

# NY State of Health 2021 Plan Invitation: Supplemental Information May 7, 2020

# **Updated Standard Bronze Product**

The New York State Department of Financial Services and NY State of Health have updated the Standard Bronze (non-HSA) Product Design for 2021. The updated product design is included in **Attachment B** and is posted online here: <a href="https://info.nystateofhealth.ny.gov/invitation">https://info.nystateofhealth.ny.gov/invitation</a>

The standard Bronze (non-HSA) product includes 3 pre-deductible visits to a primary care provider (PCP) or specialist that are subject to a co-payment. There is a modest increase to the deductible (from \$4,425 in 2020 to \$4,700 in 2021) and cost sharing for PCP and specialist visits will be subject to co-payment instead of co-insurance.

## **Questions and Answers**

## Invitation

Question: Given that we are all working remote, can our letters of interest and participation proposals be signed electronically?

**Answer**: Yes. NY State of Health requests that all plan letters of interest and participation proposals are submitted electronically, including electronic signatures.

## Dental

**Question:** Are we being asked to add "NSD" to the plan name? Or is that for QHPs with dental? **Answer:** For QHP products only: Include "NSD" to indicate that the embedded dental benefits are not subject to the QHP deductible. Please note this where applicable for both pediatric and adult/family coverage.

Question: Which entities will be required to complete and submit a Qualified Dental Plan (QDP) Benefit and Cost Sharing Template? Only stand-alone dental plans? Will medical QHPs that include adult dental benefits also be required to submit this template?

**Answer:** Medical QHP issuers that offer products with adult/family embedded dental benefits must complete the template and only need to provide us with details relating to products that

have adult/family embedded dental coverage. Medical issuers that offer QHPs without embedded dental benefits or who offer products with only pediatric dental coverage embedded, do not need to complete the template.

Stand-Alone Dental Plans must complete the template for both pediatric standard products and non-standard adult-family products.

The template will be sent to the issuers in the next few weeks by the plan managers. The data submission due date to NY State of Health is August 31, 2020.

New subsection added to (v) to E.1., Page 60 2021 Plan Invitation – Submission of QDP Benefit Cost Sharing Template to DOH.