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Renewing Individual /Family Coverage for 2015

The Webinar will begin at 10:00am

Participant Dial In Number: 1-855-897-5763 **You must dial in to hear the audio portion of the Webinar



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 at the end to take questions.
- A recording of the webinar and any related materials will be available online and emailed to all registrants.



Agenda Topic	Presenter
Welcome	Kelly Smith – Director, Small Business Marketplace
 2015 Coverage Renewal Full Administrative Renewal Partial Administrative Renewal Manual Renewal 	Ruchika Bajaj - Office of Health Insurance Programs, Division of Eligibility and Marketplace Integration Lisa Sbrana - NY State of Health
Questions & Answers	



Types of Renewals

- Full Administrative Renewal
 - Eligibility
 - Enrollment
- Partial Administrative Renewal
 - Eligibility
 - Plan selection required
- Manual Renewal
 - Information required for eligibility determination
 - Plan selection required



Timeline for Renewals

NOVEMBER 16, 2014 – DECEMBER 15, 2014

 No action needed if consumer agrees with eligibility and plan

MID OCTOBER 2014

Renewal notices sent to:

- QHPs (includes Full Pay QHP, APTC, APTC CSR, and APTC PP)
- Medicaid and Child Health Plus coverage ending on 12/31/14
- * Annual renewal notices for Medicaid and Child Health Plus will be sent on a rolling schedule

- Select a new plan
- Update application

JANUARY 1, 2015 COVERAGE CONTINUES!



Full Administrative Renewal

Who is included:

- Program eligibility stays the same from 2014 to 2015 AND
- Plan is available in 2015

When:

- Eligibility and enrollment will be effective January 1, 2015

Next Steps:

 No action is needed if consumer agrees with information in their notice. Consumer will receive notice with enrollment information – including Advanced Premium Tax Credit (APTC) applied – before the end of the year.



Full Administrative Renewal Notice

Advanced Premium Tax Credit/ Child Health Plus Household





Logged in as rgardinia_demo Account Sign Out Overview Application Rosie Gardinia Account Eligibility Inbox Documents Appeals Edit Account Information Overview It is important that you tell us about any changes so that the Marketplace can make sure that you and your family Mailing Address: are getting the best coverage available. You should tell us about changes such as a pregnancy, death in family, 90 Church marriage or divorce, a move, recent unemployment, change in job, loss of health coverage. You are required to New York NY report any changes that may affect your health insurance. If you are enrolled in Medicaid, Child Health Plus, or 10007 are receiving tax credits, you also need to report income changes. Some changes may affect what levels of Primary Phone: financial assistance you qualify for. (212) 444-5855 OPTIONS Status of Your Renewal Update Application Ð Congratulations! We've enrolled everyone in their health plan for another year and you don't have to do Manage Broker/Navigator anything more. If anything has changed in your life that would affect how you are covered and what you pay for health insurance next year, click Update Application. If you would like to pick a different plan than the one that you are enrolled in for next year, click Pick a New Plan. Your eligibility is effective starting on the date listed in the table below. To make changes to your current coverage, call NY State of Health at 1-855-355-5777 Update Application Pick a New Plan Renewal To-Do List Click on a household member to see what still must be done to renew that person's coverage Renewal Completed Rosie Gardinia **Program Eligibility Eligibility Effective Date** Marketplace ID HX0000015491 Advance Premium Tax Credit 01/01/2015 Rosie's renewal is complete. She does not need to do anything at this time. Avitus Bluebell Renewal Completed **Program Eligibility Eligibility Effective Date** Marketplace ID Advance Premium Tax Credit 01/01/2015 HX0000001284 Avitus's renewal is complete. He does not need to do anything at this time

Full Administrative Renewal

- Renewal To-Do List tells consumers that their renewal is complete
- If a consumer wants to select a different plan, they can change their plan without going through application
- Information in the "Application", "Eligibility", and "Plans" tabs are for the upcoming year
- Any changes made to application will affect coverage for upcoming year



Partial Administrative Renewal

Who is included:

- Plan not available in 2015
- Changes in program eligibility from 2014 to 2015
- Age out of current health plan

When:

- Eligibility will be effective January 1, 2015
- Enrollment is effective after consumer selects a plan

Next Steps:

- Select a plan
 - Plan must be selected between November 16th and December 15 for coverage to be effective January 1, 2015
 - Open enrollment for QHPs is November 15, 2014 February 15, 2015



Partial Administrative Renewal Notice

Renewal with Change in Program



Partial Administrative Renewal

- Renewal To-Do List tells • consumers that their renewal is not complete
 - Consumer needs to pick a • plan
 - Consumer can select a plan • without going through application
- Information in the "Application" • and "Eligibility" tabs are for the upcoming year
- Any changes to the application • will affect coverage for upcoming year

				Log	ged in as Duri	ngEmma	Account Sign (
Emma During	Overview Applicat	tion Account	Eligibility	Plans Inbox	Documents	Appeals	3
Edit Account Information	Overview						
Mailing Address: 22 River rd Glenmont NY 12077 Primary Phone: (555) 555-5555	It is important that you are getting the best or marriage or divorce, a report any changest th are receiving tax cred financial assistance y	overage availab a move, recent nat may affect y lits, you also ne	ole. You shou unemployme our health in	ıld tell us about ch nt, change in job, surance. If you are	anges such as loss of health o e enrolled in Me	a pregna coverage. edicaid, C	ncy, death in family, You are required to hild Health Plus, or
OPTIONS							
Update Application 🛛 🕑	Status of Your	Renewal					
Vanage Broker/Navigator	Congratulations! Ye through NY State of To pick a plan for m how you are cover	f Health. You n lext year, click f	eed to pick a Pick a New F	plan for coverage	e to continue ne	ext year. your life th	at would affect
	Your eligibility is	effective starti	ng on the da	ate listed in the ta	able below.		
	To make changes t	to your current	coverage, ca	Il customer service	e at 1-855-355	-5777.	
	Update Application	on Pick a N	ew Plan				
	Renewal To-Do I	_ist					
	Click on a household	member to see	what still mu	ist be done to ren	ew that person	's coverag	le.
	Emma During	CIN:BA05952K		Renewal Not Completed			
	Program Eligibility		I	Eligibility Effectiv	ve Date		Marketplace ID
	Advance Premium T sharing reductions	ax Credit with c	ost- ()1/01/2015			HX0000029925
	Emma must enroll in coverage.	a plan by 12/1	5/2014 to ha	ve coverage on 0	1/01/2015. Clic	k Pick a F	Plan to shop for



Manual Renewal

Who is included:

- Data from federal and state data sources not available to make an eligibility determination
- Currently temporarily eligible or pended

When:

- Eligibility effective date is dependent on when application is updated
- Enrollment is effective after plan has been selected

Next Steps:

- Log into account and update application between November 16th and December 15th for eligibility to begin on January 1st
 - Financial assistance may end if application is not updated by due date



Manual Renewal Notice



Manual Renewal

- Renewal To-Do List tells • consumers that their renewal is not complete
 - Consumer cannot select • a plan without updating application
- Consumer must update • their application in order to have eligibility determined for the upcoming year
- Information in the "Plans" • and "Application" tab are for the current year

	Logged in as rgardinia_demo Account Sign Out				
Rosie Gardinia Edit Account Information	Overview Application Account Eligibility Plans Inbox Documents Appeals				
Mailing Address: 90 Church New York NY 10007 Primary Phone: (212) 444-5855	It is important that you tell us about any changes so that the Marketplace can make sure that you and your family are getting the best coverage available. You should tell us about changes such as a pregnancy, death in family, marriage or divorce, a move, recent unemployment, change in job, loss of health coverage. You are required to report any changes that may affect your health insurance. If you are enrolled in Medicaid, Child Health Plus, or are receiving tax credits, you also need to report income changes. Some changes may affect what levels of financial assistance you qualify for.				
OPTIONS					
Update Application 2	Status of Your Renewal				
	You must provide more information on your application by 12/15/2014 so you will be covered in the upcoming year. To continue from where you left off in the application, click Update Application . To make changes to your current coverage, call NY State of Health at 1-855-355-5777. Update Application Renewal To-Do List Click on a household member to see what still must be done to renew that person's coverage.				
	Rosie Gardinia O Renewal Not Completed				
	To renew Rosie's coverage, you must update the application by 12/15/2014. Click Update Application to start.				
	Avitus Bluebell O Renewal Not Completed				
	To renew Avitus's coverage, you must update the application by 12/15/2014. Click Update Application to start.				
	Communication from NY State of Health Go to Inbox				
	You have 9 new messages waiting for you in your inbox.				



Eligibility	Results	for
Manual	Renewa	

- Due date for updating required information displayed to consumer
- Financial assistance may end for QHPs and coverage may end for Medicaid and Child Health Plus if application is not updated by due date

0.110	Overview Application Account E	Eligibility Plans Inbox	Documents Appeals			
Gail Buster	Overview Application Account	Eligibility Flans Inbox	Documents Appeals			
Edit Account Information	Eligibility Determinatio	n				
failing Address: Street Jbany NY 2084	Below are the eligibility results for health coverage for everyone on the application. This tells you what program each person qualifies for and the amount of help paying for health coverage the person can receive, if any.					
Primary Phone: 518) 522-1241	Call the Marketplace at 1-855-355-5777 (TTY 1-800-662-1220) if you have questions about how your eligibility was determined.					
OPTIONS						
Jpdate Application	Please update the information on your ap	pplication by 12/15/2014 so we	e can make an appropriate decis	sion. If you		
/lanage Broker/Navigator	miss this deadline, your coverage may no	ot be continued next year.				
	• Gail Buster Please return to your account and pr upcoming year. Click on "Update Ap would affect how you are covered an	plication" to tell us if anythi	ng has changed in your life th	•		
	Please return to your account and pr upcoming year. Click on "Update Ap	plication" to tell us if anythi	that you will be covered in the ng has changed in your life th	at		
	Please return to your account and pr upcoming year. Click on "Update Ap would affect how you are covered an	oplication" to tell us if anythind what you pay for health in nd what you pay for health in provide more information so oplication" to tell us if anything	that you will be covered in the ng has changed in your life th isurance Marketplace ID: 11X00 that you will be covered in the ng has changed in your life th	9 1) at 000030273		
bout This Site	Please return to your account and pr upcoming year. Click on "Update Ap would affect how you are covered an O Danielle Buster Please return to your account and pr upcoming year. Click on "Update Ap would affect how you are covered an Call our help line	oplication" to tell us if anythind what you pay for health in nd what you pay for health in provide more information so oplication" to tell us if anything	that you will be covered in the ng has changed in your life th nsurance Marketplace ID: HX00 that you will be covered in the ng has changed in your life th nsurance Voter Regis	e aat 000030273 e aat stratio		
bout This Site	Please return to your account and pr upcoming year. Click on "Update Ap would affect how you are covered an O Danielle Buster Please return to your account and pr upcoming year. Click on "Update Ap would affect how you are covered an	pplication" to tell us if anythind what you pay for health in not what you pay for health in rovide more information so opplication" to tell us if anythin nd what you pay for health in	that you will be covered in the ng has changed in your life th nsurance Marketplace ID: HX00 that you will be covered in the ng has changed in your life th nsurance	e lat 00030273 e lat stratiol s license or I s DMV		



Account Dashboard Between 10/1/14 – 11/15/14

- Information about renewal will appear when at least one person in the household is in the renewal period
- Updates made to an application may affect coverage for this year
 - Consumer may have to come back after November 15th to renew eligibility for coverage for January 1st.
- Information in the "Application", "Eligibility", and "Plans" tabs are for the current application

	Logged in as mcase14	Account Sign Out			
Mike Case Edit Account Information	Overview Application Account Eligibility Plans Inbox Documents Appea	ls			
Mailing Address: 1 main st albany NY 12204 Primary Phone: (555) 555-5555	Overview It is important that you tell us about any changes so that the Marketplace can make sure th are getting the best coverage available. You should tell us about changes such as a pregn marriage or divorce, a move, recent unemployment, change in job, loss of health coverage report any changes that may affect your health insurance. If you are enrolled in Medicaid, c are receiving tax credits, you also need to report income changes. Some changes may affe financial assistance you qualify for.	ancy, death in family, . You are required to Child Health Plus, or			
OPTIONS					
Update Application 🔹 🕄	Please Read Carefully!				
Manage Broker/Navigator	The NY State of Health website will soon allow you to renew your coverage for NEXT year. If you would like to renew your coverage for NEXT year, please come back after November 15th. If you make any changes to your information NOW, it will affect your coverage for THIS year. Communication from NY State of Health Go to Inbox You have 5 new messages waiting for you in your inbox.				
	Documents You Submitted or Uploaded Go to Docume View Documents Go to Documents				
	Appeal Eligibility Results	View Status			
	If you disagree with or think that the Marketplace made a mistake about a health insurance eligibility determination, you can appeal this determination. You have 60 days to make this request. You can also call us at 1-855-355-5777 to discuss your concerns or provide us with new information about your determination before requesting an appeal.				
	The New York State of Health Marketplace includes protected systems that contain United States ("US") and New York			



"Update Application" between 10/1/14 – 11/15/14

- Pop-up reminder that changes to the application will be applied for this year's coverage
- Need to mark the check box in order to move forward with Life Status Change

WARNING: Please Read Carefully

The NY State of Health website will soon allow you to renew your coverage for next year. Meanwhile, if you make changes to your information **NOW**, it will affect your coverage for **THIS** year.

If you wish to update your information in order to renew your coverage for **NEXT** year, please return here after November 15th.

I understand that any changes I make to my application will affect my coverage for THIS year.





Enrollment Notice

Consumer will receive a notice before the end of the year with information about:

- Amount of APTC applied towards plan for 2015
- New plan rate for 2015
- Consumer's premium responsibility



Questions?



Additional Resources

- Slides and a recording of today's webinar will be available on the NYSOH website
- Please review additional resources on individual renewal
 - Renewal Video
 - Plan Compare