

2016 QHP and Essential Plan Line Up

Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID: 7935198

TODAY'S WEBINAR



- Dial in to listen to the audio portion of the webinar using the audio instructions on your WebEx control panel.
- All participants will remain muted for the duration of the program.
- Questions can be submitted using the Q&A function 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.

Voter Registration

Here's what you said:

- More than 95% said it “increased my knowledge of the topic(s)”.
- More than 91% said “the information will allow me to better assist consumers when answering the voter registration question”.

“Another excellent presentation.”

“Now I can explain why there are voter registration questions in an application for health care”

PRESENTERS



Welcome

Gabrielle Armenia

*Bureau Director of Child Health Plus Policy &
Exchange Consumer Assistance*

Today's Presenters

Danielle Holahan

Deputy Director, NY State of Health

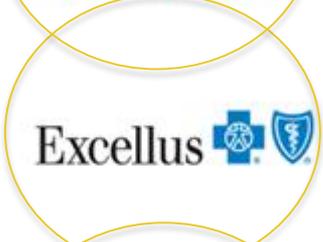
Sara Rothstein

Director of Policy and Planning, NY State of Health

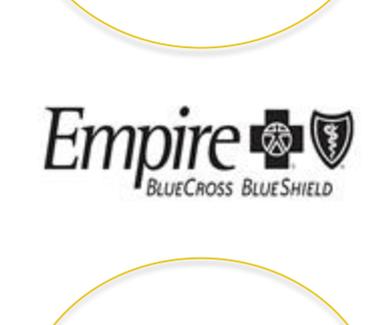
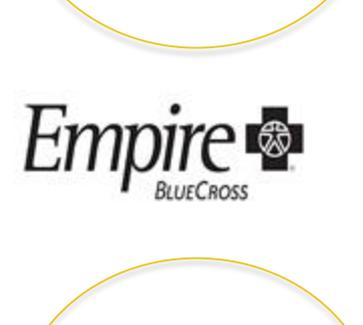
PJ Weiner

Assistant Director of Plan Management, NY State of Health

2016 QHP Insurers



2016 Dental Plans



Participates
in SHOP

2016 QHPs

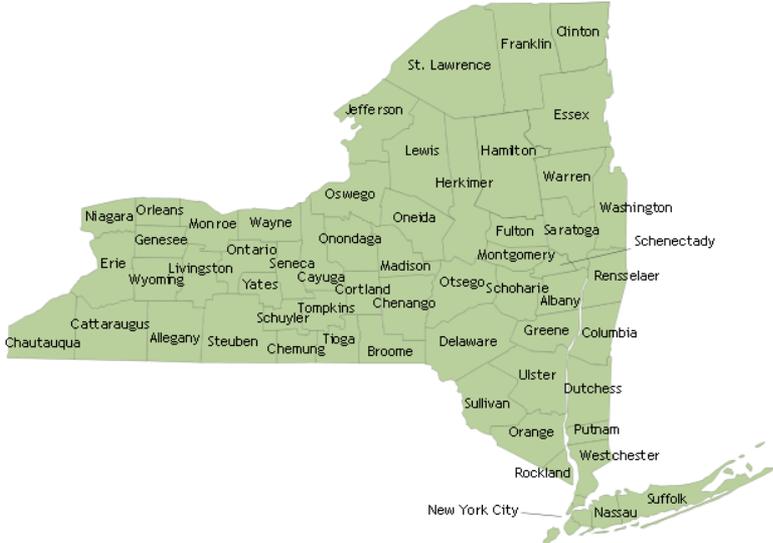
QHP Updates

- **Expanded Service Area:**
 - MetroPlus – Richmond County
 - Care Connect (NSLIJ) – New York County
- **Leaving Market:** Health Republic

Link to QHP Map:

<http://info.nystateofhealth.ny.gov/PlansMap>

- This link also includes access to the Plans by County chart.



Downloads:

Attachment	Size
 2016 Individual Marketplace Plans by county.pdf	41.68 KB
 2016 Small Business Marketplace Plans by county.pdf	33.3 KB
 2016 Dental Plans by county.pdf	151.11 KB

Standard Plan Refresher

- Every insurer must offer a Standard Product at each metal level
- Standard products include 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*

Changes to Standard Products in 2016

Metal Level	Deductible	Max Out of Pocket
Platinum	\$0	\$2,000
Gold	\$600	\$4,000
Silver	\$2,000	\$5,500
Silver (>200-≤250 FPL)	\$1,500	\$5,450
Silver (>150-≤200 FPL)*	\$250	\$2,000
Silver (>100-≤150 FPL)*	\$0	\$1,000
Bronze	\$3,500	\$6,850
Catastrophic	\$6,850	\$6,850

Non-Standard Plan Refresher

- Insurers can offer 3 Non-standard products at each metal level
- New non-standard product offerings must be meaningfully different from the standard product
 - Examples: adult dental, adult vision, acupuncture, limited network product

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
Covered Benefits	Essential Health Benefits (EHB)	EHB plus additional benefits
Cost-sharing	Standard across all insurers	Varies from insurer to insurer

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

Essential Plan Options



Every health plan participating in the Essential Plan will offer the “regular” Essential Plan 1, 2, 3 and 4 (no dental and vision)

Essential Plan 1	Individuals with income greater than 150% of the FPL and less than or equal to 200% of the FPL.
Essential Plan 2	Individuals with income greater than 138% of the FPL and less than or equal to 150% of the FPL.
Essential Plan 3	Individuals with income greater than 100% of the FPL and less than or equal to 138% of the FPL and not eligible for Medicaid due to immigration status.
Essential Plan 4	Individuals with income at or below 100% of the FPL and not eligible for Medicaid due to immigration status.

Essential Plan Options



- Health plans can also choose to offer Essential Plans with vision and dental services included in the benefit package
- The plan names will display as follows on the Marketplace:

Health Plan Name	Product Name
Healthfirst	Essential Plan 1
Healthfirst	Essential Plan 1 Plus Vision and Dental
YourCare	Essential Plan 2
Yourcare	Essential Plan 2 Plus Vision and Dental

2016 Essential Plan Insurers



**Offers
Essential Plan
Plus Vision
and Dental**

Essential Plan Options



- People eligible for Essential Plan 1 (150 – 200% FPL) will have a \$20 premium for Essential Plan and \$20 “plus” for Essential Plan 1 plus Vision and Dental
- People eligible for Essential Plan 2 (138 – 150% FPL) will have \$0 premium for Essential Plan and just the “plus” premium for Essential Plan 2 plus Vision and Dental
- People eligible for Essential Plan 3 and 4 have \$0 premium for Essential Plan 3 and Essential Plan 4 and have dental and vision already included in their plan

Questions?

Network Adequacy

- Every QHP and Essential Plan offered on the Marketplace must meet network adequacy standards, even if the networks are tiered or tailored
- Health Plans can use different networks for their different QHPs but must use one network for all of their Essential Plans
- 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

- NY State of Health requires all insurer participants to clearly identify their Marketplace networks on their websites
- NY State of Health will post a resource listing each insurer's customer service number and provider network URL

Provider Network Search

- The provider search tool on the NY State of Health site is available as a filter option
- The data is updated quarterly OR when a network has a major change such as a hospital system or large provider group entering or leaving the network
- NY State of Health will post a resource listing each insurer's customer service number and provider network URL
- Applicants should always check with BOTH the health plan and their providers to confirm participation

Drug Formularies

- Every QHP and Essential Plan has a drug formulary (list of covered drugs)
- 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)
- The links to the formulary URLs can be found on the plan details page under Plan Documents

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.

 CareConnect EPO Bronze ST INN Pediatric Dental Dep 25

Price Per Month	\$313.00	Metal ●	Bronze	Quality Rating ●	★ New Plan ★ Quality data not yet available
Maximum Out of Pocket ●	\$6,350 / \$12,700	Out-of-Network Coverage ●	No	Allows Health Savings Account	No
Plan Id	82483NY0190001	Persons Covered	Individual	Deductible ●	\$3,000 / \$6,000

Design

CareConnect Standard Plans meet all the requirements mandated by New York State. The cost sharing aspects of the plans, including copayments, deductibles, out of pocket maximums and prescription drug coverage match those of carriers in each metal level. You do not need a referral to see a specialist? You can go whenever you think you need to. The CareConnect network includes all the hospitals in the North Shore-LIJ Health System, plus partner hospitals. See the complete list at www.nsljicareconnect.com. The CareConnect network also includes all the doctors in the North Shore-LIJ Health System, as well as providers who are affiliated with our partner hospitals. You can find our provider directory at www.nsljicareconnect.com. At CareConnect, we want to make it easy to get and stay healthy. No matter what you need, our customer service department is there to help. We can even make your medical appointments for you!

QHP Plan Preview

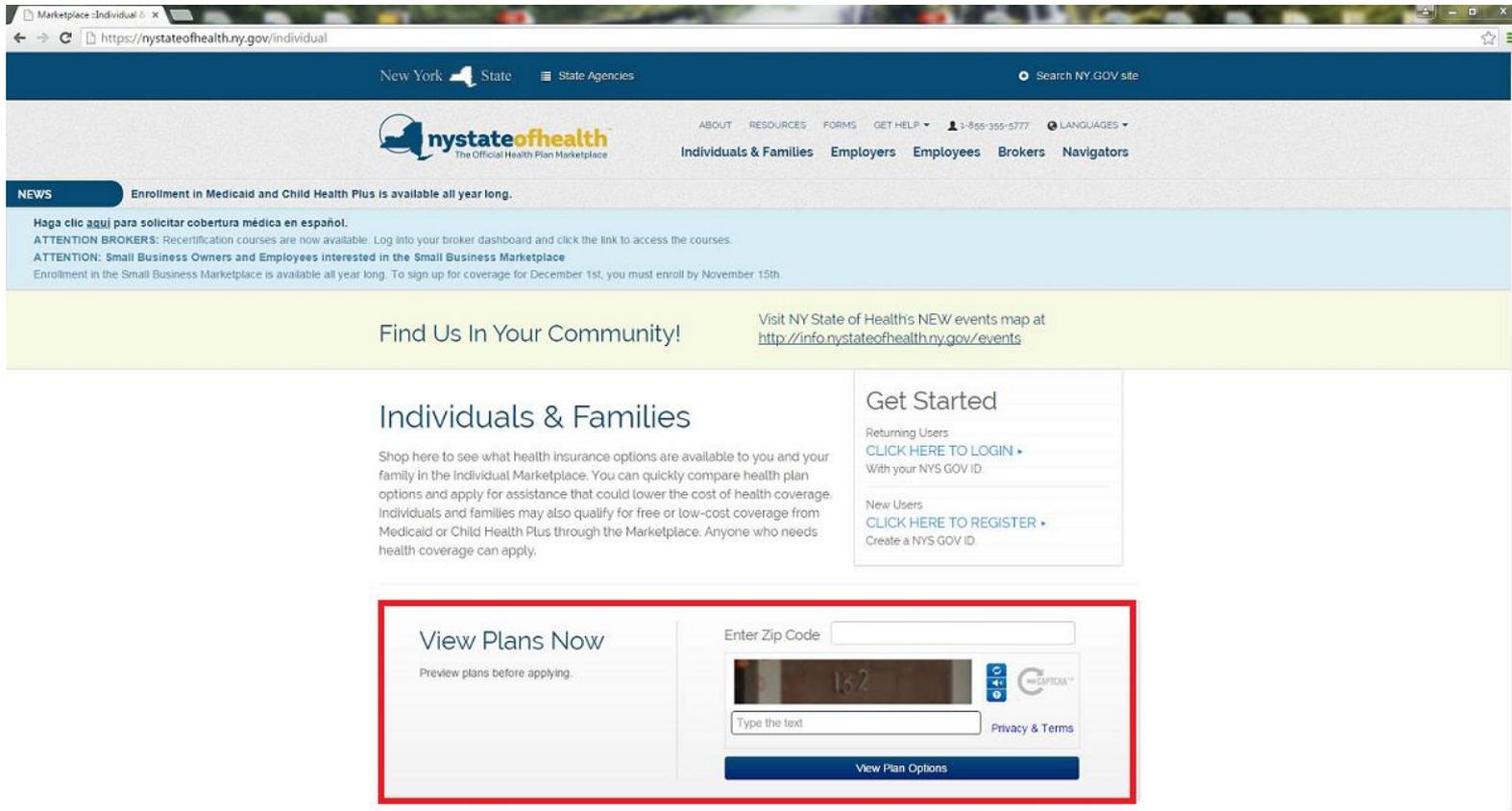
You can preview QHP premiums, benefits and cost sharing on the NY State of Health site using the plan preview



The screenshot shows the NY State of Health website interface. At the top, there is a navigation bar with the state logo, 'nystateofhealth', and the tagline 'The Official Health Plan Marketplace'. Below this, there are links for 'ABOUT', 'RESOURCES', 'FORMS', 'GET HELP', and a phone number '1-855-365-5777'. A search bar is also present. A banner below the navigation bar contains text in Spanish and English regarding broker recertification and small business marketplace enrollment. The main content area features a section titled 'Find Us In Your Community!' with a link to an events map. Below this is a large section for 'Individuals & Families' with a photograph of a family and text describing low-cost health insurance options. A 'GET STARTED' button is prominently displayed. At the bottom of this section, there are three numbered steps: 1. Create an Account, 2. Tell us about yourself and your family, and 3. Choose a health insurance plan. The bottom of the screenshot shows the beginning of a 'Small Businesses' section.

QHP Plan Preview

Enter the zip code and captcha image to proceed to the preview



The screenshot shows the nystateofhealth.gov website. The main navigation bar includes "New York State" and "State Agencies". The header features the nystateofhealth logo and navigation links for "Individuals & Families", "Employers", "Employees", "Brokers", and "Navigators". A news section contains several announcements. Below this is a "Find Us In Your Community!" section with an events map link. The "Individuals & Families" section provides information about health insurance options. The "Get Started" section offers login and registration options. The "View Plans Now" section, highlighted with a red box, includes a "Preview plans before applying." message, a "View Plans Now" heading, an "Enter Zip Code" input field, a captcha image showing the number "132", a "Type the text" input field, a "Privacy & Terms" link, and a "View Plan Options" button.

QHP Plan Preview

SEARCH FOR PLANS

This search tool lets you shop for health plans based on features important to you. Select from the features below. Only county is required.

Estimate 2016 Financial Help

To learn if you can get help paying for your insurance in 2016, and how much help you can get, follow these steps in order. First, select 2016 as the "Plan Year." Second, click the "Search" button. (This will set the 2016 plan year selection.) Third, select the "Estimate Financial Help" button. Enter the information about your County, Household Size, and Household Income. Fourth, click "Calculate". Finally, click the "Search" button a second time to view plans after applying your estimated monthly financial help.

Filter Options

County (Required) Albany	Plan Year 2015	Persons Covered --All--	Quality Rating --All--
Coverage Type --All--	Metal Level --All--	Insurance Company --All--	HIOS Plan ID --All--
Estimated Financial Help <input type="text"/>		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	<input type="button" value="Reset All"/> <input type="button" value="Search"/>

Search plans for 2015

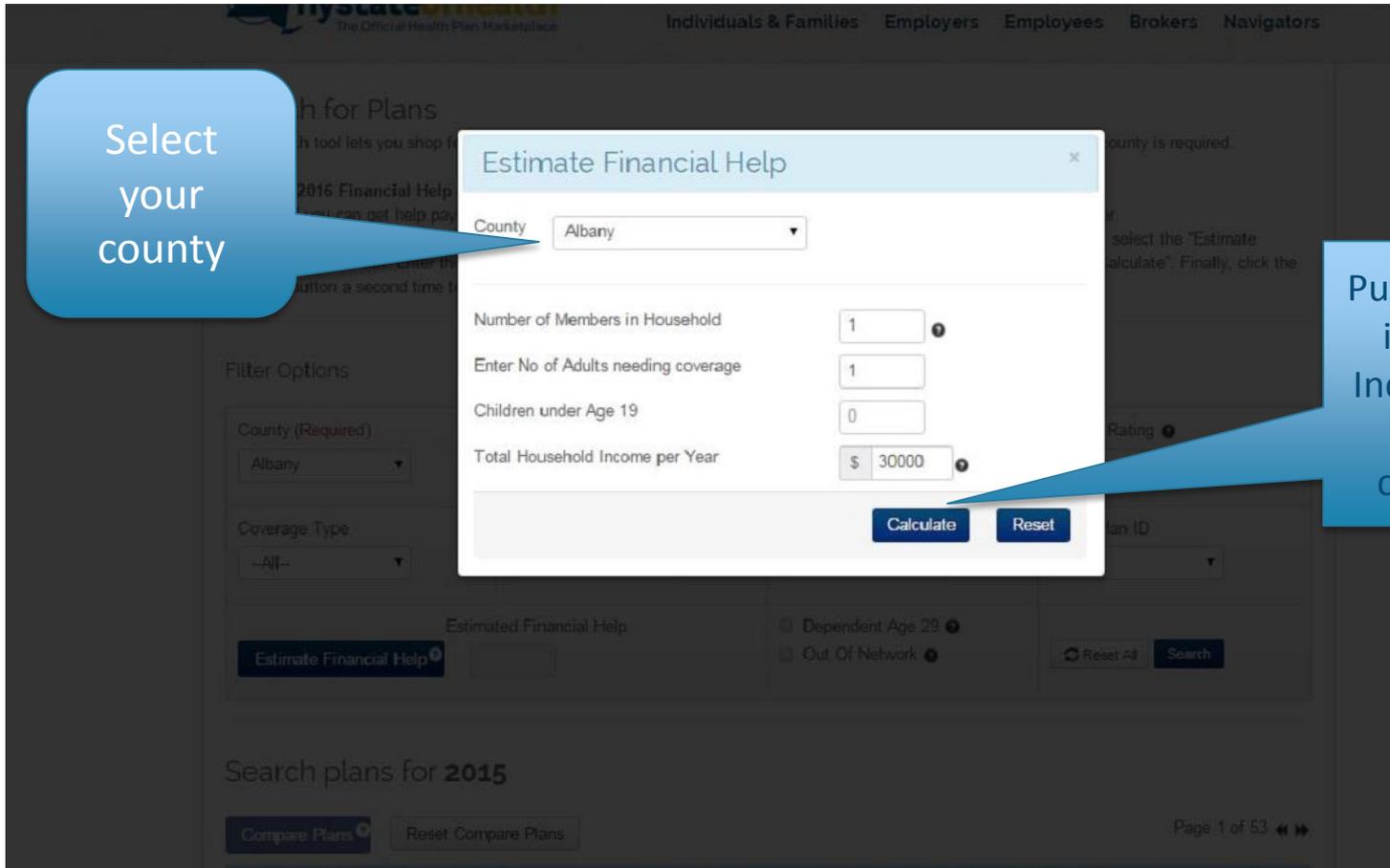
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Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	Details
	Fidelis Care Bronze ST INN Pediatric Dental Dep25	Bronze	Medical Plus Child Dental	Albany	Individual	\$286.74	<input type="button" value="View Details"/>
	Fidelis Care Bronze ST INN Pediatric Dental Dep29	Bronze	Medical Plus Child Dental	Albany	Individual	\$301.07	<input type="button" value="View Details"/>
	MVP Premier Plus HDHP	Bronze	Medical	Albany	Individual	\$329.19	<input type="button" value="View"/>

Filter by county, year, coverage type metal level, plan etc...

Click here to estimate financial assistance

QHP Plan Preview



Select your county

Estimate Financial Help

County: Albany

Number of Members in Household: 1

Enter No of Adults needing coverage: 1

Children under Age 19: 0

Total Household Income per Year: \$ 30000

Calculate **Reset**

Put in family info and Income and select calculate

QHP Plan Preview

County (Required) Albany	Plan Year 2015	Persons Covered --All--	Quality Rating --All--
Coverage Type --All--	Metal Level --All--	Insurance Company --All--	HIOS Plan ID --All--
<input type="button" value="Estimate Financial Help"/> 123.99		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	<input type="button" value="Reset All"/> <input type="button" value="Search"/>

**SELECT
SEARCH**

Search plans for 2015

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Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
	Fidelis Care Bronze ST INN Pediatric Dental Dep25	Bronze	Medical Plus Child Dental	Albany	Individual	\$286.74	\$162.75	<input type="button" value="View Details"/>
	Fidelis Care Bronze ST INN Pediatric Dental Dep29	Bronze	Medical Plus Child Dental	Albany	Individual	\$301.07	\$177.08	<input type="button" value="View Details"/>
	MVP Premier Plus HDHP Bronze 3 Bronze NS INN Dep25 Acupuncture Home Health Care Wellness Drugs Wellness	Bronze	Medical	Albany	Individual	\$329.19	\$205.20	<input type="button" value="View Details"/>
	MVP Premier Plus Bronze 1 Bronze NS INN Dep25 Acupuncture Home Health Care Wellness	Bronze	Medical	Albany	Individual	\$332.36	\$208.37	<input type="button" value="View Details"/>

Plans display with tax credit deducted

QHP Plan Preview

PLAN DOCUMENTS

You can see information about premiums, co-pays, deductibles and covered services for each plan. To see more information, click on the p before the 'Benefit' in column one or click on 'Plan Documents' at the end of the list.

[Back to Plan List](#)

[Print it](#)



Fidelis Care Silver ST INN Pediatric Dental Dep25

You Pay	\$188.34				
Price Per Month	\$374.89	Metal	Silver	Quality Rating	★★★★★
Maximum Out of Pocket	\$5,500 / \$5500 per person per group not applicable	Out-of-Network Coverage	No	Allows Health Savings Account	No
Plan Id	25303NY0020001	Persons Covered	Individual	Deductible	\$2,000 / \$2000 per perso group not applicable

Design Fidelis Care utilizes a non-gatekeeper model which does not require referrals for members to see an in-network provider. Fidelis members have access to a robust network of providers who participate with Fidelis Care plans offered on the NY State of Health Marketplace. Fidelis Care offers plans with per member (embedded deductibles).

Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and serv the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

Rehabilitative and Habilitative Services and Devices

Benefit	In Network Cost Share Tier1	Description
Inpatient Rehabilitation Services	\$1500 Copay after deductible	60 consecutive days per condition per lifetime
Outpatient Rehabilitation Services	\$30 Copay after deductible	60 vists per condition per lifetime combined. Speech & physical therapy are only covered following a stay or surgery.

Services		
Durable Medical Equipment	30% Coinsurance after deductible	Equipment and supplies ordered by a health care provider for everyday or extended use. Coverage for DME may include: oxygen equipment, wheelchairs, crutches or blood testing strips for diabetics.
Chiropractic Care	\$50 Copay after deductible	Care performed by a Doctor of Chiropractic (Chiropractor).
Prosthetic Devices	30% Coinsurance after deductible	1 external prosthetic device per limb per lifetime with coverage for repairs and replacements (limit does not apply to internal devices)

Other Services

Laboratory Outpatient and Professional Services

Preventive and Wellness Services and Chronic Disease Management

Pediatric Vision

Hospitalization

Pediatric Dental Care

Emergency Services

Prescription Drugs

Outpatient Services

Mental Health and Substance Abuse Services

Plan Documents

Company Website	www.fideliscare.org
Summary of Benefits and Coverage	http://www.fideliscare.org/products/nystateofhealth/metal-levelproducts.aspx
Prescription Drug List	http://www.fideliscare.org/Portals/0/DocumentLibrary/Providers/Pharmacy%20Services/FidelisHBXFormularyFull.pdf
Provider Network	http://www.fideliscare.org/apps/providersearch/
Plan Brochure	
Payment Information	http://www.fideliscare.org/payment/initialpayment.aspx

QHP Plan Preview



Eligibility for the Essential Plan, Medicaid or Child Health Plus is indicated with this message below

Search for Plans

This search tool lets you shop for health plans based on features important to you. Select from the features below. Only county is required.

Estimate 2016 Financial Help

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Filter Options

County (Required) Albany	Plan Year 2016	Persons Covered INDIVIDUAL	Quality Rating --All--
Coverage Type --All--	Metal Level Silver	Insurance Company --All--	HIOS Plan ID --All--
Estimated Financial Help Estimate Financial Help 0.0		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	Reset All Search

Based on your yearly household income, you and/or your children may qualify for low-to-no cost insurance. Contact Customer Service at 855-355-5777 to learn more.

Questions?

Reminder: Recertification Process

- Assistors must attend or view each NY State of Health Recertification Webinar in order to be recertified on NY State of Health.
- Please use the following link to report that you have viewed this webinar:
https://www.surveymonkey.com/r/Assistor_Reporting_QHP_2016_Line-up_and_Dental
- If you are unable to access Survey Monkey, please have your supervisor contact Assistor.Admin@health.ny.gov and NYSDOH will send your supervisor the manual process for recertification reporting.

Previous NY State of Health Assistor Recertification Reporting Surveys



https://www.surveymonkey.com/r/Assistor_Reporting_Special_Populations_1

https://www.surveymonkey.com/r/Assistor_Reporting_Special_Populations_2

https://www.surveymonkey.com/r/Assistor_Reporting_Household_Composition

https://www.surveymonkey.com/r/Assistor_Reporting_Immigration

https://www.surveymonkey.com/r/Assistor_Reporting_Understanding_the_Uninsured

https://www.surveymonkey.com/r/Assistor_Reporting_How_to_Select_a_Health_Plan

https://www.surveymonkey.com/r/Assistor_Reporting_Self-Employment

https://www.surveymonkey.com/r/Assistor_Reporting_Essential_Plan_1

https://www.surveymonkey.com/r/Assistor_Reporting_Essential_Plan_2_and_Renewals

https://www.surveymonkey.com/r/Assistor_Reporting_Voter_Registration

https://www.surveymonkey.com/r/Assistor_Reporting_QHP_2016_Line-up_and_Dental



Thank you for joining us!

- Watch for surveys
 - Recertification Evaluation of Webinar: QHP 2016 Line-up and Dental
 - NY State of Health Assistor Recertification Reporting – QHP 2016 Line –up and Dental
- Watch for the video to be posted to <http://info.nystateofhealth.ny.gov/SpringTraining>