

New York Health Benefit Exchange

HEALTH PLAN TECHNICAL GROUP ELIGIBILITY AND ENROLLMENT

October 17, 2012

ENROLLMENT PROCESS

- ❑ Submit single, streamlined application to the Exchange – QHP, Medicaid, CHIP
 - Online
 - Phone
 - Mail
 - In Person

Seamless System of Enrollment

- ❑ Single, streamlined application for all insurance affordability (IA) programs- APTC, Medicaid, CHIP.
- ❑ Website that provides program information and facilitates enrollment in all IA programs
- ❑ Coordinated verification policies across Medicaid, CHIP and the Exchange
- ❑ Exchange makes Medicaid MAGI/CHIP eligibility determination using state Medicaid/CHIP rules/standards

Advanced Premium Tax Credit (APTC)

- ❑ Paid on a sliding scale, from 100% of FPL to 400% of FPL
- ❑ Generally calculated based on attested projected annual income for the upcoming coverage year, verified based on prior year tax data or other trusted electronic data sources.
- ❑ Maximum APTC calculated with reference to income and applicable second lowest cost silver plan.
- ❑ Reconciled by IRS at tax return, with potential repayment liability if income ends up higher than projected or family circumstances change.
- ❑ Limited circumstances require documentation or eligibility calculation based on income from a prior tax year.

Advanced Premium Tax Credit (APTC) & Cost Sharing Reductions (CSR) Payments

- ❑ The Exchange transmits enrollment information regarding APTC and advance CSR amounts:
 - To the QHP issuer to effectuate coverage and implement APTCs and CSRs, and
 - To HHS to process and make monthly advance payments to QHP issuers
- ❑ It is anticipated that the Exchange will reconcile enrollment information, including APTC and advance CSR amounts, with QHP issuers and HHS on a monthly basis

APTC & CSR Payment

HHS/Treasury plans to:

- ❑ make monthly APTC payments to QHP issuers
- ❑ make monthly advance CSR payments based on approved issuer estimates
- ❑ reconcile advance CSR payments made to actual cost-sharing reduction amounts at the end of the benefit year

Individual Market - Subsidized

- ❑ Not eligible for APTC if eligible for minimum essential public coverage (e.g. Medicaid, Child Health Plus)
- ❑ Ex: Family of three at 250% FPL
 - Husband /Wife eligible for APTC and CSR, enroll in QHP
 - Child is eligible for Child Health Plus, enroll in CHPlus plan

Exchange Communication

- ❑ Important to report changes in circumstance/life changes to Exchange
- ❑ May impact IA program eligibility, amount of APTC, eligibility for special enrollment, coverage tier (e.g. single, family coverage):
 - Child ages out of CHP and parents seek to add child, switch from couple coverage to family coverage
 - Income increase
 - Marriage or divorce

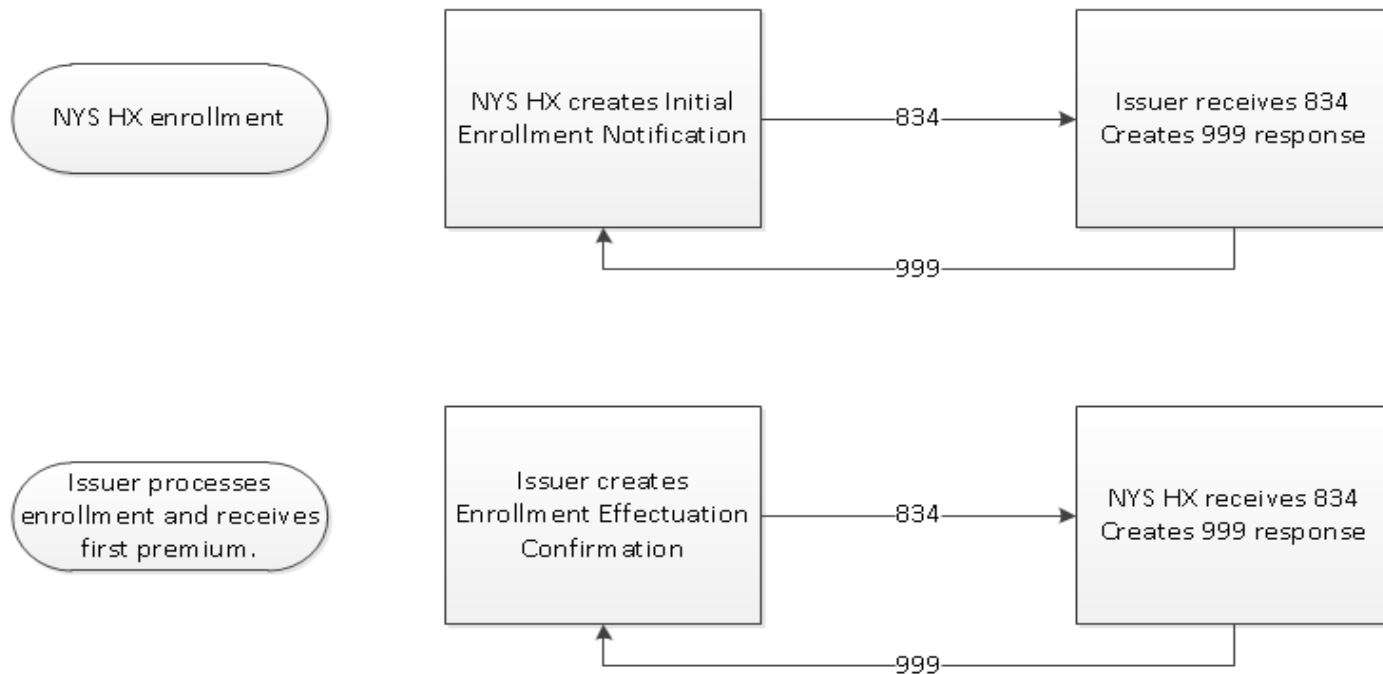
Expected Uses of 834 in an Exchange Environment

- ❑ Required by NYS for enrollment transactions
- ❑ Initial enrollment
- ❑ Enrollment Reconciliation
 - Exchange and Plans
 - HHS and Exchange
- ❑ Enrollment changes
 - Address Changes
 - Disenrollment
- ❑ Enrollment additions/deletions due to qualifying events

Exchange Function: Enrollment

QHP Selection		Data Transmission		Enrollment		Reconcile
<ul style="list-style-type: none"> ▪ Qualified Individuals (QI) can compare plans and select a Qualified Health Plan (QHP) on the Exchange Website 		<ul style="list-style-type: none"> ▪ The Exchange sends enrollment information in the 834 format to QHP issuers and to HHS 		<ul style="list-style-type: none"> ▪ Issuer accepts enrollment or denies enrollment via 834 		<ul style="list-style-type: none"> ▪ The QHP, the Exchange and HHS reconcile enrollment records each month
<ul style="list-style-type: none"> ▪ Eligibility determinations; re: APTCs and CSRs, will be performed by the Exchange 		<ul style="list-style-type: none"> ▪ The QHP acknowledges receipt of enrollment information in the 999 transaction format 		<ul style="list-style-type: none"> ▪ Exchange acknowledges via 999 		

834 / 999 Creation and Acknowledgement



HHS Developments

- ❑ Approved 834 version 5010 A1
- ❑ Review of specific locations for Exchange data elements ongoing
- ❑ Exchange will create new Companion guide

Plan Usage of 834

- ❑ Do you use 834?
- ❑ Who do you exchange 834 with?
- ❑ How do you currently transmit the 834?
 - SFTP
 - Web Service
 - VPN
- ❑ Do you take advantage of the ability to mutually define data items in the standard?

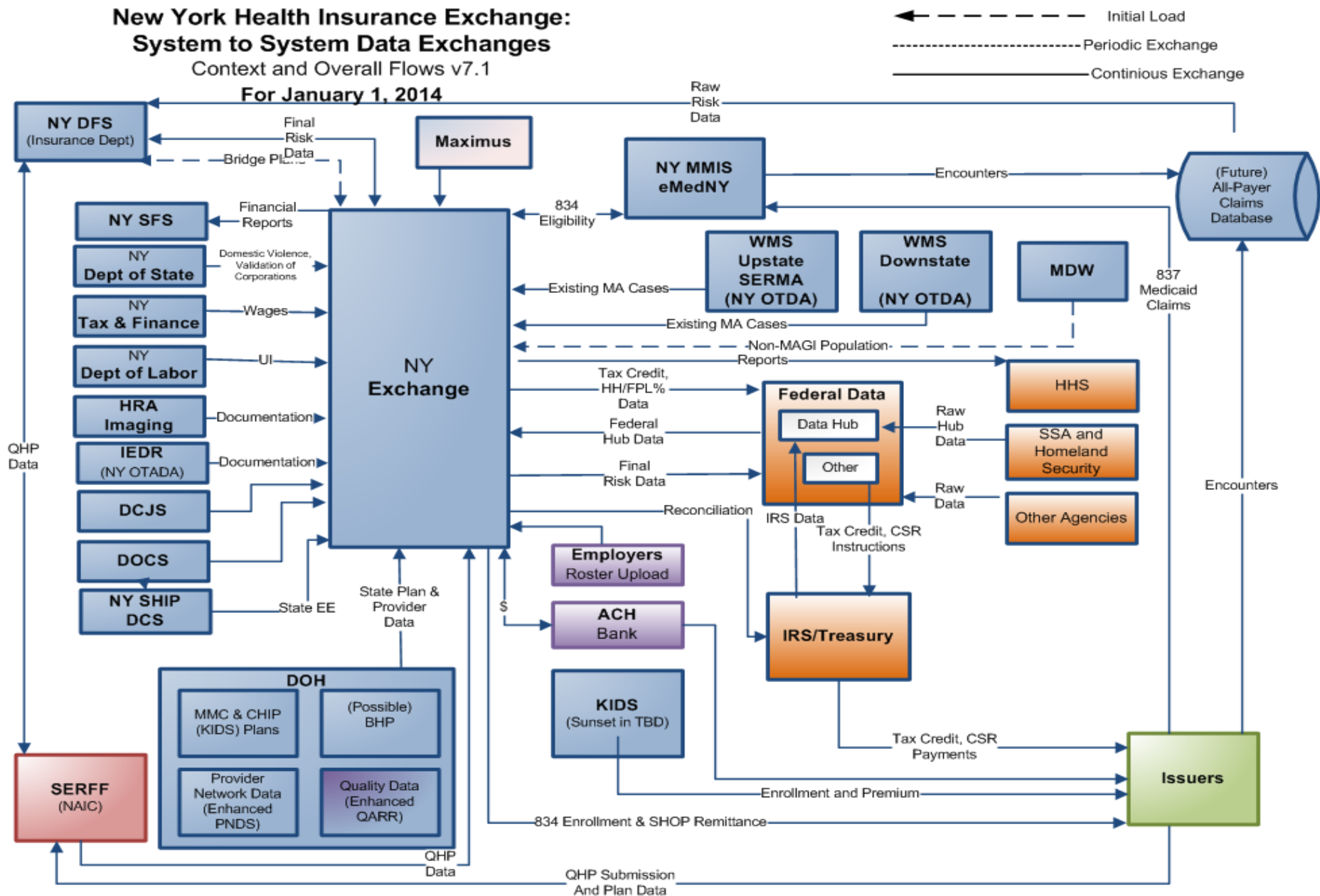
NYS Expectations

- ❑ Will use the 834/999 process
- ❑ Mirror CMS as possible
- ❑ Take into account specific items leveraged by NYS plans

New York Health Insurance Exchange: System to System Data Exchanges

Context and Overall Flows v7.1

For January 1, 2014



Next Steps

- ❑ HHS companion guide
- ❑ NYS companion guide
- ❑ Feedback
 - Send any comments, questions or concerns to:
 - Joe Gagnon
 - jfg03@health.state.ny.us
 - 518-474-1727
- ❑ Next meeting