, by County**



Appendix C: QHP Enrollment by County and Plan^{10, 11}

QHP Enrollees by County and Issuer – Individual Marketplace			
County	Issuer	# of Enrollees	% of Enrollees
Albany		3,908	100%
	BlueShield of Northeastern New York	11	<1%
	CDPHP	591	15%
	Empire Blue Cross	118	3%
	Fidelis Care	626	16%
	Health Republic Insurance of New York	1,232	32%
	MVP Health Care	1,330	34%
Allegany		647	100%
	BlueCross BlueShield of Western New York	134	21%
	Fidelis Care	387	60%
	Independent Health	81	13%
	Univera Healthcare	45	7%
Bronx		16,397	100%
	Affinity Health Plan	446	3%
	EmblemHealth	1,932	12%
	Empire Blue Cross Blue Shield	1,148	7%
	Fidelis Care	2,312	14%
	Health Republic Insurance of New York	1,253	8%
	Healthfirst	1,616	10%
	MetroPlus Health Plan	7,261	44%
	Oscar	313	2%
	UnitedHealthcare	116	1%
Broome		2,494	100%
	CDPHP	44	2%
	Excellus BlueCross BlueShield	1,119	45%
	MVP Health Care	1,323	53%
	Today's Options of New York	8	<1%

¹⁰ QHP Enrollment totals in Appendix C may not match the data in Appendix A due to timing differences for report production.

¹¹ There are a small number of individuals in the Individual Marketplace and the Small Business Marketplace who are enrolled in plans outside of the plans service area. In the Individual Marketplace, this could be due to a family members who are enrolled in the same plan but live in different counties. In the Small Business Marketplace, plans are offered in the county of the employer's primary address and the employee's address. If a family selects a health plan in the Small Business Marketplace and has a dependent living in a different county, the dependent could be enrolled in a plan not available in his/her county.

Cattaraugus		1,226	100%
	BlueCross BlueShield of Western New York	234	19%
	Fidelis Care	763	62%
	Independent Health	155	13%
	Today's Options of New York	3	<1%
	Univera Healthcare	71	6%
Cayuga		1,269	100%
	Excellus BlueCross BlueShield	370	29%
	Fidelis Care	716	56%
	MVP Health Care	179	14%
	Today's Options of New York	4	<1%
Chautauqua		1,948	100%
	BlueCross BlueShield of Western New York	205	11%
	Fidelis Care	349	18%
	Health Republic Insurance of New York	1,008	52%
	Independent Health	240	12%
	Univera Healthcare	146	7%
Chemung		966	100%
	Excellus BlueCross BlueShield	947	98%
	Today's Options of New York	19	2%
Chenango		616	100%
	CDPHP	29	5%
	Excellus BlueCross BlueShield	135	22%
	MVP Health Care	435	71%
	Today's Options of New York	17	3%
Clinton		1,042	100%
	BlueShield of Northeastern New York	21	2%
	Empire Blue Cross	4	<1%
	Excellus BlueCross BlueShield	252	24%
	MVP Health Care	765	73%
Columbia		1,424	100%
	BlueShield of Northeastern New York	6	<1%
	CDPHP	197	14%
	Empire Blue Cross Blue Shield	58	4%

	Fidelis Care	310	22%
	Health Republic Insurance of New York	345	24%
	MVP Health Care	508	36%
Cortland		680	100%
	Excellus BlueCross BlueShield	159	23%
	Fidelis Care	446	66%
	MVP Health Care	72	11%
	Today's Options of New York	3	<1%
Delaware		584	100%
	CDPHP	28	5%
	Empire Blue Cross Blue Shield	25	4%
	Excellus BlueCross BlueShield	223	38%
	Health Republic Insurance of New York	223	38%
	MVP Health Care	84	14%
	Today's Options of New York	1	<1%
Dutchess		5,451	100%
	CDPHP	231	4%
	Empire Blue Cross Blue Shield	323	6%
	Fidelis Care	1,710	31%
	Health Republic Insurance of New York	1,854	34%
	MVP Health Care	1,310	24%
	Today's Options of New York	1	<1%
	UnitedHealthcare	22	<1%
Erie		13,184	100%
	BlueCross BlueShield of Western New York	2,558	19%
	Fidelis Care	1,640	12%
	Health Republic Insurance of New York	6,093	46%
	Independent Health	2,384	18%
	Today's Options of New York	14	<1%
	Univera Healthcare	495	4%
Essex		647	100%
	BlueShield of Northeastern New York	5	1%
	CDPHP	11	2%
	Empire Blue Cross	1	<1%
	Excellus BlueCross BlueShield	129	20%
	Health Republic Insurance of New York	302	47%

	MVP Health Care	199	31%
Franklin		639	100%
	Excellus BlueCross BlueShield	120	19%
	Fidelis Care	409	64%
	MVP Health Care	104	16%
	Today's Options of New York	6	1%
Fulton		826	100%
	BlueShield of Northeastern New York	1	<1%
	CDPHP	60	7%
	Empire Blue Cross	31	4%
	Excellus BlueCross BlueShield	12	1%
	Fidelis Care	460	56%
	MVP Health Care	262	32%
Genesee		893	100%
	BlueCross BlueShield of Western New York	58	6%
	Fidelis Care	219	25%
	Independent Health	75	8%
	MVP Health Care	520	58%
	Univera Healthcare	21	2%
Greene		861	100%
	BlueShield of Northeastern New York	3	<1%
	CDPHP	117	14%
	Empire Blue Cross Blue Shield	49	6%
	Fidelis Care	200	23%
	Health Republic Insurance of New York	203	24%
	MVP Health Care	289	34%
Hamilton		112	100%
	CDPHP	6	5%
	Excellus BlueCross BlueShield	14	13%
	Fidelis Care	35	31%
	Health Republic Insurance of New York	37	33%
	MVP Health Care	20	18%
Herkimer		1,047	100%
	CDPHP	40	4%
	Excellus BlueCross BlueShield	327	31%

	MVP Health Care	680	65%
Jefferson		1,510	100%
	Excellus BlueCross BlueShield	459	30%
	MVP Health Care	953	63%
	Today's Options of New York	98	6%
Kings		53,195	100%
	Affinity Health Plan	360	1%
	EmblemHealth	6,260	12%
	Empire Blue Cross Blue Shield	6,169	12%
	Fidelis Care	7,055	13%
	Health Republic Insurance of New York	6,447	12%
	Healthfirst	2,718	5%
	MetroPlus Health Plan	20,106	38%
	Oscar	3,073	6%
	UnitedHealthcare	1,007	2%
Lewis		533	100%
	Excellus BlueCross BlueShield	142	27%
	Fidelis Care	261	49%
	MVP Health Care	125	23%
	Today's Options of New York	5	1%
Livingston		834	100%
	Excellus BlueCross BlueShield	215	26%
	Fidelis Care	30	4%
	MVP Health Care	589	71%
Madison		923	100%
	CDPHP	6	1%
	Excellus BlueCross BlueShield	225	24%
	Fidelis Care	416	45%
	MVP Health Care	255	28%
	Today's Options of New York	21	2%
Monroe		11,112	100%
	Excellus BlueCross BlueShield	2,710	24%
	Fidelis Care	161	1%
	Health Republic Insurance of New York	3,061	28%
	MVP Health Care	5,175	47%

	Today's Options of New York	5	<1%
Montgomery		661	100%
	CDPHP	96	15%
	Empire Blue Cross	12	2%
	Excellus BlueCross BlueShield	16	2%
	MVP Health Care	536	81%
	Today's Options of New York	1	<1%
Nassau		32,658	100%
	Affinity Health Plan	272	1%
	EmblemHealth	2,163	7%
	Empire Blue Cross Blue Shield	10,020	31%
	Fidelis Care	8,681	27%
	Health Republic Insurance of New York	5,585	17%
	Healthfirst	1,038	3%
	North Shore-LIJ Insurance Company Inc.	2,357	7%
	Oscar	1,687	5%
	UnitedHealthcare	855	3%
New York		38,398	100%
	Affinity Health Plan	296	1%
	EmblemHealth	4,812	13%
	Empire Blue Cross Blue Shield	6,994	18%
	Fidelis Care	3,065	8%
	Health Republic Insurance of New York	5,477	14%
	Healthfirst	1,249	3%
	MetroPlus Health Plan	11,267	29%
	Oscar	3,087	8%
	UnitedHealthcare	2,151	6%
Niagara		3,353	100%
	BlueCross BlueShield of Western New York	514	15%
	Fidelis Care	542	16%
	Health Republic Insurance of New York	1,687	50%
	Independent Health	534	16%
	Today's Options of New York	1	<1%
	Univera Healthcare	75	2%
Oneida		3,195	100%
	CDPHP	24	1%

	Excellus BlueCross BlueShield	500	16%
	Fidelis Care	1,688	53%
	MVP Health Care	933	29%
	Today's Options of New York	50	2%
Onondaga		6,341	100%
	Excellus BlueCross BlueShield	1,978	31%
	Fidelis Care	1,096	17%
	Health Republic Insurance of New York	2,440	38%
	MVP Health Care	803	13%
	Today's Options of New York	23	<1%
Ontario		1,837	100%
	Excellus BlueCross BlueShield	504	27%
	Fidelis Care	19	1%
	Health Republic Insurance of New York	364	20%
	MVP Health Care	950	52%
Orange		5,869	100%
	Affinity Health Plan	336	6%
	CDPHP	133	2%
	EmblemHealth	386	7%
	Empire Blue Cross Blue Shield	418	7%
	Fidelis Care	1,409	24%
	Health Republic Insurance of New York	2,398	41%
	MVP Health Care	750	13%
	UnitedHealthcare	39	1%
Orleans		703	100%
	BlueCross BlueShield of Western New York	40	6%
	Fidelis Care	45	6%
	Health Republic Insurance of New York	271	39%
	Independent Health	26	4%
	MVP Health Care	311	44%
	Univera Healthcare	10	1%
Oswego		1,695	100%
	Excellus BlueCross BlueShield	298	18%
	Fidelis Care	961	57%
	MVP Health Care	389	23%
	Today's Options of New York	47	3%

Otsego		1,025	100%
	CDPHP	53	5%
	Excellus BlueCross BlueShield	343	33%
	MVP Health Care	590	58%
	Today's Options of New York	39	4%
Putnam		2,263	100%
	Empire Blue Cross Blue Shield	293	13%
	Health Republic Insurance of New York	1,614	71%
	MVP Health Care	334	15%
	UnitedHealthcare	22	1%
Queens		50,386	100%
	Affinity Health Plan	576	1%
	EmblemHealth	8,610	17%
	Empire Blue Cross Blue Shield	5,831	12%
	Fidelis Care	7,185	14%
	Health Republic Insurance of New York	4,155	8%
	Healthfirst	3,357	7%
	MetroPlus Health Plan	17,428	35%
	North Shore-LIJ Insurance Company Inc.	1,249	2%
	Oscar	1,395	3%
	UnitedHealthcare	600	1%
Rensselaer		2,038	100%
	BlueShield of Northeastern New York	5	<1%
	CDPHP	305	15%
	Empire Blue Cross	54	3%
	Fidelis Care	348	17%
	Health Republic Insurance of New York	623	31%
	MVP Health Care	702	34%
	Today's Options of New York	1	<1%
Richmond		6,889	100%
	Affinity Health Plan	20	<1%
	EmblemHealth	2,725	40%
	Empire Blue Cross Blue Shield	1,321	19%
	Fidelis Care	1,247	18%
	Health Republic Insurance of New York	892	13%
	Healthfirst	207	3%

	North Shore-LIJ Insurance Company Inc.	83	1%
	Oscar	285	4%
	UnitedHealthcare	109	2%
Rockland		6,453	100%
	Affinity Health Plan	123	2%
	EmblemHealth	1,507	23%
	Empire Blue Cross Blue Shield	1,318	20%
	Fidelis Care	1,838	28%
	Health Republic Insurance of New York	1,256	19%
	MVP Health Care	101	2%
	Oscar	162	3%
	UnitedHealthcare	148	2%
Saratoga		3,514	100%
	BlueShield of Northeastern New York	18	1%
	CDPHP	464	13%
	Empire Blue Cross	73	2%
	Fidelis Care	436	12%
	Health Republic Insurance of New York	1,079	31%
	MVP Health Care	1,442	41%
	Today's Options of New York	2	<1%
Schenectady		2,228	100%
	BlueShield of Northeastern New York	9	<1%
	CDPHP	260	12%
	Empire Blue Cross	50	2%
	Health Republic Insurance of New York	817	37%
	MVP Health Care	1,092	49%
Schoharie		514	100%
	CDPHP	72	14%
	Empire Blue Cross	31	6%
	MVP Health Care	411	80%
Schuyler		342	100%
	Excellus BlueCross BlueShield	144	42%
	Fidelis Care	198	58%
Seneca		458	100%
	Excellus BlueCross BlueShield	134	29%

	MVP Health Care	324	71%
St. Lawrence		1,306	100%
	Excellus BlueCross BlueShield	289	22%
	Fidelis Care	745	57%
	MVP Health Care	272	21%
Steuben		1,249	100%
	Excellus BlueCross BlueShield	455	36%
	Fidelis Care	718	57%
	MVP Health Care	74	6%
	Today's Options of New York	2	<1%
Suffolk		37,455	100%
	Affinity Health Plan	586	2%
	EmblemHealth	1,754	5%
	Empire Blue Cross Blue Shield	12,374	33%
	Fidelis Care	11,518	31%
	Health Republic Insurance of New York	7,804	21%
	North Shore-LIJ Insurance Company Inc.	1,494	4%
	Oscar	1,203	3%
	UnitedHealthcare	722	2%
Sullivan		1,369	100%
	Empire Blue Cross Blue Shield	124	9%
	Health Republic Insurance of New York	879	64%
	MVP Health Care	353	26%
	UnitedHealthcare	13	1%
Tioga		712	100%
	CDPHP	14	2%
	Excellus BlueCross BlueShield	310	43%
	Fidelis Care	327	46%
	MVP Health Care	59	8%
	Today's Options of New York	2	<1%
Tompkins		1,726	100%
	Excellus BlueCross BlueShield	1,047	61%
	MVP Health Care	669	39%
	Today's Options of New York	9	1%

Ulster		4,026	100%
	CDPHP	295	7%
	Empire Blue Cross Blue Shield	245	6%
	Health Republic Insurance of New York	1,976	49%
	MVP Health Care	1,493	37%
	Today's Options of New York	1	<1%
	UnitedHealthcare	16	<1%
Warren		1,146	100%
	BlueShield of Northeastern New York	5	<1%
	CDPHP	75	7%
	Empire Blue Cross	43	4%
	Fidelis Care	183	16%
	Health Republic Insurance of New York	456	40%
	MVP Health Care	383	33%
	Today's Options of New York	1	<1%
Washington		1,269	100%
	BlueShield of Northeastern New York	3	<1%
	CDPHP	85	7%
	Empire Blue Cross	30	2%
	Fidelis Care	225	18%
	Health Republic Insurance of New York	496	39%
	MVP Health Care	430	34%
Wayne		1,792	100%
	Excellus BlueCross BlueShield	488	27%
	Fidelis Care	23	1%
	MVP Health Care	1,281	71%
Westchester		21,235	100%
	Affinity Health Plan	512	2%
	EmblemHealth	4,434	21%
	Empire Blue Cross Blue Shield	4,926	23%
	Fidelis Care	3,553	17%
	Health Republic Insurance of New York	6,651	31%
	Oscar	600	3%
	UnitedHealthcare	559	3%
			100%
Wyoming		856	100%
	BlueCross BlueShield of Western New York	112	13%

	Fidelis Care	127	15%
	Independent Health	67	8%
	MVP Health Care	530	62%
	Today's Options of New York	1	<1%
	Univera Healthcare	19	2%
Yates		478	100%
	Excellus BlueCross BlueShield	166	35%
	MVP Health Care	311	65%
	Today's Options of New York	1	<1%
Unknown		46	100%
GRAND TOTAL		370,451	

SHOP Enrollment by County and Issuer - Small Business Marketplace			
County	Issuer	# of Enrollees	% of Enrollees
Albany		233	100%
	BlueShield of Northeastern New York	4	2%
	CDPHP	142	61%
	Health Republic Insurance of New York	25	11%
	Independent Health	1	<1%
	MVP Health Care	60	26%
	Univera Healthcare	1	<1%
Allegany		9	100%
	Univera Healthcare	9	100%
Bronx		67	100%
	Health Republic Insurance of New York	16	24%
	MetroPlus Health Plan	22	33%
	Oxford	29	43%
Broome		145	100%
	Excellus BlueCross BlueShield	143	99%
	MVP Health Care	2	1%
Cattaraugus		33	100%
	Independent Health	24	73%
	Univera Healthcare	9	27%
Cayuga		66	100%
	Excellus BlueCross BlueShield	64	97%
	MVP Health Care	2	3%
Chautauqua		180	100%
	Health Republic Insurance of New York	57	32%
	Independent Health	32	18%
	Univera Healthcare	91	51%
Chemung		49	100%
	Excellus BlueCross BlueShield	49	100%
Chenango		61	100%
	Excellus BlueCross BlueShield	51	84%

	MVP Health Care	10	16%
Clinton		103	100%
	Excellus BlueCross BlueShield	91	88%
	Health Republic Insurance of New York	1	1%
	MVP Health Care	11	11%
Columbia		43	100%
	CDPHP	27	63%
	Health Republic Insurance of New York	6	14%
	MVP Health Care	10	23%
Cortland		66	100%
	Excellus BlueCross BlueShield	62	94%
	Health Republic Insurance of New York	2	3%
	MVP Health Care	2	3%
Delaware		20	100%
	Excellus BlueCross BlueShield	17	85%
	MVP Health Care	3	15%
Dutchess		212	100%
	CDPHP	33	16%
	Health Republic Insurance of New York	101	48%
	MVP Health Care	71	33%
	Oxford	7	3%
Erie		827	100%
	Health Republic Insurance of New York	287	35%
	Independent Health	511	62%
	Univera Healthcare	29	4%
Essex		43	100%
	CDPHP	8	19%
	Excellus BlueCross BlueShield	27	63%
	MVP Health Care	8	19%
Franklin		34	100%
	Excellus BlueCross BlueShield	34	100%
Fulton		7	100%

	CDPHP	7	100%
Genesee		149	100%
	Independent Health	10	7%
	MVP Health Care	126	85%
	Univera Healthcare	13	9%
Greene		38	100%
	CDPHP	28	74%
	MVP Health Care	10	26%
Hamilton		28	100%
	CDPHP	4	14%
	Excellus BlueCross BlueShield	24	86%
Herkimer		50	100%
	CDPHP	3	6%
	Excellus BlueCross BlueShield	18	36%
	MVP Health Care	29	58%
Jefferson		122	100%
	Excellus BlueCross BlueShield	87	71%
	MVP Health Care	35	29%
Kings		679	100%
	CDPHP	2	<1%
	Health Republic Insurance of New York	348	51%
	MetroPlus Health Plan	207	30%
	Oxford	122	18%
Lewis		72	100%
	Excellus BlueCross BlueShield	70	97%
	MVP Health Care	2	3%
Livingston		34	100%
	Excellus BlueCross BlueShield	34	100%
Madison		40	100%
	Excellus BlueCross BlueShield	37	93%
	MVP Health Care	3	8%

Monroe		402	100%
	Excelsus BlueCross BlueShield	297	74%
	Health Republic Insurance of New York	26	6%
	Independent Health	2	0%
	MVP Health Care	77	19%
Montgomery		14	100%
	CDPHP	10	71%
	MVP Health Care	4	29%
Nassau		584	100%
	Health Republic Insurance of New York	412	71%
	MetroPlus Health Plan	4	1%
	North Shore-LIJ Insurance Company Inc.	42	7%
	Oxford	126	22%
New York		1,273	100%
	CDPHP	1	<1%
	Health Republic Insurance of New York	531	42%
	MetroPlus Health Plan	291	23%
	North Shore-LIJ Insurance Company Inc.	6	0%
	Oxford	444	35%
Niagara		135	100%
	Health Republic Insurance of New York	67	50%
	Independent Health	65	48%
	Univera Healthcare	3	2%
Oneida		183	100%
	CDPHP	5	3%
	Excelsus BlueCross BlueShield	105	57%
	MVP Health Care	73	40%
Onondaga		392	100%
	Excelsus BlueCross BlueShield	353	90%
	Health Republic Insurance of New York	21	5%
	MVP Health Care	18	5%
Ontario		34	100%
	Excelsus BlueCross BlueShield	30	88%
	MVP Health Care	4	12%

Orange		113	100%
	CDPHP	29	26%
	Health Republic Insurance of New York	54	48%
	MVP Health Care	28	25%
	Oxford	2	2%
Orleans		55	100%
	Excellus BlueCross BlueShield	8	15%
	Health Republic Insurance of New York	5	9%
	Independent Health	6	11%
	MVP Health Care	36	65%
Oswego		102	100%
	Excellus BlueCross BlueShield	74	73%
	Health Republic Insurance of New York	2	2%
	MVP Health Care	26	25%
Otsego		38	100%
	Excellus BlueCross BlueShield	19	50%
	MVP Health Care	19	50%
Putnam		103	100%
	Health Republic Insurance of New York	49	48%
	MVP Health Care	49	48%
	Oxford	5	5%
Queens		397	100%
	Health Republic Insurance of New York	180	45%
	MetroPlus Health Plan	90	23%
	North Shore-LIJ Insurance Company Inc.	8	2%
	Oxford	119	30%
Rensselaer		57	100%
	CDPHP	29	51%
	Health Republic Insurance of New York	3	5%
	MVP Health Care	25	44%
Richmond		60	100%
	Health Republic Insurance of New York	47	78%
	Oxford	13	22%

Rockland		163	100%
	Health Republic Insurance of New York	95	58%
	MVP Health Care	12	7%
	Oxford	56	34%
Saratoga		95	100%
	CDPHP	31	33%
	Health Republic Insurance of New York	22	23%
	Independent Health	1	1%
	MVP Health Care	41	43%
Schenectady		55	100%
	CDPHP	37	67%
	Health Republic Insurance of New York	2	4%
	MVP Health Care	16	29%
Schoharie		22	100%
	CDPHP	21	95%
	MVP Health Care	1	5%
Schuyler		8	100%
	Excellus BlueCross BlueShield	8	100%
Seneca		18	100%
	Excellus BlueCross BlueShield	17	94%
	MVP Health Care	1	6%
St. Lawrence		27	100%
	Excellus BlueCross BlueShield	21	78%
	MVP Health Care	6	22%
Steuben		125	100%
	Excellus BlueCross BlueShield	125	100%
Suffolk		804	100%
	Health Republic Insurance of New York	666	83%
	MetroPlus Health Plan	4	<1%
	North Shore-LIJ Insurance Company Inc.	17	2%
	Oxford	117	15%

Sullivan		77	100%
	Health Republic Insurance of New York	58	75%
	MVP Health Care	19	25%
Tioga		36	100%
	Excelsus BlueCross BlueShield	36	100%
Tompkins		172	100%
	Excelsus BlueCross BlueShield	170	99%
	MVP Health Care	2	1%
Ulster		188	100%
	CDPHP	90	48%
	Health Republic Insurance of New York	54	29%
	MVP Health Care	44	23%
Warren		39	100%
	CDPHP	23	59%
	Health Republic Insurance of New York	5	13%
	MVP Health Care	11	28%
Washington		27	100%
	CDPHP	23	85%
	MVP Health Care	4	15%
Wayne		48	100%
	Excelsus BlueCross BlueShield	38	79%
	MVP Health Care	10	21%
Westchester		323	100%
	Health Republic Insurance of New York	228	71%
	Oxford	95	29%
Wyoming		218	100%
	Excelsus BlueCross BlueShield	1	<1%
	Independent Health	15	7%
	MVP Health Care	202	93%
GRAND TOTAL		9,797	