

Surviving the Unwinding Part II:

Tracking New York's Effort to Maintain Enrollment
After the Continuous Coverage Period

August 24, 2023



Why We're Here: Update on New York's Unwinding of the Continuous Coverage Requirement

New York Public Health Emergency and Continuous Coverage Unwind Plan:

Supporting Our Consumers

A PHE Unwind Renewal Story

- Z is enrolled through NY State of Health
- Z needs to renew their coverage by October 1, 2023
- Target renewal window = August 16 – September 15

A PHE Unwind Renewal Story



Last week of July: Z receives a “Get Ready to Renew” email

Beginning of August: Z receives their Renewal Notice by mail or email notification

Second or Third week of August: Z receives a text reminder that the Renewal Notice was sent to them.



September



First week of September: Z will receive an email reminder to renew *and* a text asking if they want help from customer service

Second week of September: Z will receive another email reminder

Late September: if Z did not respond to the previous text, and still hasn't renewed, Z will receive another text asking if they want help from customer service

October



A PHE Unwind Renewal Story

What if Z needs to submit documentation of their income?

- Z can engage in a webchat with customer service to ask how

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The Official Health Plan Marketplace

SUPPORT & RESOURCES - LIVE HELP - ESPAÑOL 中文 - LOGIN -

Individuals & Families Home Care Employers Brokers Assistors

THIS IS ONE MESSAGE YOU DON'T WANT TO IGNORE
When you hear from us, it's time to take action on your health insurance. LEARN MORE

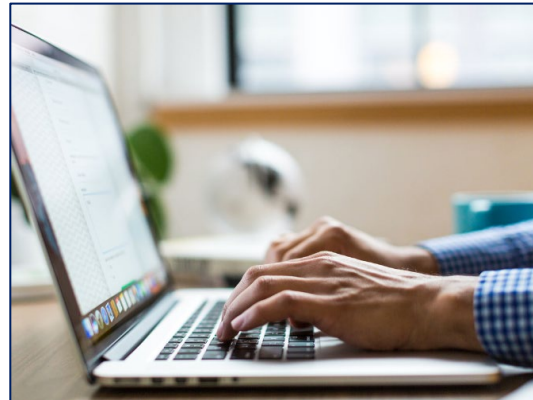
Individuals & Families

You and your family have many low cost, quality health insurance options available through the Individual Marketplace.

You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here.

GET STARTED Get Enrollment

Compare Plans and Estimate Cost Search Health Plan, Provider or Family Chat Now



eGain Chat - Google Chrome

maximusnystateofhealth.egain.cloud/system/templates/chat/NYHBE/index.html?entryPointId=1000&templateNam...

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Jere 5:35:08 PM

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If you need additional assistance with uploading a document, please call our contact center at 1-855-355-5777. Our hours of operation are Monday through Friday, 8:00 AM to 8:00 PM and Saturday 9:00 AM to 1:00 PM. Sunday: Closed.

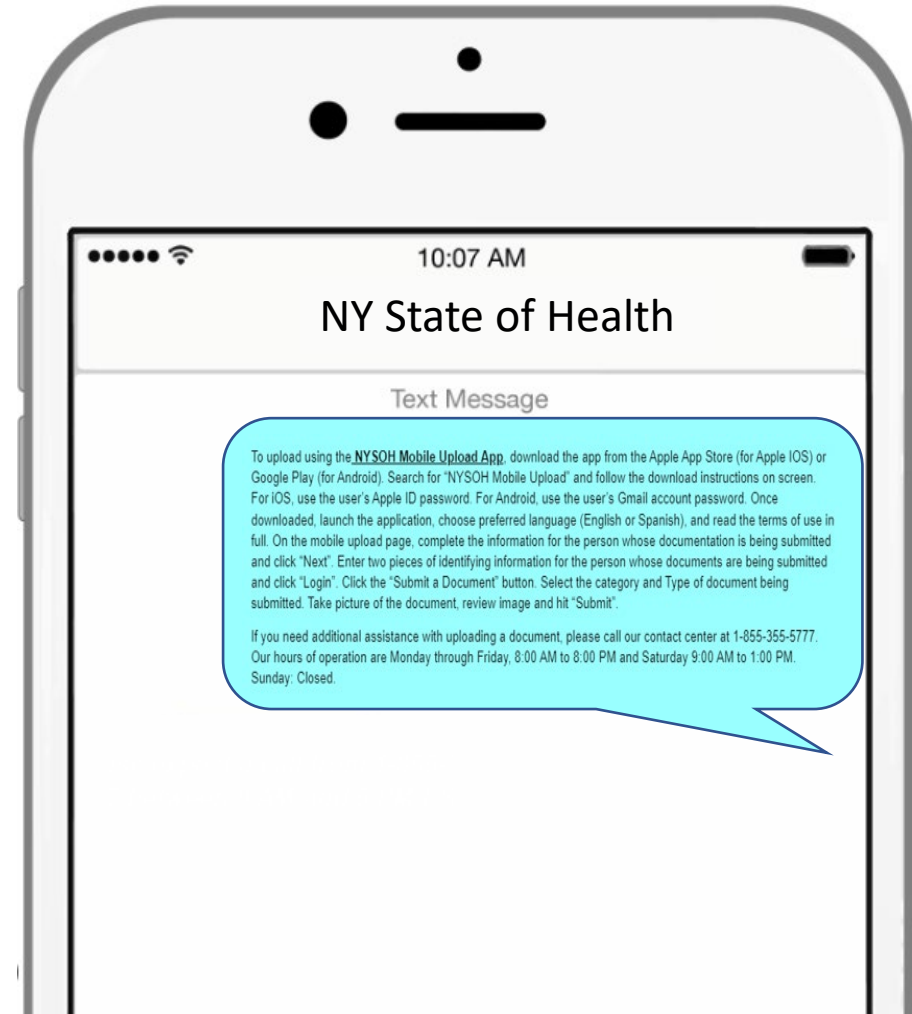
Customer 5:35:41 PM

Thank you!

[type a message here..]

A PHE Unwind Renewal Story

If Z had called us, we would offer to send a text with information on how to submit documents so they had it handy for future reference.



A PHE Unwind Renewal Story

Z could also download the NYSOH mobile app for free and use it to take pictures of their documents and submit them to NY State of Health.



HOW IT WORKS

- 1 OPEN THE APP ON YOUR PHONE
- 2 CHOOSE YOUR DOCUMENT
- 3 SNAP OR SELECT A PHOTO AND SEND

FEATURES

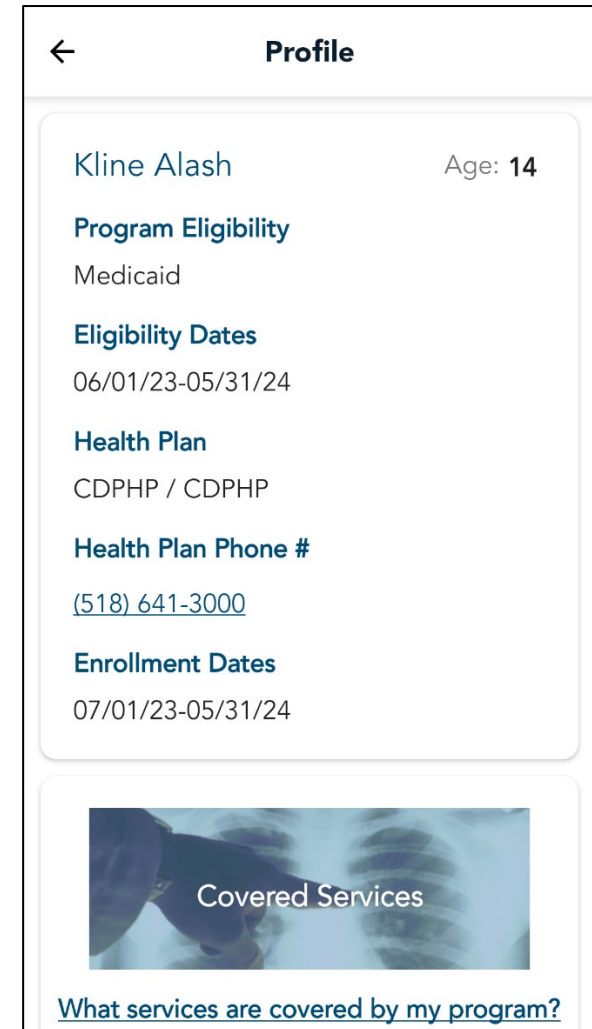
- RECEIVE A TEXT NOTIFICATION WHEN YOUR DOCUMENT IS PROCESSED
- RECEIVE PUSH NOTIFICATIONS WITH IMPORTANT INFORMATION & REMINDERS

nystateofhealth.ny.gov

nystateofhealth
The Critical Health Plan for Everyone

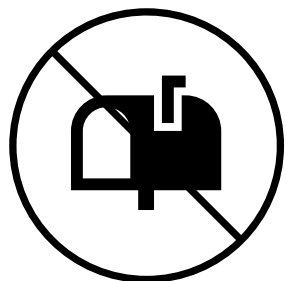
New Mobile App Features

- Consumers can now:
 - check their dates of coverage;
 - confirm their health plan and phone number;
 - see a list of covered services; and
 - see reminders if it's time for them to renew.



Undeliverable Mail Outreach

If a consumer's mail is returned without a forwarding address, they will receive:



An email

A text

A phone call from
customer service

How Are We Doing?



Hiring & Training



Wait Times



Document Processing



Language Access



Renewal Texts

New York Public Health Emergency and Continuous Coverage Unwind Plan:

Perspectives from the Unwind on the Ground

Assistor Tools for the Unwind

- A two-part training on the unwind was held on 4/19/23 and 4/26/23
- A third training was held on 6/21/23 on new functionality in NY State of Health related to the unwind
- Re-purposed an existing call center number for assistors to use for “Quick Call” transactions such as dashboard transfers
- Routine and ad-hoc reports to assistor agencies including
 - Consumers due to renew (through the assistor or Assistor Oversight Manager dashboards)
 - Returned mail
 - Reports of consumers who did not renew
- Email blasts and posting resources
- Assistor newsletter

Panelists

- Jennifer Chiu, Assistant Vice President, Medicaid Growth and Retention, Healthfirst
- Francine Bou, Director of Patient Financial Services, Montefiore Medical Center
- Pamela Rampersaud, Supervisor of Patient Financial Services, Montefiore Medical Center
- Michelle Honan, Director, Community Health and Nutrition Access, Public Health Solutions
- Wen Qing Wang, Director, Health Insurance Programs and Community Health and Nutrition Access, Public Health Solutions
- Chad Eldred, Director of Health Enrollment Programs, Southern Tier Independence Center

NYS PHE Unwind Data

August 2023 Update

June 2023 Cohort Highlights

- 558,923 individuals were in the June 2023 Cohort.
- As of June 30, 2023:
 - **72% (402,708 of the 558,923) have renewed their coverage**
 - 70% through NY State of Health
 - 82%* through Local Departments of Social Services
 - NY higher than average; national renewal rate for states reporting data (from [KFF](#)) = 59% * does not include EP.
 - Renewal broken down by program:
 - 72% Medicaid
 - 77% CHPlus
 - 69% EP



SNAPSHOT

As of June 30, 2023, 72% (402,708) of the 558,923 individuals included in the June 2023 Cohort have renewed their coverage across NY State of Health (70%) and the Local Departments of Social Services (LDSS) (82%). This includes individuals enrolled in Medicaid, Child Health Plus and Essential Plan with June 30th renewal dates.

Data within this report reflects renewal status, demographics, and program transitions for individuals in the June 2023 Cohort **as of June 30, 2023.**

Because New York permits late renewal, data in this report does not provide final outcomes for the June 2023 Cohort. Renewal completion rates are expected to rise over the next month. Additionally, the Department of Health is unable to track enrollment in coverage outside of NY State of Health or LDSSs. For example, a significant number of individuals are estimated to have gained health coverage through an employer, meaning that individuals who do not come back to renew should not be assumed to be uninsured.

New York State Public Health Emergency UNWIND DASHBOARD

Tracking the COVID-19 Public Health Emergency Unwind of the Medicaid Continuous Coverage Requirement

INTRODUCTION

Under the Families First Coronavirus Response Act's continuous coverage requirement, New York State Medicaid, Child Health Plus (CHPlus) and Essential Plan (EP) members have not had to renew their health insurance since early 2020. The Consolidated Appropriations Act of 2023 requires states to begin the process of redetermining enrollees in April 2023. This process is also referred to as the "unwind."

New York State began sending renewal notices in the early spring to enrollees in Medicaid, CHPlus, and EP with June 30, 2023 coverage end dates. This process will continue each month until every renewal cycle of enrollees, referred to as a cohort, has had their eligibility redetermined.

NOTE:

Unless otherwise noted, data included in this report only includes individuals processed through the NY State of Health Marketplace. Due to limitations in data maintained in the Welfare Management

Data as of June 30, 2023

Total renewed:(N= 402,708)

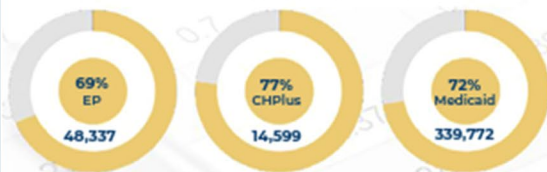
Total renewed: 72%

PHE Unwind - June Renewal Tracking

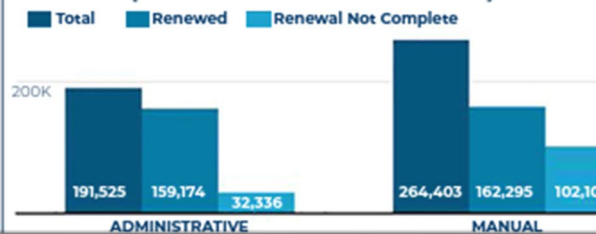
■ Renewal Cohort ■ Renewal Complete

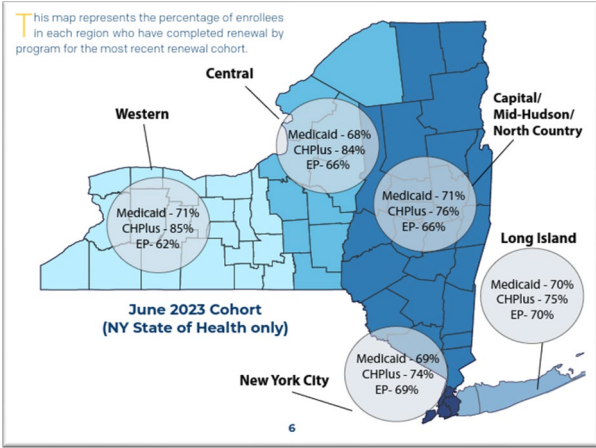


Renewal Completed by Program (%) NY State of Health and LDSS Data



NY State of Health Renewal Type (Administrative vs Manual)





June 2023 Cohort (NY State of Health only)

Age Group	Renewal Complete	% Renewal Complete
00-17	102,752	78%
18-25	42,079	62%
26-34	50,949	62%
35-44	46,921	67%
45-54	40,577	71%
55-64	34,558	76%
65+*	77	14%
Total	317,913	70%

LANGUAGE DATA

Individuals enrolling through NY State of Health must select their preferred written language on their application. The application data informs which language members receive their notices in, and NY State of Health's overall language access strategy, which includes enrollment assistants who offer assistance in nearly 60 languages. NY State of Health's Customer Service Center is able to provide assistance in any language, and has consumer education materials in 26 languages.

Written Language	Renewal Complete	% Renewal Complete
Albanian	52	57%
Arabic	285	73%
Bengali	248	81%
Burmese	105	74%
Chinese	14,197	88%
English	235,226	69%
French	348	59%
French Creole	76	63%
Greek	9	69%
Haitian Creole	277	63%
Hindi	28	56%
Italian	35	65%
Japanese	35	73%
Karen	74	87%
Korean	723	79%
Nepali	33	69%
Polish	88	62%
Russian	3,470	76%
Somali	21	62%
Spanish	62,346	69%
Swahili	22	76%
Tagalog	7	64%
Tigrinya	1	33%
Traditional Chinese	84	88%
Urdu	62	70%
Vietnamese	55	82%
Yiddish	6	21%
Total	317,913	70%

RACE AND ETHNICITY DATA

NY State of Health enrollees have the option of selecting their race, ethnicity, or both.

Race	Renewal Complete	% Renewal Complete
African	642	65%
American Indian/Alaskan Native	1,360	63%
Asian Indian	7,839	72%
Bangladeshi	119	91%
Black/African American	41,184	66%
Burmese	7	88%
Chinese	19,977	86%
Filipino	1,084	67%
Guamanian/Chamorro	132	59%
Haitian	329	61%
Jamaican	431	65%
Japanese	291	70%
Korean	1,831	74%
Middle Eastern/North African	707	73%
Native Hawaiian	57	68%
Other	26,070	72%
Other Asian	11,072	75%
Other Pacific Islander	568	66%
Pakistani	23	77%
Samoan	42	72%
Taiwanese	6	75%
Unknown	120,918	67%
Vietnamese	609	75%
White	90,555	71%
Total*	325,853	70%

Hispanic	Renewal Complete	% Renewal Complete
Yes	85,124	68%
No	177,185	72%
Unknown	55,604	67%
Total	317,913	70%

* NOTE: Individuals are able to select one or more race categories, including "Don't know" and "Choose not to answer" so some individuals may be counted in more than one category.

June 2023 Cohort Highlights (cont'd)

Coverage Transitions

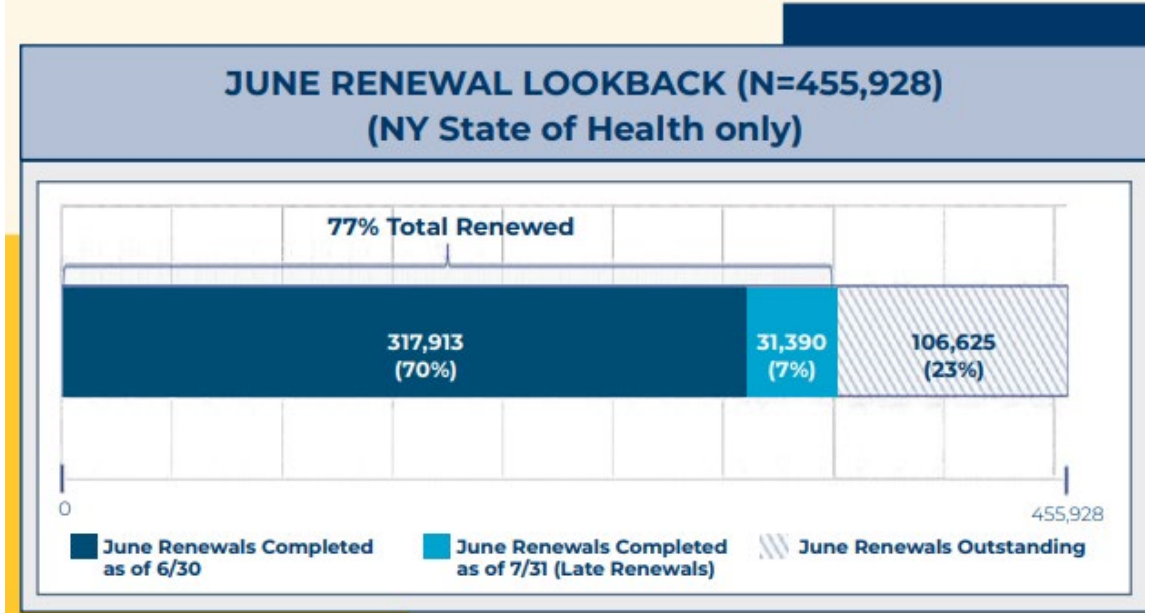
- Most members stay in the program they started in.
- This does not capture transitions to non-NYSOH coverage, like employer sponsored coverage

Program Transitions for those Completing Renewals (N= 402,708) (NY State of Health and LDSS data)							
Program Type (prior to renewal)	Program Type (post-renewal)						Total
	CHPlus	Essential Plan	Medicaid	QHP APTC without CSR	QHP APTC with CSR	QHP Full Pay	
CHPlus (14,599)	86%	<1%	13%	0%	0%	<1%	100%
Essential Plan (48,337)	0%	71%	23%	4%	2%	0%	100%
Medicaid (339,772)	6%	10%	83%	1%	0%	0%	100%

- Compared to our CMS submission for the June Cohort:
 - The overall renewal completion rate rose from **72% to 78%** across NYSOH & WMS.
 - **311,000** are no longer eligible for Medicaid or CHPlus.
 - **83,000** are now eligible for EP or QHP
 - **228,000** are no longer enrolled in health insurance through NY State of Health

JUNE RENEWAL TRACKING LOOKBACK

This section highlights the final renewal outcomes for the June 2023 Cohort. As New York permits late renewal, eligible individuals were able to come back to make changes to their insurance status until July 31, 2023.



NOTE: At this time, we are not able to show June Renewal Lookback data for LDSSs.

July 2023 Cohort Highlights

Customer Service Center July 2023	
Type	Total
Call Received	613,206
Call Center Wait Time	17s
Abandoned Call Rate	0.9%

CALL CENTER METRICS

Individuals seeking assistance may reach out through the Marketplace Customer Service Center. To the left are key metrics we are tracking to ensure consumers are able to get through to customer service on a timely basis.

PHE UNWIND - July Renewal Tracking

Data as of July 31, 2023

Total renewed:(N= 422,088)

Total renewed: 65

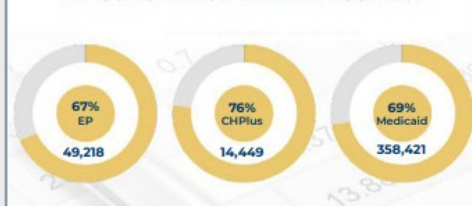
PHE Unwind - July Renewal Tracking

Renewal Cohort Renewal Complete

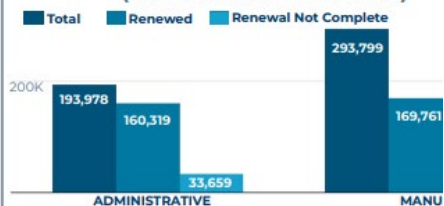


* Approximately 25,000 enrollees are not reflected in 'renewal complete' because their coverage has been extended as part of NY's mitigation

Renewal Completed by Program (%) NY State of Health and LDSS Data

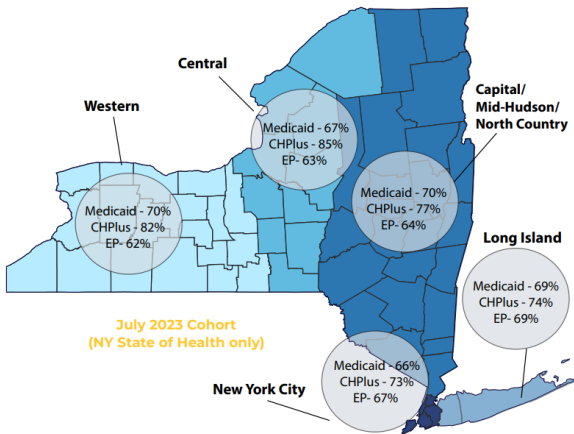


NY State of Health Renewal Type (Administrative vs Manual)



- 613,685 individuals were in the July 2023 Cohort.
- As of July 31, 2023:
 - **69% (422,088 of the 613,685) have renewed their coverage**
 - 68% through NY State of Health
 - 73% through Local Departments of Social Services
 - Renewal broken down by program:
 - 69% Medicaid
 - 76% CHPlus
 - 67% EP
- Admin (or ex parte) renewal rate on NYSOH is similar to the June cohort (41% v. 42%).

July 2023 Cohort Highlights (cont'd)



July 2023 Cohort (NY State of Health only)					
Written Language	Renewal Complete	% Renewal Complete	Written Language	Renewal Complete	% Renewal Complete
Albanian	63	68%	Korean	698	77%
Arabic	253	67%	Nepali	33	70%
Bengali	241	84%	Polish	85	57%
Burmese	78	65%	Russian	3,253	72%
Chinese	15,004	86%	Somali	15	68%
English	243,741	67%	Spanish	65,413	67%
French	388	61%	Swahili	1	13%
French Creole	81	64%	Tagalog	6	75%
Greek	4	20%	Tigrinya	13	87%
Haitian Creole	331	64%	Traditional Chinese	63	80%
Hindi	32	58%	TWI	2	67%
Italian	27	44%	Urdu	49	75%
Japanese	36	65%	Vietnamese	61	76%
Karen	94	83%	Yiddish	15	48%
Total	330,080	68%			

July 2023 Cohort (NY State of Health only)		
Race	Renewal Complete	% Renewal Complete
African	687	64%
American Indian/Alaskan Native	1,418	61%
Asian Indian	7,984	71%
Bangladeshi	241	92%
Black/African American	44,511	66%
Burmese	2	67%
Chinese	20,981	84%
Filipino	1,224	67%
Guamanian/Chamorro	162	63%
Haitian	388	62%
Jamaican	533	66%
Japanese	335	67%
Korean	1,869	73%
Middle Eastern/North African	759	68%
Native Hawaiian	76	66%
Other	28,806	70%
Other Asian	11,431	74%
Other Pacific Islander	625	66%
Pakistani	30	86%
Samoan	66	81%
Taiwanese	2	50%
Unknown	122,913	63%
Vietnamese	880	71%
White	135,574	70%
Total*	381,497	68%

RACE AND ETHNICITY DATA

NY State of Health enrollees have the option of selecting their race, ethnicity, or both.

July 2023 Cohort (NY State of Health only)		
Hispanic	Renewal Complete	% Renewal Complete
Yes	90,660	66%
No	186,341	71%
Unknown	53,079	60%
Total	330,080	68%

* NOTE: Individuals are able to select one or more race categories, including "Don't know" and "Choose not to answer," so some individuals may be counted in more than one category.

July 2023 Cohort ALL SYSTEMS		
Age Group	Renewal Complete	Completion Rate
00-17	123,022	76%
18-25	47,948	60%
26-34	55,605	60%
35-44	53,546	64%
45-54	45,776	69%
55-64	43,459	73%
65+	52,732	76%
Total	422,088	69%

Coverage Transitions

- Most members stay in the program they started in.
- This does not capture transitions to non-NYSOH coverage, like employer sponsored coverage

July 2023 Cohort (NY State of Health and LDSS data)							
Program Transitions for those Completing Renewals (N= 422,088)							
Program Type (prior to renewal)	Program Type (post-renewal)						Total
	CHPlus	Essential Plan	Medicaid	QHP APTC without CSR	QHP APTC with CSR	QHP Full Pay	
CHPlus (14,449)	86%	0%	14%	0%	0%	0%	100%
Essential Plan (49,218)	0%	72%	22%	4%	2%	0%	100%
Medicaid (358,421)	6%	10%	83%	1%	0%	0%	100%

- Due to late renewal and retro-coverage, data will continue to change
- We continue to explore options to see data transitions outside NYS

Pilot: One Question Text Survey

We texted a one question survey to members who didn't return:

NY State of Health sent you a renewal notice encouraging you to take action to keep your health insurance coverage (Medicaid, Essential Plan or Child Health Plus), but according to our records, you have not renewed. Please select below why you didn't renew:

- a. Coverage was too expensive*
- b. I have other coverage*
- c. The process was too hard*
- d. I haven't yet, but still want help*

13% of those who received a text responded, and 7% of accounts who received it came back and completed their renewal even if they did not respond.

LUNCH BREAK

Surviving the Unwinding Part II:

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August 24, 2023



Approved E14 Waivers

New York has submitted & received approval for waivers to grant flexibility throughout the Unwind

- 1 **100% FPL MAGI Medicaid**
Ex Parte Renewal for Individuals with Income at or below 100% FPL and No Data Returned
- 2 **Enrollment Broker Contact Info**
Partnering with NY Medicaid Choice to Update Beneficiary Contact Information
- 3 **Fair Hearing**
Extended Timeframe to Take Final Administrative Action on Fair Hearing Requests
- 4 **MCO Contact Info**
Partnering with Managed Care Plans to Update Beneficiary Contact Information
- 5 **Non-MAGI SNAP**
Ex Parte Renewal Based on SNAP Eligibility
- 6 **Essential Plan & CHPlus SNAP**
Ex Parte Renewal Based on SNAP Eligibility
- 7 **Zero Income MAGI Medicaid**
Ex Parte Renewal for Individuals with No Income and No Data Returned
- 8 **Resource Test Non-MAGI Medicaid**
Waiver of the resource test at renewal and change in circumstances
- 9 **Duals & over 65 in NYSOH**
Allowing 65 and/or Medicare eligibles to remain in NY State of Health by waiving SSI-related budgeting
- 10 **Fixed Income Non-MAGI Medicaid**
Ex Parte renewal for fixed Social Security or pension income that is below Non-MAGI Medicaid eligibility level

Received written approval

CMS has also approved the following 3 waivers for New York without a formal letter:

Approval noted on [CMS Approved Waivers Chart](#)

Mitigation Strategies for Non-MAGI During the Unwind

Areas of non-compliance are for cases administered in local districts

Conducting ex parte renewals for the non-MAGI population

Ability to submit renewal forms through all required modalities for the non-MAGI population

Mitigation Strategies

Strategy 1: Holding procedural terminations

Strategy 3: Streamlining income determinations

Strategy 4: Streamlining asset determinations

Strategy 6: Enhancing availability and accessibility of other renewal submission modalities

Strategy 7: Enhancing outreach and in-person assistance

Strategy 8: Additional policy changes to support retention

CMS Summary of State Mitigation Strategies for Complying with Medicaid Renewal Requirements Described in the Consolidated Appropriations Act, 2023 found [here](#)

Discussion

Thank you for attending!

