

QHP & EP LINE UP 2019



There is no sound through your computer. You must dial-in on the telephone in order to hear the sound.



**Date: October 24, 2018
Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID: 5369607**

TODAY'S WEBINAR



- There are two webinars running at the same time. If the 1st has reached capacity log into the 2nd [see email instructions].



2018 Recertification Training
2019 Qualified Health Plan (QHP)/Essential Plan (EP) Line Up

Dear Assistor:

Please find attached the slides and resources for this Wednesday's Assistor Recertification WebEx entitled "2019 Qualified Health Plan (QHP)/Essential Plan (EP) Line-Up".

As a reminder....

While we are excited that so many people have registered for the upcoming training, we ask that when viewing the training, whenever possible, please have only one (1) member of your team sign-in to "join" the event. Groups can then view the presentation together. WebEx limits the number of viewers, so only the first 1,000 people who sign-in to watch the event will be permitted to do so.

If you previously registered for this webinar and find that you are unable to log-in to join the WebEx on October 24, 2018 due to capacity issues, a second webinar has been set up to accommodate additional participants. ~~You can register and join the webinar using the following alternate link:~~

<https://meetny.webex.com/meetny/onstage/g.php?MTID=ea2b8e2e55018926579832fe715fb9194>

As we previously mentioned, please do not use this alternate link unless you are unable to log-in to the WebEx from your original registration link.

The call-in information remains the same for each option:

The audio lines will be open for everyone and there is no limit to calling in to listen.

Call-in information:

Dial in: 1-855-897-5763

Conference ID: 5369607

TODAY'S WEBINAR



- There is no sound through your computer. If you can't hear me right now - You MUST dial in via the telephone [1-855-897-5763].
- Questions can be submitted at any time using the Q&A function on your WebEx control panel. We will also pause to answer live questions.
- A recording of the webinar, the Q & A, and any printable materials will be available online and emailed to all registrants.

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Your Feedback: From the Open Enrollment & Renewals Webinar



Webinar Statistics:

- More than 97% said the webinar increased your knowledge of open enrollment & renewals!
- 98% said information from the webinar will allow you to better assist consumers through the open enrollment and renewal process!

Here's what you said:

- “Everything was great. I can't think of anything that needed improvement!”
- “When going through the slides, I believe talking a little slower would be helpful.”

TODAY'S WEBINAR



Director

Gabrielle Armenia

Bureau Director, Child Health Plus Policy & Exchange
Consumer Assistance

Presenters

Joe Gagnon

Assistant Director of Plan Management, NY State of Health

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Panelists

Danielle Holahan

Deputy Director, NY State of Health

Maggie Middleton

Deputy Director of Plan Management, NY State of Health

Agenda

- **Qualified Health Plans**
 - Insurers
 - Standard Products VS Non-Standard
 - Naming
- **Essential Plan**
 - Insurers
 - Essential Plan Options
- **Small Business Marketplace**
 - Insurers
 - Naming
- **Dental Plans**
- **Resources and Tools**
 - Look Up Tool Reminders
 - QHP Consumer Out of Pocket Cost Estimator
 - Qualified Health Plan Preview

NY State of Health is Open for Business

- Individual and Small Business health and dental insurer options will continue to be robust in every county of the State
- Open enrollment begins November 1, 2018 and will continue through January 31, 2019
- Our priority is to ensure that quality, affordable coverage is available

2019 Qualified Health Plans

- The same 12 health insurers will offer Qualified Health Plans (QHPs) in the individual market in 2019
- Product level changes in 2019:
 - Empire BlueCross and Empire Blue Cross Blue Shield
 - Health Insurance Plan of Greater New York (EmblemHealth)
 - MVP Health Plan
 - Consumers in these plans will receive a renewal notice and email reminders telling them they need to select a new plan offered by these or other insurers

2019 QHP Insurers Individual Market



2019 Qualified Health Plans



- The number of insurer options varies by county – from 2 to 7
- Most consumers have a choice of at least 4 insurer options



County maps of insurers offering Individual/Small Business/Dental Plans are available at: <http://info.nystateofhealth.ny.gov/PlansMap>

Standard Product Refresher

- Every insurer must offer a Standard Product at each metal level and in every county of its Marketplace service area
- Standard products must include the Essential Health Benefits – except pediatric dental, which is optional if otherwise available
- Cost sharing (deductibles, copayments) are the same across insurers within a metal tier

2019 QHPs

Standard Products in 2019

<u>Metal Level</u>	<u>Deductible 2018</u>	<u>Deductible 2019</u>	<u>Max Out of Pocket 2018</u>	<u>Max Out of Pocket 2019</u>
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4,000	\$4,000
Silver	\$2,000	\$1,700	\$6,750	\$7,500
Silver (>200 -<250 FPL)	\$1,650	\$1,350	\$5,550	\$6,075
Silver (>150 -<200 FPL)	\$250	\$250	\$2,100	\$2,100
Silver (>100 -<150 FPL)	\$0	\$0	\$1,000	\$1,000
Bronze	\$4,000	\$4,000	\$7,150	\$7,600
Catastrophic	\$7,350	\$7,900	\$7,350	\$7,900

*In 2019, Bronze free for EVERYONE with incomes below \$25,000

Non-Standard Products

- Non-Standard Product Rules:
 - Insurers can offer up to 3 non-standard products in each metal level
 - Unlike standard products, non-standard products do not have to be offered at all four metal levels.
 - They must, however, be offered at a minimum of two metal levels of the insurers choosing. And, the number of non-standard Bronze products that can be offered is limited
- 10 QHP insurers offer non-standard products
- Non-standard products are available in all counties
- The most commonly offered non-standard benefits include Adult/Family Vision, Telemedicine, and Acupuncture

Side by Side Comparison

	Standard	Non-Standard
Offering	Offered by <u>all</u> insurers	Offered by <u>most</u> insurers
Provider Network	QHP Standard Network	May be the QHP Standard Network, Tiered or Limited Network
Covered Benefits	Essential Health Benefits (EHB)	EHB plus additional benefits (e.g., adult dental, adult vision, acupuncture)
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 or Catastrophic 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

Questions?

2019 Essential Plan Insurers



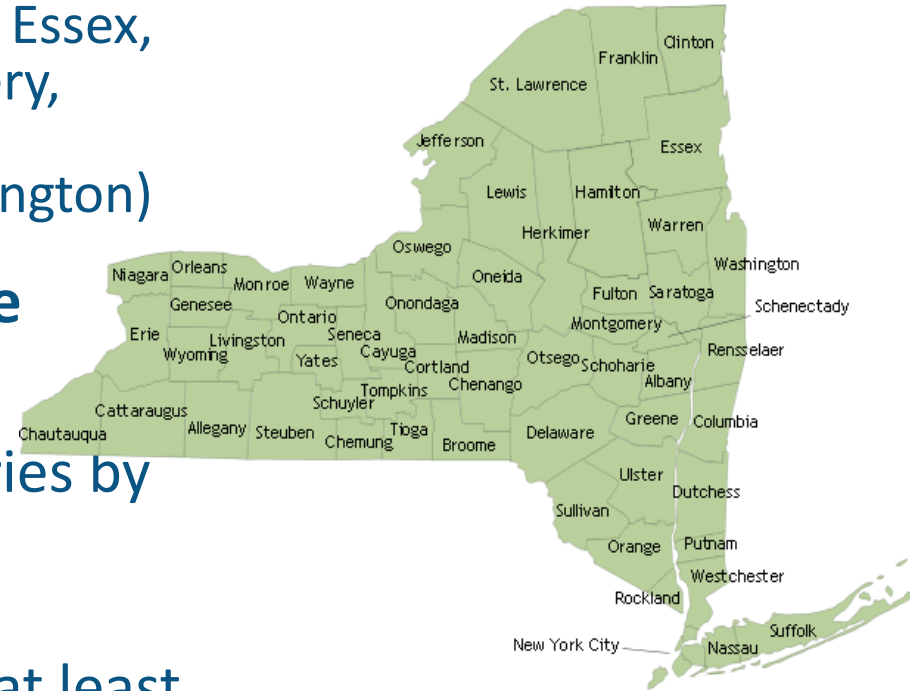
Standard Plans and Standard Plus Dental and Vision



Offers Essential Plan Plus Vision and Dental

2019 Essential Plans

- **Entering Market: CDPHP**
(Albany, Broome, Clinton, Columbia, Essex, Franklin, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Tioga, Warren and Washington)
- **Expanded Service Area: Wellcare**
(Broome, Richmond and Suffolk)
- The number of insurer options varies by county – from 2 to 8
- Most consumers have a choice of at least 4 insurer options



County maps of insurers offering EP available at:
<http://info.nystateofhealth.ny.gov/EssentialPlanMap>

Essential Plan Options

- **Consumers eligible for Essential Plan 1 (150 – 200% FPL):**
 - \$20 premium
 - Option to purchase Essential Plan 1 plus Vision and Dental for an additional premium
- **Consumers eligible for Essential Plan 2 (138 – 150% FPL):**
 - \$0 premium
 - Option to purchase Essential Plan 2 plus Vision and Dental for an additional premium
- **Consumers eligible for Essential Plan 3 and 4 (up to 138% FPL):**
 - \$0 premium
 - Additional benefits included (dental, vision, non-emergency transportation, non-prescription drugs, orthotic services, orthotic footwear)

https://info.nystateofhealth.ny.gov/sites/default/files/Attachment%20H%20-%20EP%20Benefits%20and%20Cost-Sharing_1_0.pdf

2019 Small Business Marketplace nystateofhealth™ The Official Health Plan Marketplace

- 9 insurers will offer coverage in the Small Business Marketplace (SBM) in 2019
 - New: United (Oxford) – NYS largest small group insurer
 - Leaving: BCBS-NENY/WNY
- Significant changes to the SBM earlier this year have made it easier for New York’s small businesses to access the Federal Small Business Health Care Tax Credit
- There are more insurers for employers to choose from through New York’s SBM. Currently these 9 insurers are offering 2,080 policies
- The number of insurer options varies by county – from 2 to 6

2019 SHOP Insurers

Small Business Marketplace



2019 Individual Dental Plans



2019 Dental Plans

Additional Dental Benefit Descriptions in 2019

- QHP Dental Applicant's product descriptions must include a plain language description of what services are included within "Basic" and "Major" dental services
- Waiting periods or benefit maximums for adult dental care benefits must be clearly listed

2019 Dental Plans

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 services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

+ Pediatric Dental Care		
- Adult Dental Care		
Benefit	In Network Cost Share ⓘ	Description
Routine Dental Services (Adult)	\$48.00	X-rays, Fillings and Simple Extractions. Full mouth X-rays or panoramic X-rays at 36 month intervals and bitewing X-rays at 6 month intervals.
Major Dental Care - Adult	\$48.00	Pre-Authorization Required - Endodontics*, Periodontics, Prosthodontics and Oral Surgery. *Adult molar root canals have very limited coverage.
Basic Dental Care - Adult	\$48.00	Cleanings and Exams
+ Plan Documents ⓘ		

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 services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

- Adult Dental Care		
Benefit	In Network Cost Share ⓘ	Description
Basic Dental Care - Adult	50.00% Coinsurance after deductible	6 Month Waiting Period. Fillings and simple extractions.
Routine Dental Services (Adult)	No Charge after deductible	Exams, cleanings & x-rays
+ Pediatric Dental Care		
+ Plan Documents ⓘ		

Plain language display of basic vs major services

Example of waiting period displayed

2019 SHOP Dental Plans



Reminder

NYS Provider & Health Plan Look-Up Tool

- An on-line tool to research provider networks and health plans
- Search by provider, including doctors and hospitals, to see which health plans they participate in
- Search by health plan, to see a list of providers that participate with that plan
- The NYS Provider & Health Plan Look-Up currently includes:

Qualified Health Plans	Health and Recovery Plans
Essential Plans	Fully Integrated Duals Advantage
Child Health Plus	Managed Long Term Care
Medicaid Managed Care	

- The tool is regularly updated using data submitted by health plans
- <https://pndslookup.health.ny.gov/>

QHP Out-of-Pocket Cost Estimator

- Created in response to consumer and assister feedback
- Compares estimated consumer premium and out-of-pocket costs in different plans
- Generates the estimated total cost for the year as well as the largest possible amount an individual may pay
- **Disclaimer:** No tool can provide an exact estimate or perfectly predict costs

QHP Out-of-Pocket Cost Estimator

Premium & Out-of-Pocket Cost Estimator for NYSOH Standard Plans

1. Enter your estimated premium after tax credits from the NYSOH Premium Cost Estimator Tool. (<https://nystateofhealth.ny.gov/individual>)

	Bronze	Silver	Silver-Cost Sharing Reduction*	Gold	Platinum

2. Enter the amount you expect to spend on medical costs for the year.

Premium Costs	Bronze	Silver	Silver-Cost Sharing Reduction*	Gold	Platinum
YOUR Monthly Premium Costs (after any tax credit)	\$0	\$0	\$0	\$0	\$0
Your calculated Annual Premium Costs:	\$0	\$0		\$0	\$0

Deductible	Bronze	Silver	Silver-Cost Sharing Reduction*	Gold	Platinum
Annual Deductible, by metal level.	\$4,000	\$1,700	\$1,350	\$600	\$0

Maximum Out-of-Pocket Costs	Bronze	Silver	Silver-Cost Sharing Reduction*	Gold	Platinum
Annual Maximum Out-of-Pocket Limit, by metal level.	\$7,600	\$7,500	\$6,075	\$4,000	\$2,000

Your estimated medical expenses for the year	Bronze	Silver	Silver-Cost Sharing Reduction*	Gold	Platinum
Your estimated medical costs for the year:					
\$0	0	0	0	0	0

Your estimated TOTAL COSTS for the year	Bronze	Silver	Silver-Cost Sharing Reduction*	Gold	Platinum
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The tool will estimate your total costs for the year based on the information input above.

Your estimated total cost:	\$0	\$0	\$0	\$0	\$0
The most you will pay in a year:	\$7,600	\$7,500	\$6,075	\$4,000	\$2,000

QHP Out-of-Pocket Cost Estimator

How to use the tool:

Use the Anonymous Plan Search tool to determine the consumer's estimated premium after tax credits.

<https://nystateofhealth.ny.gov/individual>

Estimate Financial Help
✕

County

Number of Members in Household

Enter number of adults needing coverage

Children under Age 19

Are there any dependents ages 26 to 29 applying for coverage? Yes No

Total Household Income per Year

Estimated Financial Help

190.63

Dependent Age 29


Out Of Network

Search plans for **2018**

Estimate of Financial Help Disclaimer:
 This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

Based on your yearly household income, a Silver Plan may be best for you.

Page 1 of 2

Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
 ★★☆☆☆ <input type="button" value="Quality Details"/>	SilverPrime-S1, ST3PCP Silver, INN, Pediatric Dental, Dep25, Healthy Living Rewards	Silver	Medical Plus Child Dental	Kings	Individual	\$504.32	\$265.40	<input type="button" value="View Details"/>

QHP Out-of-Pocket Cost Estimator

Enter this amount “you pay” in the estimator tool

1. Enter your estimated premium after tax credits from the NYSOH Premium Cost Estimator Tool. https://nystateofhealth.ny.gov/individual				
Bronze	Silver	Silver-Cost Sharing Reduction*	Gold	Platinum
\$225	\$265	N/A	\$404	\$529

Ask the consumer to estimate his/her medical costs

2. Enter the amount you expect to spend on medical costs for the year.	\$4,500
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The remainder of the table will auto-populate and estimate the consumer’s total premium and out-of pocket costs

Your estimated TOTAL COSTS for the year	Bronze	Silver	Silver-Cost Sharing Reduction*	Gold	Platinum
The tool will estimate your total costs for the year based on the information input above.					
Your estimated total cost:	\$6,704	\$4,885	N/A	\$5,447	\$6,348
The most you will pay in a year:	\$10,304	\$10,685	N/A	\$8,847	\$8,348

****Disclaimer: This is just a rough estimate.**

QHP Plan Preview



2019 plan options now available

Search for Plans

This search tool lets you view health plans based on features important to you. Select from the features below.

Estimate Financial Help

Follow these steps in order:

1. Select the year you are interested in from the "Plan Year" dropdown.
2. Click the "Search" button (this will set the plan year for you).
3. Select the "Estimate Financial Help" button and enter the information about your County, Household Size, and Household Income.
4. Click "Calculate".
5. Click the "Search" button a second time to view plans after estimating monthly financial help.

Click [here](#) to search for doctors and facilities. By clicking on the link, you will be re-directed to the NYS Provider & Health Plan Look-Up website.

Estimate of Financial Help Disclaimer: This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

Quality Ratings Data Disclaimer: Plan quality ratings and enrollee survey results for 2019 were calculated by the U.S. Centers for Medicare and Medicaid Services (CMS), using data provided by health plans in 2018. CMS is testing the use of star ratings this year and will use this test to improve the program. Learn more about these ratings <https://info.nystateofhealth.ny.gov/QualityRatings>

Filter Options

County (Required) Fulton	Plan Year 2019	Persons Covered (Required) INDIVIDUAL	Overall Quality Rating --All--
Coverage Type MEDICAL	Metal Level --All--	Insurance Company --All--	HIOS Plan ID --All--
Estimated Financial Help Estimate Financial Help 229.73		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	<input type="button" value="Reset All"/> <input type="button" value="Search"/>

QHP Plan Preview

Search plans for 2019

Estimate of Financial Help Disclaimer:

This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

Compare Plans

Reset Compare Plans

Page 1 of 6

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	Fulton	Individual	\$384.26	\$80.27	View Details
	MVP Premier Bronze 2, ST, INN, Dep25, Telemedicine, Wellness	Bronze	Medical	Fulton	Individual	\$384.89	\$80.90	View Details
	MVP Premier HDHP Bronze 1, Expanded Bronze, HSA, ST, INN, Dep25, Telemedicine, Wellness	Bronze	Medical	Fulton	Individual	\$388.94	\$84.95	View Details
	Bronze, ST, OON, Dep25 <small>New Plan: Quality data not yet available</small>	Bronze	Medical	Fulton	Individual	\$392.21	\$88.22	View Details
	MVP Premier Plus Bronze 1, NS, INN, Dep25, Acupuncture, Preferred Facilities, Telemedicine, Wellness	Bronze	Medical	Fulton	Individual	\$396.37	\$92.38	View Details

Plans display with tax credit deducted

Benefit Design Description

Plan Details

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

[Back to Plan List](#)

[Print this Page](#)



FIDELIS CARE®

Fidelis Care Bronze ST INN Pediatric Dental Dep25

You Pay	\$80.27					
Price Per Month	\$384.26	Metal ⓘ	Bronze	Overall Quality Rating ⓘ	★★★★☆	Quality Details
Maximum Out of Pocket ⓘ	\$7,600 / \$7600 per person \$15200 per group	Out-of-Network Coverage ⓘ	No	Allows Health Savings Account	No	
Plan Id	25303NY0010001	Persons Covered	Individual	Deductible ⓘ	\$4,000 / \$4000 per person \$8000 per group	

Design Fidelis Care members have direct access to a large network of quality providers throughout New York State. No referrals or paperwork are required to access Fidelis Care providers. Benefits include comprehensive coverage for hospitalization, surgery, prescription drugs, and 100% coverage for some preventive care services such as annual check-ups & flu shots. Coverage for your child's dental and vision care is also covered, as well as a gym reimbursement program to help you reach your fitness goals.

Questions?

Recertification Process



- All Assistors who are registered before **10/31/2018** and/or who were **trained in September or October of 2018** must view all webinars to be recertified.
 - <https://info.nystateofhealth.ny.gov/SpringTraining>
- Assistors, keep track of the date you watched the live webinar or the video for each of this year's five (5) Recertification Webinars.
- Provide your dates to your supervisor so they can complete the Recertification Report.

Recertification Process



- Recertification Spreadsheets (lists) will be sent to agency contacts Mid-November.
- Supervisors and Managers, watch your email for your agency's Recertification Report.
- Instructions on how to complete the forms and due dates will be included in the email.
- Recertification documents will be due before the end of December.

Thank you for joining us!



- Please complete the survey
 - Evaluation of Webinar: QHP & EP Line-Up 2019
- As always, watch for the video and materials to be posted to:
<http://info.nystateofhealth.ny.gov/SpringTraining>