

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

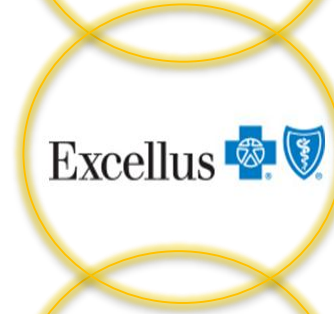
- Dial in to the audio portion of the webinar using the telephone number on the Audio tab. Audio is transmitted through the telephone only, not through computer speakers.
- All participants will remain muted for the duration of the program.
- Questions can be submitted using the Q&A tab on your Webex 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 |
| Silver (200-250 FPL) | \$1,200 | \$5,200 |
| 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 all insurers | Offered by most 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 |

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

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

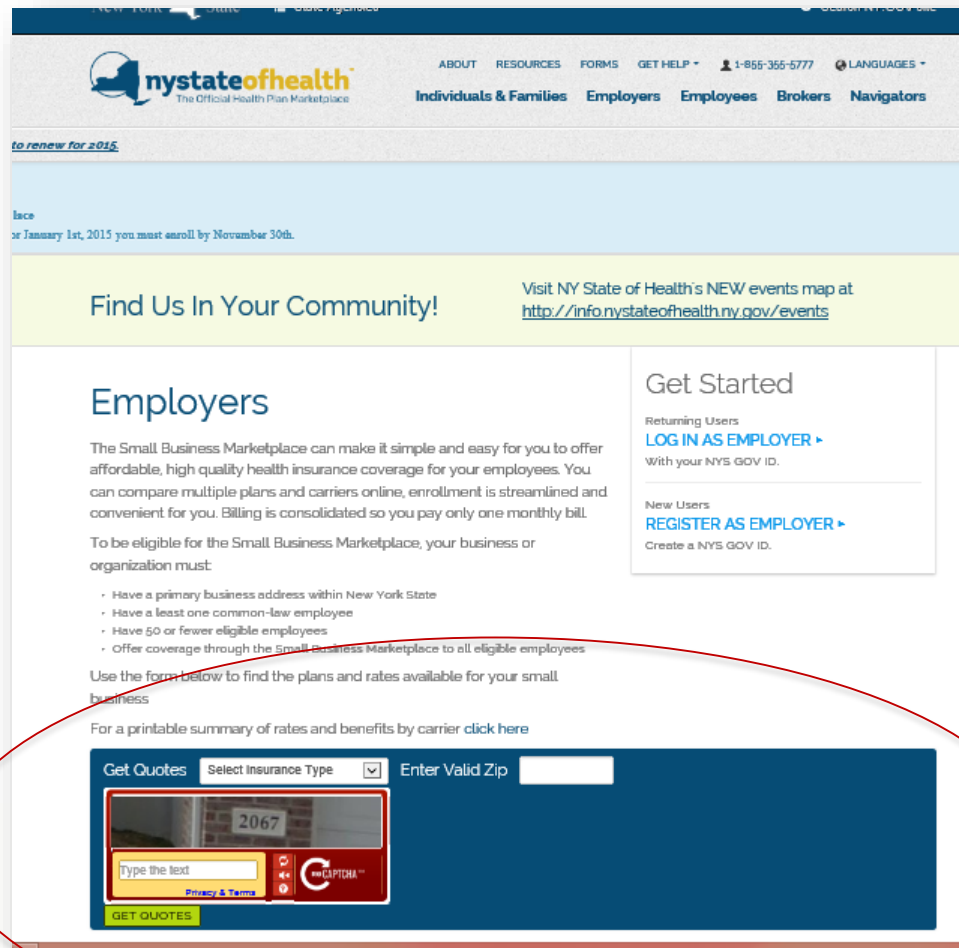


| In-Network Benefits: <input checked="" type="checkbox"/> Out-of-Network Benefits Available: <input type="checkbox"/> | | |
|--|--------------------------|---|
| Benefit Description | Standard Silver Benefits | How Does this Non-Standard Product Compare? |
| Deductible | | |
| • Individual Policy |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

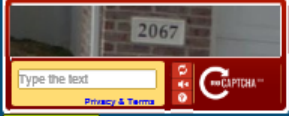
To be eligible for the Small Business Marketplace, your business or organization must:

- 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

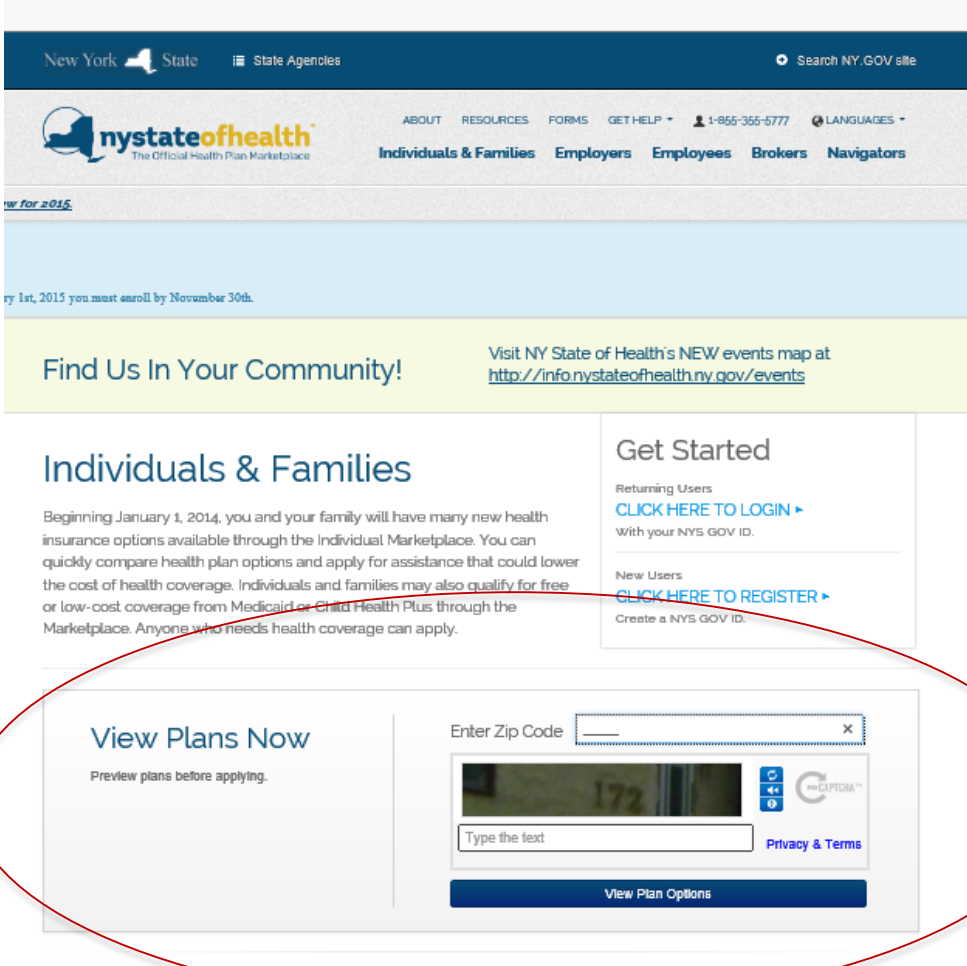
For a printable summary of rates and benefits by carrier click [here](#)

Get Quotes Enter Valid Zip



[Privacy & Terms](#)

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 menu items: '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. Below these columns is a 'View Plans Now' section, which is circled in red. This section includes a 'Preview plans before applying.' link, a 'View Plans Now' heading, and a form for entering a zip code. The form has a text input field for the zip code, a CAPTCHA image, and a 'View Plan Options' button. A 'Privacy & Terms' link is also present next to the CAPTCHA.

New York State State Agencies Search NY.GOV site

nystateofhealth™ The Official Health Plan Marketplace

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

Individuals & Families Employers Employees Brokers Navigators

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

Individuals & Families

Beginning January 1, 2014, you and your family will have many new 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 health coverage. Individuals and families may also qualify for free or low-cost coverage from Medicaid or Child Health Plus 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.

View Plans Now

Preview plans before applying.

Enter Zip Code

CAPTCHA™

Type the text [Privacy & Terms](#)

[View Plan Options](#)

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