

## ***Broker Webinar Training***

Small Business Marketplace Updates:

COBRA and Enhanced Enrollment Capabilities

**Participants dial 855-897-5763**

May 5, 2014

10:00am – 11:30am

# Today's Webinar

- Dial in to listen to the audio portion of the webinar using the Audio instructions on your WebEx control panel
- All participants will remain muted for the duration of the program
- Questions can be submitted to panelists using the Q&A function on your WebEx control panel; we will pause periodically to take questions
- A recording of the webinar and any related materials will be available online and emailed to all registrants

# Agenda

- Welcome
- Introductions
- Focus of webinar is to demonstrate various system functionality
- Open/Edit/Retroactive Enrollment Periods
- COBRA Enrollment
- Qualified Event/Change in Circumstance
- Summary
- Future Webinars & Training

## Small Business Marketplace Functionality Updates

- Description of the portal enhancements and what they mean for brokers and their employer group clients
  - Open Enrollment Period
    - the period of time from the date employer completes enrollment offering until the end of the month prior to the effective date
  - Edit Period
    - the period of time from the end of Open Enrollment to the day before the coverage effective date
  - Retroactive Period
    - the first 30 days of the plan year
- Illustration using demonstration scenarios

# Demonstration of Open Enrollment Period

## Scenario 1

**Employer group:** Hard Work Tire

**Account Holder (group benefits administrator):** John Terry

**Plan year effective date:** July 1, 2014 - 2015

**Assumption:** New employer group to NYSOH Small Business Marketplace

**Scenario will demonstrate:**

- the completion of an initial coverage offering during the Open Enrollment period to all eligible employees

# Demonstration of Open Enrollment Period

## Scenario 2

**Employer Group:** Harry Donuts

**Account Holder:** Walter White

**Plan Year Effective Date:** July 1, 2014 - 2015

**Assumptions:** Employer enrollment offering (health only) has been completed; employees have yet to enroll

**Scenario will demonstrate:**

- employee's initial enrollment
- employer's subsequent change of enrollment offer to include dental
- employee modifying their completed enrollment before the end of Open Enrollment

# Demonstration of Open Enrollment Period

## Scenario 2

<b>Employer group:</b>	Harry Donuts
<b>Account Holder:</b> (group benefits administrator)	Walter White
<b>Plan Year Effective Date:</b>	July 1, 2014 - 2015
<b>Assumption:</b>	Employer enrollment offering (health only) has been completed; employees have yet to enroll
<b>Scenario will demonstrate:</b>	<ul style="list-style-type: none"> <li>•employee's initial enrollment</li> <li>•employer's subsequent change of enrollment offer to include dental</li> <li>•employee modifying their completed enrollment before the end of Open Enrollment</li> </ul>

## Sample Email Notice to Employee



Dear :

The New York Health Plan Marketplace is issuing this notice.

(Employer) has modified their employer sponsored health insurance offer. Please log onto your employee account to review these changes. If as a result of these changes you want to make changes to your selections or complete your enrollment you may do so. If you do not want to make any changes to your existing enrollment, there is no action required. You must complete your enrollment or make any changes by 5/31/14.

If you have questions or need assistance please contact the Small Business Marketplace at [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov) or call 1-855-355-5777. These services are free of charge.

If you need this information in a language other than English, or you need assistance reading this letter we can help you. Call 1-855-355-5777 (TTY- English: 1-800-662-1220; Spanish: 1-877-662-4886).

Sincerely,

Small Business Marketplace



# Demonstration of Edit Period

## Scenario 3

**Employer Group:** Don Insurance

**Account Holder:** Rick Grimes

**Plan Year Effective Date:** June 1, 2014 - 2015

**Assumptions:** Employees have enrolled and Open Enrollment has ended on April 30, 2014

**Scenario will demonstrate:**

- employer's change to the premium contribution during the Edit Period
- employee modifying completed enrollment based on contribution change
- employee adding a missing dependent to his completed enrollment

# Demonstration of Retroactive Period

## Scenario 4

**Employer Group:** Mouse and Laptops

**Account Holder:** Jack Bauer

**Plan Year Effective Date:** May 1, 2014 – 2015

**Assumptions:** Employees have enrolled and we are in the first 30 days of plan year (May 1 through May 30)

**Scenario will demonstrate:**

- retroactive enrollment for an employee who was inadvertently left off the roster during the initial Open Enrollment

# Demonstration of COBRA and Change in Circumstance

## Scenario 5

**Employer Group:** Mouse and Laptops

**Account Holder:** Jack Bauer

**Plan Year Effective Date:** May 1, 2014 – 2015

**Assumptions:** Employee enrollment complete, plan year has begun

### Scenario will demonstrate:

- Terminating an employee from service and resulting COBRA enrollment opportunity
- Qualified Event/Change in Circumstance which triggers a COBRA enrollment opportunity for dependents



Submit any questions using the Q&A  
tab on your WebEx Control Panel.

## In Closing...

- A recording of the webinar and any related materials will be available online following the program and a link will be emailed to all registrants
- Please watch for announcements on future training programs:
  - Enhanced functionality for creating and managing employment classifications, and the ability to add new hire waiting period criteria
  - Pediatric stand-alone dental plan offerings