

# 2017 Plan Updates and Individual Marketplace Renewals

*October 26, 2016*  
*1:00pm – 2:30pm*

**Participants must dial in to hear the audio portion of the webinar:**

**Dial In Number: 1-855-897-5763**

**Conference ID: 1062205**

# 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

# PRESENTERS



Danielle Holahan	Deputy Director, NY State of Health
Maggie Middleton	Director of Plan Management, NY State of Health
Joe Muldoon	Director, Small Business Marketplace
David Pitaniello	Regional Director, Small Business Marketplace
Michael Greklek	Regional Director, Small Business Marketplace

# Agenda

- Introductions
- Individual Marketplace
- Small Business Marketplace
- Website Tools
- Broker Recertification
- Resources
- SHOP Contacts

# Individual Market

# 2017 Qualified Health Plans

- A total of 14 health insurers will offer Qualified Health Plans in the individual market in 2017
- All of the same insurers as in 2016
- One change for 2017:
  - Wellcare withdrew from New York's individual insurance market for 2017 and will not offer QHP coverage in 2017
  - This affects fewer than 1,000 QHP enrollees

# 2017 QHPs

## Individual and Small Business



# 2017 QHPs

## Individual Market Only





## 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, <b>ST3PCP</b> or NS	Identifies Standard (ST), <b>Standard with 3 PCP Visits</b> , 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

# 2017 Essential Plan Insurers:

## Standard Plans and Standard Plus Dental and Vision



# 2017 Essential Plan Issuers: Standard Plan Only (No Dental or Vision)



**New for 2017:**



# Four Variations of EP

## Essential Plan 1 and 2:

- Enrollees with incomes greater than 138% FPL have the choice of selecting:
  - An Essential Plan with just the Essential Health Benefits
  - An Essential Plan Plus Adult Vision and Dental services for an additional cost
  - An Essential Plan and a separate Stand Alone Dental Plan for an additional cost
- EP 1:
  - Enrollees with income 150 – 200% FPL will have:
  - \$20 premium for Essential Plan and \$20 “plus” for Essential Plan 1 plus Vision and Dental
  - Low cost sharing on services
- EP 2:
  - Enrollees with income 138 – 150% FPL will have:
  - \$0 premium for Essential Plan and just the “plus” premium for Essential Plan 2 plus Vision and Dental
  - Modest cost sharing on prescription drugs

# Four Variations of EP

## Essential Plan 3 and 4:

- Enrollees with income at or below 138% FPL are also eligible for the following additional services:
  - Non-Emergency Transportation
  - Non-Prescription Drugs
  - Adult Dental Care
  - Vision Care
  - Orthotic Services
  - Orthopedic Footwear
- EP 3:
  - Enrollees with incomes between 100 and 138% FPL will have \$0 premium and modest cost sharing on prescription and non-prescription drugs
- EP 4:
  - Enrollees with income below 100% FPL will have \$0 premium and no cost sharing

# Important Dates

Date	Action
Mid-October, 2016	<p>Renewal Notices mailed. These notices are sent to individuals eligible for renewal of their:</p> <ul style="list-style-type: none"><li>• QHPs (includes Full Pay QHP, APTC, and APTC CSR).</li><li>• Medicaid, Child Health Plus, and Essential Plan coverage ending on 12/31/16.<ul style="list-style-type: none"><li>○ Annual renewal notices for Medicaid, Child Health Plus, and Essential Plan will be sent on a rolling schedule</li></ul></li></ul>
11/1/2016	Open Enrollment begins for <u>new</u> applicants
11/16/2016	<p>Open Enrollment begins for individuals <u>renewing</u> coverage.</p> <ul style="list-style-type: none"><li>• Consumers can update their account if needed, and enroll in a plan for coverage starting on 1/1/2017.</li></ul>
12/15/2016	Last day to enroll for January 1, 2017 coverage
1/31/2017	Open enrollment closes for QHPs

# Small Business Market

# Small Business Marketplace

## Value for Small Employers

### Choice

- 74% of our 3,217 NYSOH employer groups offer two or more health plans to their employees. A key advantage to using the NYSOH Marketplace is the plan choice it provides to both employers and employees.

### Contribution Options

- The average NYSOH employer contributes 72% towards the cost of coverage.

### Administrative Simplicity

- The Marketplace provides monthly billing to employers along with other administrative simplifications.

### Tax Credits

- The Marketplace is the exclusive place to access small business tax credits



# SHOP Plan Updates

- No change in carriers for 2017
- EmblemHealth will be offering Standard plan designs for 2017
- Excellus is adding a new NS Gold plan design for 2017 (SimplyBlue Plus Gold 17)
- MVP is adding a new ST Gold and Silver plan design for 2017 (MVP Premier Gold 2 and MVP Premier Silver 2)
- 2017 remapping initiative

# SHOP Plan Updates

## Timeline for an SBM employer renewing January 1, 2017

Date	Action
October, 2016	<ul style="list-style-type: none"><li>• Employer renewal application is created</li><li>• Notice mailed to employer notifying them to log into their account to make any changes for the upcoming plan year</li></ul>
11/1/2016	<ul style="list-style-type: none"><li>• Renewal notices sent to employees informing them whether or not they are eligible for auto-renewal or if they must select a new plan</li></ul>
11/30/2016	<ul style="list-style-type: none"><li>• Open enrollment closes for those groups that did not opt for an extension</li></ul>
12/15/2016	<ul style="list-style-type: none"><li>• Open enrollment closes for employer groups who opted for an extension</li></ul>

# Website Tools

# QHP Plan Preview

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

## Small Businesses

The Small Business Marketplace can make it simple and easy for you to offer high quality, affordable health and dental insurance coverage to your employees.

You can compare multiple plans and carriers online, enrollment is streamlined and available 24/7. Billing is consolidated so you pay only one monthly bill. Click on "Get Quick Quote & Get Started" now to view the plans and rates available for your small business.

[GET QUICK QUOTE & GET STARTED](#)

[Get help finding a health insurance broker in your area.](#)



**Sole Proprietors** You can buy health insurance coverage through the Individual Marketplace, where you may be eligible for tax credits that reduce the cost of coverage.

[nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)

# QHP Plan Preview

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



**Surprisingly Affordable!**

**NY State of Health's  
NEW Essential Plan!**

Coverage is  
**\$20**  
a month or free if you qualify

Haga clic [aquí](#) para solicitar cobertura médica en español.

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


For plan years **beginning or renewing** on 1/1/2016 and beyond, to be eligible for the Small Business Marketplace, your business or organization:


- Has a physical business address within New York State
- Has 100 or fewer FTE (Full-Time Equivalent) employees
- Will have at least one common-law employee ENROLLED in coverage
- Will offer coverage through the Small Business Marketplace to all eligible employees who work 30 or more hours per week
- Is authorized to purchase health insurance coverage on behalf of this business for 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



Type the text  

[Privacy & Terms](#) [GET QUOTES](#)

## Get Started

Returning Users

[LOG IN AS EMPLOYER](#) ▶

With your NYS GOV ID.

New Users

[REGISTER AS EMPLOYER](#) ▶

Create a NYS GOV ID.

# QHP Plan Preview

[Print Page](#)

## Plan List




The following plans are available based on the zip code you entered.

- You can filter your plans by Metal level or Carrier.
- You can compare up to three plans at a time by selecting the check box "Add to Compare", then select the "Compare Plans" button.
- To view the plan details/benefits, click on the Plan Name to access the hyperlink.

**Disclaimer:** CMS is conducting additional consumer testing regarding the public display of quality rating information.

**Filter Options:**
--Select Carrier--
Platinum
[Apply Filter](#)
[Reset Filters](#)

[Compare 0 Plans](#)
[Estimate Tax Credit](#)
Total Premium High to Low
1 - 10 of 17

 <span style="font-size: small;">★★★★☆</span> <a href="#">Quality Details</a>	<b>SIMPLYBLUE PLUS STANDARD PLATINUM X ST OON DEP25 DP FP</b>			
HIOS ID: 78124NY0980154 <span style="border: 1px solid gray; padding: 2px;">PLATINUM</span> <input type="checkbox"/> Add to Compare County: CLINTON	Employee	Employee+Spouse	Employee+Child	Employee+Family
New Premium:	\$817 <sup>08</sup>	\$1,635 <sup>36</sup>	\$1,390 <sup>06</sup>	\$2,330 <sup>39</sup>
 <span style="font-size: small;">★★★★☆</span> <a href="#">Quality Details</a>	<b>SIMPLYBLUE PLUS STANDARD PLATINUM X ST OON DEP25 DP FP</b>			
HIOS ID: 78124NY0980154 <span style="border: 1px solid gray; padding: 2px;">PLATINUM</span> <input type="checkbox"/> Add to Compare County: ESSEX	Employee	Employee+Spouse	Employee+Child	Employee+Family
New Premium:	\$817 <sup>08</sup>	\$1,635 <sup>36</sup>	\$1,390 <sup>06</sup>	\$2,330 <sup>39</sup>
 <span style="font-size: small;">★★★★★</span> <a href="#">Quality Details</a>	<b>EPO COPAYMENT 100 PLATINUM ST INN DEP25 DP FP</b>			
HIOS ID: 92551NY0380665 <span style="border: 1px solid gray; padding: 2px;">PLATINUM</span> <input type="checkbox"/> Add to Compare County: ESSEX	Employee	Employee+Spouse	Employee+Child	Employee+Family
New Premium:	\$766 <sup>09</sup>	\$1,533 <sup>09</sup>	\$1,303 <sup>89</sup>	\$2,185 <sup>03</sup>

Filter plans by carrier and/or metal tier

# QHP Plan Preview

Print Page

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Filter Options: --Select Carrier-- Platinum Apply Filter Reset Filters

Compare 0 Plans Estimate Tax Credit Total Premium High to Low 1 - 10 of 17

Excellus



Quality Details

### SIMPLYBLUE PLUS STANDARD PLATINUM X ST OON DEP25 DP FP

HIOS ID: 78124NY0980154 PLATINUM Add to Compare  
County: CLINTON

	Employee	Employee+Spouse	Employee+Child	Employee+Family
New Premium:	\$817 <sup>68</sup>	\$1,635 <sup>38</sup>	\$1,390 <sup>00</sup>	\$2,330 <sup>39</sup>

Excellus



Quality Details

### SIMPLYBLUE PLUS STANDARD PLATINUM X ST OON DEP25 DP FP

HIOS ID: 78124NY0980154 PLATINUM Add to Compare  
County: ESSEX

	Employee	Employee+Spouse	Employee+Child	Employee+Family
New Premium:	\$817 <sup>68</sup>	\$1,635 <sup>38</sup>	\$1,390 <sup>00</sup>	\$2,330 <sup>39</sup>



Quality Details

### EPO COPAYMENT 100 PLATINUM ST INN DEP25 DP FP

HIOS ID: 92551NY0380665 PLATINUM Add to Compare  
County: ESSEX

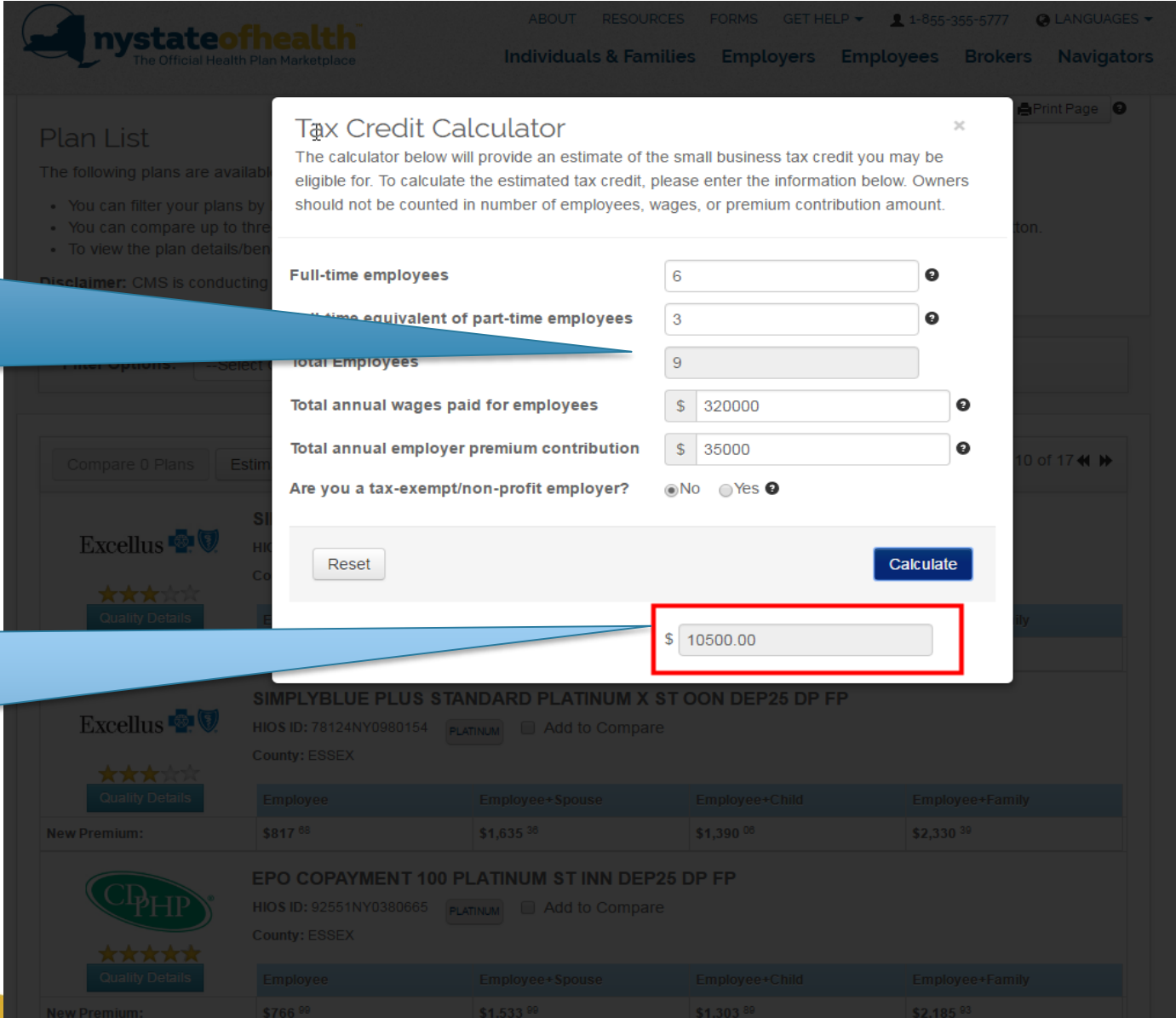
	Employee	Employee+Spouse	Employee+Child	Employee+Family
New Premium:	\$766 <sup>09</sup>	\$1,533 <sup>02</sup>	\$1,303 <sup>80</sup>	\$2,185 <sup>93</sup>

Click here to estimate an employers potential tax credit

# QHP Plan Preview

Enter any missing information then click the Calculate button

Potential employer tax credit is displayed here



The screenshot shows the 'Tax Credit Calculator' modal on the NYS State of Health website. The calculator is used to estimate the small business tax credit based on the following inputs:

- Full-time employees: 6
- Part-time equivalent of part-time employees: 3
- Total Employees: 9
- Total annual wages paid for employees: \$ 320,000
- Total annual employer premium contribution: \$ 35,000
- Are you a tax-exempt/non-profit employer?: No

The calculated potential employer tax credit is displayed as \$ 10,500.00.

	Employee	Employee+Spouse	Employee+Child	Employee+Family
<b>SimplyBlue Plus Standard Platinum X ST OON DEP25 DP FP</b>				
HIOS ID: 78124NY0980154				
County: ESSEX				
New Premium:	\$817 <sup>99</sup>	\$1,635 <sup>99</sup>	\$1,390 <sup>99</sup>	\$2,330 <sup>99</sup>
<b>EPO Copayment 100 Platinum ST INN DEP25 DP FP</b>				
HIOS ID: 92551NY0380665				
County: ESSEX				
New Premium:	\$766 <sup>99</sup>	\$1,533 <sup>99</sup>	\$1,303 <sup>99</sup>	\$2,185 <sup>99</sup>



# QHP Plan Preview

## Plan Details

Print Page

You can see premiums co-pays, deductibles, covered services and quality details for the plan you chose for employees. For additional information on this plan, click on the right arrow symbol below for detailed coverage information for the benefit category or go to the Get More Information link.

Back to Plan List



### SimplyBlue Plus Standard Platinum X ST OON Dep25 DP FP

Metal Level	Platinum	Overall Quality Rating	★★★★☆
HSA Creditable	No	HIOS ID	78124NY0980154
New Premium -Employee		\$817.68	New Premium -Employee+Spouse \$1635.36
New Premium -Employee+Child		\$1390.06	New Premium -Employee+Family \$2330.39
Annual Deductible - Individual		\$0	Annual Deductible - Family \$0 per person   \$0 per group
Out of Pocket Maximum - Individual		\$2,000	Out-of-Network Coverage Yes
Out of Pocket Maximum - Family		\$2000 per person   \$4000 per group	

**Design** - No referrals required and you do not need to identify a Primary Care Physician. - Free preventive care. - Coverage for services in and out of network. - In-network access to 100% of local hospitals and 98% of doctors throughout 31 counties in New York State. - If you are travelling, BlueCard provides access to doctors and hospitals in the US, Canada & Mexico. - Get paid up to \$600 for working out with our ExerciseRewards Program; a fitness facility/individual fitness class reimbursement program. - Access to our free Healthy Perks program including a 24/7 Nurse Call Line. - Blue 365 offers daily deals and discounts on fitness gear, weight-loss programs, dental services and more.

## Plan Summary

Benefit	In Network Cost Share	Description
Inpatient Hospital Services (e.g., Hospital Stay)	\$500 Copay per Stay	Health care you get when you're admitted as a patient to a health care facility, like a hospital or skilled nursing facility.
Specialist Visit	\$35	Visits to a physician to diagnose, manage, prevent or treat certain types of symptoms and conditions related to a specific disease or condition.
Primary Care Visit to Treat an Injury or Illness	\$15	Visit to a clinician for health services that cover a range of prevention, wellness, and treatment for common illnesses.

Preferred Brand Drugs	\$30	Brand drugs are sold by a drug company under a specific name or trademark and is protected by a patent. Preferred drugs are included on a plan's covered drug list or formulary.
Specialty Drugs	Not Applicable	Specialty drugs are used to treat complex or rare conditions, such as multiple sclerosis, rheumatoid arthritis, hepatitis C, and hemophilia. The drugs are often self-injected or administered in a physician's office or through home health services.

- Quality Details
- Other Services
- Hospitalization
- Outpatient Services
- Pediatric Vision
- Rehabilitative and Habilitative Services and Devices
- Emergency Services
- Mental Health and Substance Abuse Services
- Preventive and Wellness Services and Chronic Disease Management
- Laboratory Outpatient and Professional Services
- Prescription Drugs Other
- More Information

Company Website: <https://www.excellusbcbs.com/wps/portal/xl/mbr/cnt/>  
 Summary of Benefits and Coverage: <https://www.excellusbcbs.com/wps/portal/xl/poc?uri=cbc.PlanId=78124NY0980154>  
 Prescription Drug List: <https://www.excellusbcbs.com/rxlist>  
 Provider Network: <https://www.excellusbcbs.com/wps/portal/xl/mbr/nd/doctor/upstateny/>  
 Plan Brochure: <https://www.excellusbcbs.com/planoptions>

# QHP Plan Preview

## Plan List




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**Disclaimer:** CMS is conducting additional consumer testing regarding the public display of quality rating information.

Filter Options: --Select Carrier-- Platinum Apply Filter Reset Filters

Compare 3 Plans Estimate Tax Credit --Sort By-- 1 - 10 of 60

	Employee	Employee+Spouse	Employee+Child	Employee+Family
 SIMPLYBLUE PLUS STANDARD PLATINUM X ST OON DEP25 DP FP HIOS ID: 78124NY0980154 PLATINUM <input checked="" type="checkbox"/> Add to Compare County: CLINTON				
New Premium:	\$817 <sup>08</sup>	\$1,635 <sup>30</sup>	\$1,390 <sup>05</sup>	\$2,330 <sup>30</sup>
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New Premium:	\$766 <sup>00</sup>	\$1,533 <sup>00</sup>	\$1,303 <sup>00</sup>	\$2,185 <sup>03</sup>

Choose the plans you would like to compare then click on the Compare Plans button

# QHP Plan Preview




## Compare Plans

You can see premiums, copays, deductibles and covered services for up to 3 plans at one time.

[Back to Plan List](#)

[Print Page](#)

3 Plans Compared

			
Plan Name	EPO Copayment 100 Platinum ST INN Dep25 DP FP	SimplyBlue Plus Standard Platinum X ST OON Dep25 DP FP	SimplyBlue Plus Standard Platinum X ST OON Dep25 DP FP
HIOS ID	92551NY0380665	78124NY0980154	78124NY0980154
Metal Level	Platinum	Platinum	Platinum
HSA Creditable	No	No	No
New Premium -Employee	\$766.99	\$817.68	\$817.68
New Premium -Employee+Spouse	\$1533.99	\$1635.36	\$1635.36
New Premium -Employee+Child	\$1303.89	\$1390.06	\$1390.06
New Premium -Employee+Family	\$2185.93	\$2330.39	\$2330.39
Annual Deductible- Individual	\$0	\$0	\$0
Annual Deductible- Family	\$0 per person   \$0 per group	\$0 per person   \$0 per group	\$0 per person   \$0 per group
Out of Pocket Maximum- Individual	\$2,000	\$2,000	\$2,000
Out of Pocket Maximum- Family	\$2000 per person   \$4000 per group	\$2000 per person   \$4000 per group	\$2000 per person   \$4000 per group
Out-of-Network Coverage	No	Yes	Yes
Design	CDPHP Universal Benefits, Inc. Referrals are not required All non-emergency health services must be provided by a CDPHP Universal Benefits, Inc. (CDPHP UBI) participating provider (including hospital admissions) unless otherwise pre-authorized by CDPHP UBI. Deductible (if applicable): For other than individual coverage, each member under a family plan is only responsible for the individual deductible amount before first dollar coverage begins CDPHP UBI plans include: No charge for certain preventive care,	- No referrals required and you do not need to identify a Primary Care Physician. - Free preventive care. - Coverage for services in and out of network. - In-network access to 100% of local hospitals and 98% of doctors throughout 31 counties in New York State. - If you are traveling, BlueCard provides access to doctors and hospitals in the US, Canada & Mexico. - Get paid up to \$600 for working out with our ExerciseRewards Program; a fitness facility/individual fitness class reimbursement program. - Access to our	- No referrals required and you do not need to identify a Primary Care Physician. - Free preventive care. - Coverage for services in and out of network. - In-network access to 100% of local hospitals and 98% of doctors throughout 31 counties in New York State. - If you are traveling, BlueCard provides access to doctors and hospitals in the US, Canada & Mexico. - Get paid up to \$600 for working out with our ExerciseRewards Program; a fitness facility/individual fitness class reimbursement program. - Access to our

# 2017 Average Health Insurance Rates For SHOP

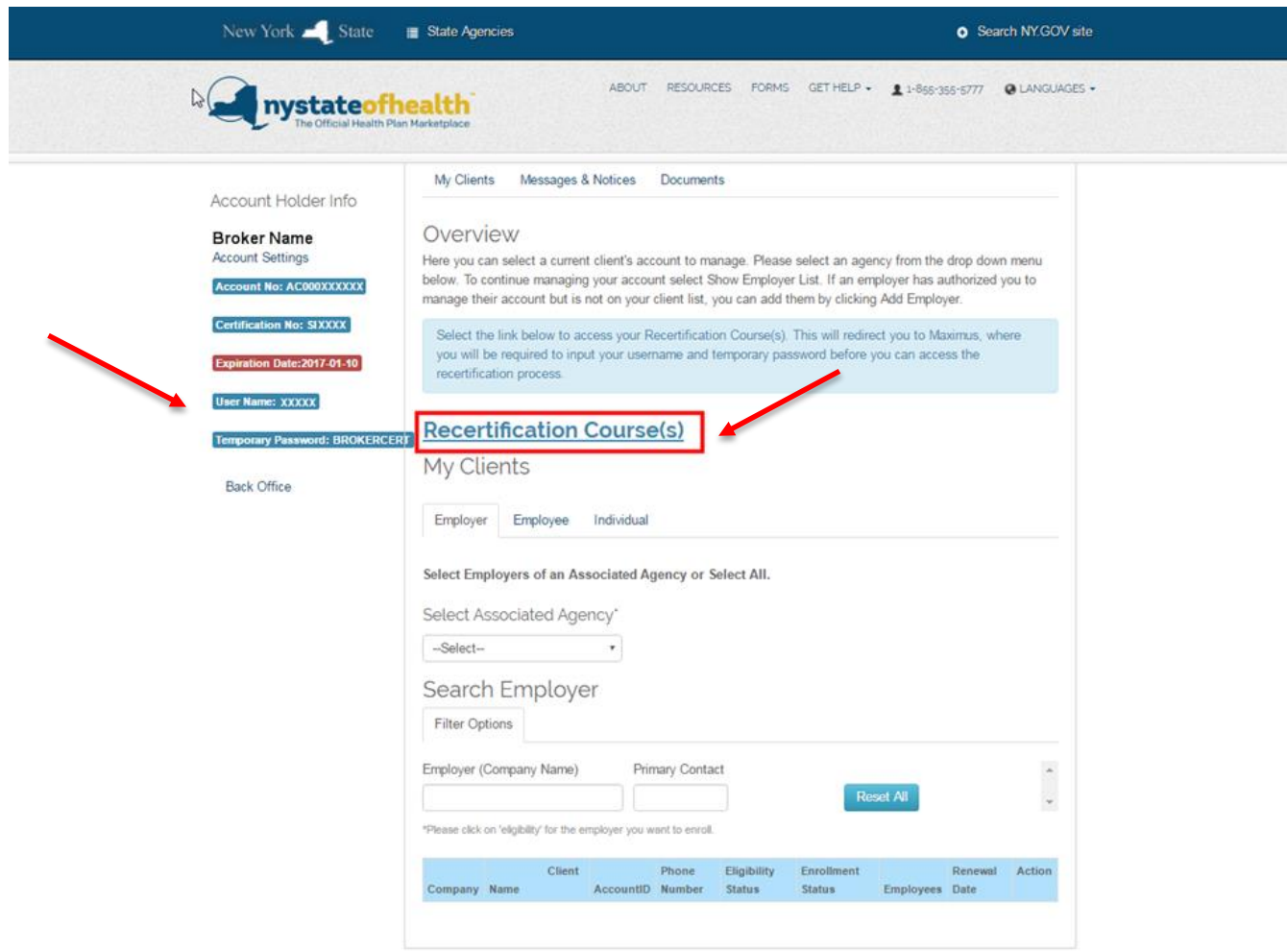
- 2017 health insurance premiums were announced by the NYS Department of Financial Services (DFS) in July 2017
- The statewide average increase for SHOP was 11.9 percent
- The DFS 2017 Health Insurance Rate Announcement can be found [here](#)

# Broker Recertification

# NYSOH Broker Recertification

- Over 1600 Brokers have completed the recertification process since October of 2015
- Certified brokers with the NYSOH are required to complete a recertification course every 2 years for each designation they hold; SHOP, Individual, or both
- We have implemented a new automated process, all active brokers are now in this process as of October 1<sup>st</sup>, 2016

# NYSOH Broker Recertification



New York State State Agencies Search NY.GOV site

ABOUT RESOURCES FORMS GET HELP 1-855-358-5777 LANGUAGES

Account Holder Info

**Broker Name**  
Account Settings

Account No: AC000XXXXX

Certification No: SXXXX

Expiration Date: 2017-01-10

User Name: XXXXX

Temporary Password: BROKERCER

Back Office

My Clients Messages & Notices Documents

**Overview**

Here you can select a current client's account to manage. Please select an agency from the drop down menu below. To continue managing your account select Show Employer List. If an employer has authorized you to manage their account but is not on your client list, you can add them by clicking Add Employer.

Select the link below to access your Recertification Course(s). This will redirect you to Maximus, where you will be required to input your username and temporary password before you can access the recertification process.

[Recertification Course\(s\)](#)

**My Clients**

Employer Employee Individual

Select Employers of an Associated Agency or Select All.

Select Associated Agency\*

--Select--

Search Employer

Filter Options

Employer (Company Name) Primary Contact

Reset All

\*Please click on 'eligibility' for the employer you want to enroll.

Company Name	Client AccountID	Phone Number	Eligibility Status	Enrollment Status	Renewal Date	Action
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# Resources



# Broker Newsletter

- Launched August 2016
- NYSOH's primary way to provide updates, news and resources to Active NYSOH brokers
- Check your spam or junk folders to make sure that you are receiving our newsletter, add [NYSOHbrokersupport@health.ny.gov](mailto:NYSOHbrokersupport@health.ny.gov) to your safe/not junk list in your internet browser if you have not already done so!
- Overwhelming success so far with an open rate for August of **32%** which, far exceeds the industry standard of **15%**
- Our August 2016 newsletter was opened a total of **3,968** times by a total of **1,450** brokers and our embedded links were used a total of **379** times by a total of **259** brokers



## Small Business Marketplace Broker Updates

*August 2016*

### Reminders:

- As of January 1, 2016, the small group market expanded to include employers with 1-100 full time equivalent employees. In addition, as of January 1, 2016, participating small groups must have at least one common law employee enrolled to be eligible.
- The Small Business Health Care Tax Credit is **still** available for eligible groups.
  - Additional information regarding the tax credit can be found here: [Small Business Tax Credit](#)

# Consumer Education Materials

- Marketing materials in the resources section of our website:  
<http://info.nystateofhealth.ny.gov/resources>
- Order online at  
<http://info.nystateofhealth.ny.gov/resource/materials-and-publications-order-form>
- Reminder that we do allow co-branding:
  - If you would like to co-brand with NYSOH you must receive approval through NYSOH prior to use
  - To obtain approval please email your co-branding request to:  
[Cobranding@health.ny.gov](mailto:Cobranding@health.ny.gov)

# Marketing Materials

Overview for  
Small Business  
Owners

## Need help?

Contact the NY State of Health  
Customer Service Center at:

**1-855-355-5777**

**TTY 1-800-662-1220**

Hours:

**8am-8pm: Monday - Friday**

**9am-1pm: Saturday**

Find an in-person assister at

**[info.nystateofhealth.ny.gov/  
findassistor](http://info.nystateofhealth.ny.gov/findassistor)**

Or log onto

**[nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)**



**A healthier business  
starts with  
healthier employees.**

NY State of Health's  
Small Business Marketplace  
Overview for  
Small Business Owners



# Post Card



**NEED HEALTH INSURANCE?**  
NY STATE OF HEALTH CAN HELP.

**Ask me more:**

- Or call 1-855-355-5777 or TTY 1-800-662-1220
- Or visit [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)



**NY State of Health, the Official Health Plan Marketplace, offers:**

- Brand-name health plans
- Help paying for the plan you pick
- Easy enrollment in Qualified Health Plans, the Essential Plan, Child Health Plus and Medicaid

**HELP IS FREE AND AVAILABLE IN YOUR OWN LANGUAGE.**

11045 7/16



# At a Glance- QHP



## Qualified Health Plan At a Glance

### WHO IS ELIGIBLE?

#### INDIVIDUALS WHO ARE:

- New York State residents
- Lawfully present in the U.S.
- Not eligible for Medicaid, Essential Plan or Child Health Plus

#### CONTACT US:

- [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)
- 1-855-355-5777  
or TTY 1-800-662-1220

### WHAT'S COVERED?

- Free preventive care
- Inpatient care
- Outpatient services
- Maternity and newborn care
- Emergency services
- Lab and imaging
- Prescription drugs
- Rehabilitative and habilitative services
- Mental health and substance abuse disorder services
- Wellness and chronic disease management services
- Dental and vision for children

*Adult dental and other benefits may also be covered by some plans.*



# At a Glance- QHP

## HOW MUCH DOES A QUALIFIED HEALTH PLAN (QHP) COST?

**MONTHLY PREMIUMS:** The price you pay each month will depend on the plan you pick. Many people are eligible for tax credits which lower your monthly cost. Individuals earning up to \$47,080 a year and a family of 4 earning up to \$97,000 may be eligible for tax credits.

**COST SHARING:** Cost sharing is the amount you pay when you get a healthcare service. Some people are also eligible to get help paying for these costs, based on their income. Below are examples of the QHP cost sharing level for standard plans offered at four levels. Other plans are available with different cost sharing and additional covered services.

COST SHARING FOR HEALTHCARE SERVICES	PLATINUM	GOLD	SILVER	BRONZE
Annual Deductible	\$0	\$600	\$2,000	\$4,000
Preventive Care	Free	Free	Free	Free
Primary Care Physician Visit	\$15	\$25	\$30	50% cost sharing
Specialist Visit	\$35	\$25	\$50	50% cost sharing
Inpatient Hospital Stay per admission	\$500	\$1,000	\$1,500	50% cost sharing
Behavioral Health Outpatient Visit	\$15	\$25	\$30	50% cost sharing
Behavioral Health In Patient Visit per admission	\$500	\$1,000	\$1,500	50% cost sharing
Emergency Room	\$100	\$150	\$250	50% cost sharing
Urgent Care	\$55	\$60	\$70	50% cost sharing
Physical Therapy, Speech Therapy, Occupational Therapy	\$25	\$30	\$30	50% cost sharing

COST SHARING FOR PRESCRIPTION DRUGS	PLATINUM	GOLD	SILVER	BRONZE
Generic	\$10	\$10	\$10	\$10
Preferred Brand	\$30	\$35	\$35	\$35
Non-Preferred Brand	\$60	\$70	\$70	\$70

# SHOP Contacts

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# Questions?

# Thank You!

A recording of this webinar and any related materials will be available online and emailed to all registrants

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