



Invitation and Requirements for Insurer Certification and Recertification for 2015 Fact Sheet

Goals of the Invitation:

- Offer comprehensive affordable coverage to consumers and small businesses in all areas of the state
- Provide consumers and small businesses with a choice of health plan options
- Make it easy for consumers and small businesses to compare health insurance options based on factors such as quality, provider networks and cost
- Continues New York's successful strategy for implementing health care reform by taking strong action to help ensure that consumers are protected, while at the same time working to keep premiums affordable

Highlights of the Invitation:

- Permits health and dental insurers that participated in NY State of Health to apply for recertification in 2015
- Permits health plans that did not participate in NY State of Health in 2014 the opportunity to apply for certification in 2015 if they meet certain requirements
- Continues the 2014 requirement that health insurers offer standardized plans at each metal tier
- Continues to allow health insurers to offer up to 3 non-standard plans
- Creates a new requirement to standardize plan names so that consumers can more easily identify the differences between plan options
- Continues to require dental insurers to offer standardized pediatric dental coverage and allows them the flexibility to offer up to 2 non-standard plans
- Strengthens provider network adequacy requirements and reporting

- Requires insurers to adhere to new consumer protections proposed by Governor Cuomo and enacted by the Legislature in the state budget (Chapter 60 of the Laws of 2014) including:
 - protections from surprise out-of-network provider bills for emergency services as well as non-emergency services where a network provider is unavailable or the consumer was not informed in advance;
 - allowing consumers to go to an out-of-network provider at the in-network cost share if the insurer does not have an appropriate in-network provider, as determined by an independent review; and
 - ensuring that network directories are updated within 15 days of a provider being added or deleted from the network.

- In light of the strong, new protections enacted in the state budget, the Invitation encourages, but does not require, insurers to offer qualified health plans that cover out-of-network benefits on the Marketplace. The invitation maintains the existing requirement that insurers offer health plans that cover out-of-network benefits on the Marketplace if they offer such plans on the outside market.

Timeline:

- Invitation Released on April 25, 2014
- Letter of Interest due from Insurers on May 9, 2014
- Written Questions regarding the Invitation due on May 16, 2014
- Provider Network Submissions due on May 26, 2014
- Responses to Written Questions regarding the Invitation due on May 30, 2014
- Participation Proposal, Rates and Forms due on June 1, 2014
- Anticipated Certification on September 15, 2014
- 2015 Open Enrollment begins on November 2, 2014 for Small Businesses and November 15, 2014 for Individuals and Families