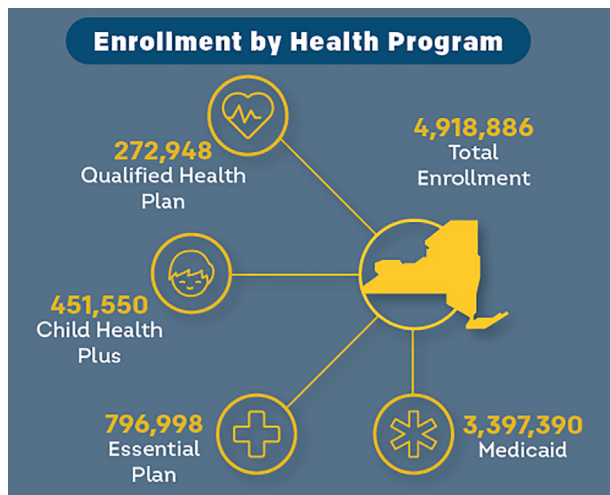


2020 Open Enrollment Report

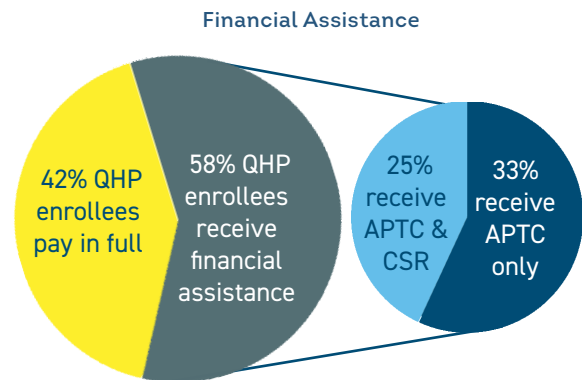
NY State of Health continued to play an important role in helping one in four New Yorkers access comprehensive, affordable health insurance coverage.

By the end of the 2020 Open Enrollment Period, NY State of Health had enrolled more than 4.9 million people across Marketplace programs, an increase of more than 150,000 people from 2019. This includes 272,948 people enrolled in a Qualified Health Plans (QHPs) with and without financial assistance, 796,998 in the Essential Plan (EP), 3,397,390 people enrolled in Medicaid, and 451,550 enrolled in Child Health Plus (CHP). Including those who enrolled through NY State of Health and those who enrolled outside of the marketplace, a total of 6,070,447 New Yorkers were enrolled in Medicaid in February 2020.



QHP Enrollees

As of February 7, 2020, 272,948 individuals were enrolled in a Qualified Health Plan (QHP). More than half (58 percent) received financial assistance to lower the cost of their coverage. Enrollment in a



QHP with financial assistance is available for individuals who earn too much to be eligible for EP, but have a household income at or below 400 percent of the federal poverty level (FPL) (approximately \$49,960 for an individual and \$103,000 for a family of 4 in 2020), and who do not have access to other affordable health insurance that meets minimum standards. Assistance is available in two forms depending on an individual or family's income: premium tax credits (PTC) that reduce the cost of monthly premiums and cost-sharing reductions (CSR) that lower co-payments, deductibles, and maximum out-of-pocket costs. Adults with incomes above 400 percent of FPL, or those who may have access to other health insurance, can still enroll in QHP coverage at full cost. Forty two percent (113,800 people) of QHP enrollees enrolled without financial assistance. On average, enrollees eligible for financial assistance received \$345 a month in federal tax credits to reduce the cost of coverage. In aggregate, New Yorkers received over \$658 million in tax credits during 2020.

In This Report

This memo details the NY State of Health 2020 Open Enrollment Period – November 1, 2019 through February 7, 2020 – the period immediately prior to the impacts of the COVID-19 public health emergency. As an integrated Marketplace that includes Qualified Health Plans (QHP), Essential Plan (EP), Child Health Plus (CHP), and Medicaid, where appropriate, this memo presents data for the Marketplace as a whole, as well as for specific programs.

The Essential Plan BY THE NUMBERS

796,998

The number of New Yorkers enrolled in the Essential Plan (EP) as of February 2020.

The monthly cost of enrolling in the EP.

\$20 or \$0

Compared to a QHP, the Essential Plan reduced both premium and out-of-pocket costs for enrollees by approximately **\$1,600**, saving New Yorkers an estimated \$832 million a year in 2020.

The Essential Plan

As of February 7, 2020, 796,998 individuals enrolled in the Essential Plan. The Essential Plan's comprehensive benefits, low or no monthly premium, no annual deductible, free preventive care, and low copayments continued to be very popular, driving the individual market enrollment gains in 2020. Forty-nine percent of consumers with incomes at or below 150 percent of FPL have no monthly premium. The remaining 51 percent of enrollees, with incomes between 150 and 200 percent of FPL have a low monthly premium of \$20 per person. Compared to a QHP, the Essential Plan reduced both premium and out-of-pocket costs for enrollees by approximately \$1,600, saving New Yorkers an estimated \$832 million a year in 2020.

Medicaid

As of February 7, 2020, 3,397,390 individuals enrolled in Medicaid through NY State of Health. This includes 3,270,974 enrollees who renewed 2019 coverage and 126,416 enrollees who were new to the Marketplace during the 2020 Open Enrollment Period. Individuals can also enroll in Medicaid outside of NY State of Health. Including those who enrolled through NY State of Health and those who enrolled outside of the marketplace, 6,070,447 New Yorkers were enrolled in Medicaid in February 2020.

Child Health Plus

As of February 7, 2020, 451,550 children enrolled in Child Health Plus (CHP) through NY State of Health. Children up to age 19 in households with incomes up to 400 percent of FPL can enroll in subsidized insurance through CHP. CHP eligibility begins where Medicaid eligibility ends. There is no CHP monthly premium for children in households with incomes below 160 percent of FPL, and a sliding scale monthly premium for those in households with incomes greater than 160 up to 400 percent of FPL. Households with incomes above 400 percent of FPL have the option to purchase CHP or QHP coverage at full cost. Ninety-five percent of children enrolled in CHP through the Marketplace are enrolled with no monthly premium or sliding scale monthly premiums, and 5 percent are enrolled with full cost.

Small Business Marketplace BY THE NUMBERS

510%

The increase in small employers participating in the small business marketplace since 2018.

The number of small employers participating in the Small Business Marketplace (SBM).

13,385

10

The number of insurers offering coverage on the SBM in 2020.

Small Business Marketplace

The Small Business Marketplace (SBM) also saw record insurer and employer participation levels. After shifting to direct enrollment through insurers or brokers in April 2018, NY State of Health's SBM has significantly increased insurer participation, growing from five to ten insurers since early 2018, and expanded its product offerings to over 2,500. Further, the number of small employers participating in the SBM has grown to 13,385 by February 7, 2020, an increase of 510 percent since April 2018.

Small Business Marketplace participation grew dramatically after direct enrollment through insurers or brokers was introduced, with a 510 percent increase since 2018.

Marketplace Enrollment by Age

Sixty-four percent of Marketplace enrollees were below age 35, and 36 percent were above age 35. The age distribution varies widely by program because of different eligibility rules. As of February 7, 2020, 31 percent of QHP enrollees were age 34 or younger, with 27 percent between the ages of 18 and 34. EP enrollment is more heavily weighted toward young adults—37 percent of EP enrollees were age 34 or younger.

Enrollment by Region and County

In 2020, slightly more than half (51 percent) of Marketplace enrollees were from New York City; 12.8 percent from Long Island; 17.1 percent from the Capital/Mid-Hudson/North Country region; 6.3 percent from the Western region; and 12.5 percent from the Central region.

Marketplace Enrollment by Preferred Language

Overall, 23 percent of Marketplace enrollees indicated a preferred language other than English. Across all programs, 17 percent (825,406) selected Spanish as their preferred language, 5 percent (246,450) selected Chinese, 1 percent (44,671) selected Russian, and 77 percent (3,770,324) selected English. And 32,038, enrollees reported another 22 different preferred languages.

Enrollment by Preferred Written Language*

Preferred Written Language	Medicaid	CHP	EP	QHP	All Programs
English	77%	77.2%	69.1%	93.8%	76.6%
Spanish	17.3%	17.8%	18.4%	3.4%	16.8%
Chinese	4.4%	3.6%	9.4%	2.1%	5%
Russian	<1%	<1%	1.8%	<1%	<1%
TOTAL	100%	100%	100%	100%	100%

*Albanian, Arabic, Bengali, Burmese, French, Greek, Haitian Creole, Hindi, Italian, Japanese, Karen, Korean, Nepali, Polish, Somali, Swahili, Tagalog, Tigrinya, Twi, Urdu, Vietnamese, and Yiddish were reported by enrollees as their preferred written language, but each reflected less than 1% of enrollment.

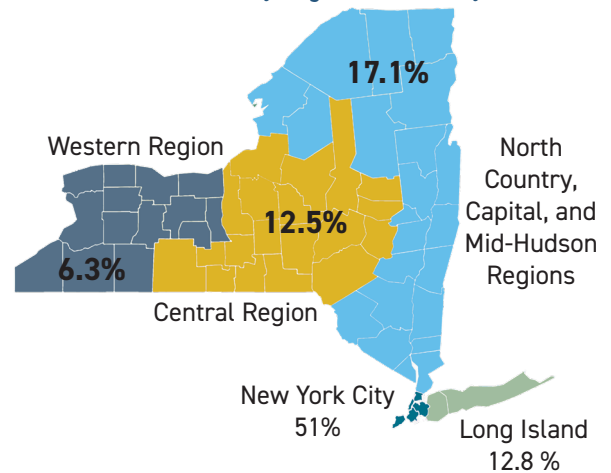
Marketplace Enrollment by Race and Ethnicity

The Marketplace Application asks consumers optional questions about their race and ethnicity during the application process. Forty percent of enrollees did not respond to questions about race. Thirty-one percent reported that they are White, Non-Hispanic, 13 percent reported that they are Black/African American, 13 percent reported that they are Asian/Pacific Islander, and 6 percent reported their race as "other." Additionally,

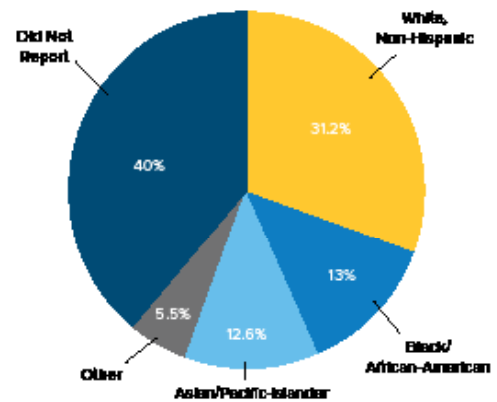
Enrollment by Age

Age	Medicaid	CHP	EP	QHP	All Programs
<18 Years	37%	96%	--	4%	35%
18 - 25 Years	14%	4%	15%	8%	13%
26 - 34 Years	16%	--	23%	19%	16%
35 - 44 Years	13%	--	23%	17%	13%
45 - 54 Years	10%	--	21%	21%	12%
55 - 64 Years	9%	--	18%	31%	11%
>65 Years	<1%	--	--	<1%	<1%
TOTAL	100%	100%	100%	100%	100%

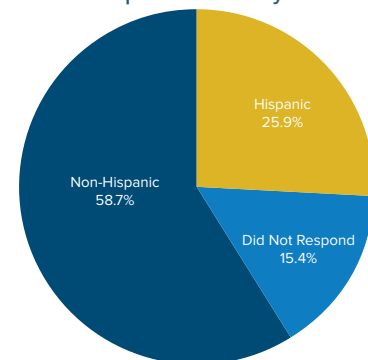
Enrollment by Region and County



Marketplace Enrollees by Race and Program



Marketplace Enrollees by Hispanic Ethnicity



26 percent of Marketplace enrollees reported that they are Hispanic, 59 percent reported they are Non-Hispanic, and 15 percent did not respond. We continue to emphasize the importance of this information to consumers and enrollment assistors in making sure we reach all communities that need health insurance in New York.

Plan Selection BY THE NUMBERS

- 12** The number of insurers offering Qualified Health Plans (QHPs)

- 15** The number of insurers offering Essential Plan (EP) coverage.

- 4** Number of QHP and EP insurers available to most consumers

- 7** Number of insurers available to consumers in New York City.

- 11** Number of plans that participate across all individual market programs.

Health Plan Options and Enrollment Trends

New Yorkers continued to have a broad choice of health plan options through the Marketplace in every county of the state. Statewide, twelve health insurers offered Qualified Health Plans (QHP) to individuals and ten also offered plans to small businesses. Throughout the 2020 Open Enrollment Period, most QHP consumers had a choice of at least four individual market insurer options. Fifteen health insurers offered coverage to Essential Plan enrollees through the Marketplace, seventeen insurers offered Medicaid and fifteen offered CHP. Eleven insurers participated in all individual market programs offered through NY State of Health, which allows for continuity of coverage when family members are eligible for different programs and/or individuals' program eligibility changes over time. No one health insurer had more than half the market share in New York.

New Yorkers continued to have a broad choice of health plan options through the Marketplace in every county of the state.

QHP Individual Marketplace Enrollment by Insurer

Fidelis, which offered QHPs in all but six counties of the state, had the largest share (43 percent) of statewide enrollment, followed by Healthfirst (15 percent), which serves New York City and Long Island. MVP had 8 percent of enrollment, and the remaining 34 percent of enrollment was spread across the other insurers.

QHP Individual Marketplace Enrollment by Insurer

Issuer	% Enrollment 2020
Fidelis Care	43%
Healthfirst	15%
MVP Health Care	8%
MetroPlus Health Plan	6%
Empire BlueCross BlueShield (Medical Downstate)	6%
Oscar	5%
Excellus BlueCross BlueShield	5%
EmblemHealth	4%
UnitedHealthcare	3%
CDPHP	2%
BlueCross BlueShield of Western New York	2%
Independent Health	1%
BlueShield of Northeastern New York	1%
Univera Healthcare	<1%
Empire BlueCross (Medical Upstate)	<1%
TOTAL	100%

Note: Excellus is the parent company of Univera Healthcare and HealthNow is the parent company of BlueCross BlueShield of Western NY and BlueShield of Northeastern NY.

Essential Plan Enrollment by Issuer

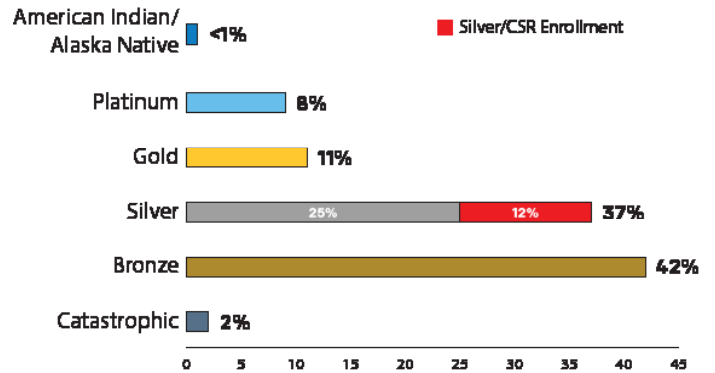
Fidelis Care had 25 percent of EP enrollment, while Healthfirst had 22 percent, UnitedHealthcare Community Plan had 11 percent, MetroPlus had 11 percent, and the remaining 31 percent of enrollment was spread across the other insurers.

QHP Individual Marketplace

Essential Plan Enrollment by Issuer

Issuer	% Enrollment 2020
Fidelis Care	25%
Healthfirst	22%
UnitedHealthcare Community Plan	11%
MetroPlus Health Plan	11%
Empire BlueCross BlueShield HealthPlus	8%
Affinity Health Plan	5%
Excellus BlueCross BlueShield	5%
WellCare of New York	4%
EmblemHealth Essential Plan - HMO	4%
MVP Health Care	3%
CDPHP	1%
Independent Health	1%
Univera Healthcare	1%
BlueCross BlueShield of Western New York	1%
YourCare Health Plan a Monroe Plan Company	1%
Molina Healthcare	<1%
TOTAL	100%

QHP Individual Marketplace Enrollment by Metal Level



Bronze plans were favored by young adults. Among adults over age 35 the demand for Silver and Platinum plans increased.

Enrollment by Metal Level

In 2020, the distribution of enrollment by metal level continued to shift, particularly away from Platinum and Gold plans and toward Silver and Bronze plans. Eight percent selected Platinum, 11 percent selected Gold, 37 percent selected Silver (including 25 percent without cost-sharing reductions [CSRs] and 12 percent with CSRs), 42 percent selected Bronze, and 2 percent selected Catastrophic. A total of 299 consumers are enrolled in plans for American Indians or Alaska Natives with limited or no-cost sharing depending on their income and where they receive services. While increasing premium costs are likely driving consumers to lower metal tier plans, which typically have lower premiums, consumers may have also been drawn to Bronze in 2020 because Bronze Standard products began covering three free sick visits before consumers meet their deductible.

Trends in Plan Selection

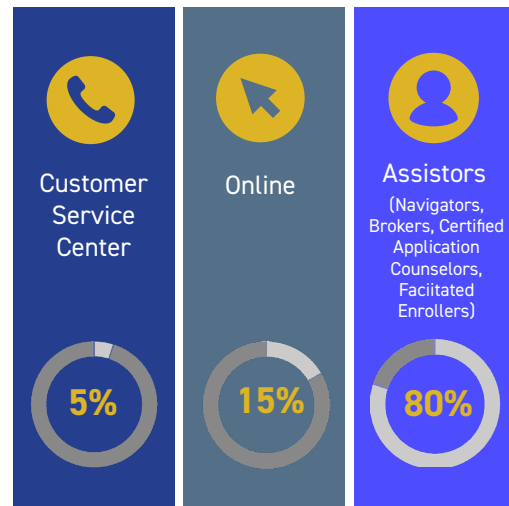
Most Marketplace enrollees continued to gravitate toward standard plan designs. In 2020, over 6 in 10 of QHP enrollees selected standard plan options, and enrollment in non-standard plans was concentrated in plans with additional benefits, such as adult vision and dental, acupuncture, or limited number of physician visits not subject to the deductible and/or copayments. Further, most consumers enrolled in plans that covered in-network benefits only, even when out-of-network benefit options were offered in other plans.

Cost continued to play an important role in which plans consumers select. We found that in 59 of the State's 62 counties (95 percent) the most popular Bronze plan (i.e., the Bronze plan that consumers most often selected) had the lowest premium. In 39 of the State's 62 counties (63 percent) the most popular Silver plan had the lowest premium. Consumers continued to demonstrate price sensitivity.

Stand Alone Dental Plan Individual Marketplace Enrollment by Insurer

Nine insurers offered stand-alone dental plans (SADP) through the Marketplace in 2020. Through February 7, 2020, 26,260 enrolled in a SADP; 10 percent of all QHP enrollees, which is the same as the share in 2019.

QHP Enrollment by Channel



Enrollment by Channel

New Yorkers continued to use all enrollment channels – enrollment assistor, customer service center and website – with assistors by far the most popular enrollment option. In 2020, 80 percent of individuals enrolled with the help of an enrollment assistor, including navigators, certified application counselors, and licensed insurance brokers. The NY State of Health website had nearly 2.2 million visitors and the Customer Service Center received nearly 1.6 million calls throughout the extended open enrollment period.

Conclusion

As the COVID-19 Public Health Emergency emerged in early 2020, 4.9 million, or more than one in four New Yorkers across the state enrolled in health coverage through NY State of Health Marketplace, and to date, the Marketplace has continued to serve as a critical safety net for individuals and families who have lost their jobs and/or saw sharp declines in their incomes. Throughout the Public Health Emergency, New Yorkers have been able to access free or low cost coverage, with robust choice in health plans, and NY State of Health staff, assistors have been available to help guide individuals through the enrollment process.