

**Assistor Recertification Webinar Series
Open Enrollment and Renewals and
New York State of Health Care at Home Program
September 29, 2021
Questions and Answers**

Open Enrollment and Renewals

1. What is the 2022 Open Enrollment timeline for new Qualified Health Plan (QHP) applicants?

New and renewing consumers can enroll in a QHP or renew in a QHP starting 11/16/2021 for coverage starting 1/1/2022.

If new consumers enroll between 11/1/2021 and 11/15/2021, they will have a 12/1/2021 start date and their account will then go through a renewal for January 2022 coverage. This is different from past years due to the COVID-19 open enrollment period extension through the end of December 2021.

2. When do manual renewals begin?

Manual renewals for QHP consumers will begin on 11/16/2021.

3. When will NY State of Health discontinue giving automatic extensions under Medicaid, Child Health Plus (CHPlus), and Essential Plan (EP)?

Automatic extensions for these programs are based on the ongoing federal public health emergency which was extended for an additional 90 days on October 16, 2021. Consumers in these public programs who have coverage set to end on or before 1/31/2022, have already been automatically extended for 12 more months. The Department will announce additional extensions as we receive updated information from the Centers for Medicare and Medicaid Services.

4. If a consumer has their coverage extended under Medicaid, CHPlus or EP, or if they are automatically renewed under a QHP, are they still required to report changes in income, household size, address, etc.?

Yes, consumers are required to report any changes in income, household size, address, etc. to NY State of Health within 30 days.

5. When a consumer is automatically renewed with auto-enrollment, where will they find the information on their premium amount and applicable APTC?

Consumers will receive a renewal notice by November 1st with 2022 premium information and any APTC the consumer is eligible for.

The APTC amount can be found on the first page of the consumer's notice.

It is renewal time and NO ACTION is required for the following individuals:

Jo Bernat

Marketplace ID: HX0001000005

CHANGE IN ELIGIBILITY:

You qualify for a **premium tax credit** to help pay for your health insurance coverage, effective **January 01, 2022**. Your tax credit amount for 2022 is **\$284.08** per month.

You can apply all or part or none of this credit to your monthly bill.

INSURANCE DETAILS:

Insurance Company: Healthfirst
Product: Healthfirst Bronze Leaf Premier, NS, INN, Dep25, Family Dental, Family Vision, Free Telemedicine, Fitness & Wellness Rewards
Start Date: January 01, 2022

The premium information for the upcoming year can be found on page 4 of the consumer's notice under, "How to Estimate the Cost of Your Health insurance Coverage."

How to Estimate the Cost of Your Health Insurance Coverage

The cost of Healthfirst Bronze Leaf Premier, NS, INN, Dep25, Family Dental, Family Vision, Free Telemedicine, Fitness & Wellness Rewards is **\$473.15 per month**. It was set by your plan and approved by the New York State Department of Financial Services for 2022. This is the cost of the plan before any of the Premium Tax Credit has been applied. The following people are covered by this plan: John Doe.

You can confirm or change the amount applied to your monthly cost of health insurance coverage by logging into your online account and updating your tax credit after **November 15, 2021**. You will also receive a letter from NY State of Health in **November** to confirm your plan and the amount you will pay for the upcoming year.

You will receive a bill directly from your plan(s) each month for the cost of your coverage (also known as your monthly premium). ***You must pay these bills on time, or your family may not be covered.***

The account holder will receive an enrollment notice in mid-November with the monthly premium amount owed by the member. This notice may include any APTC applied to the monthly premium.

6. Will the renewal email messages be available in other languages?

The renewal email messages will be sent in English and Spanish. The email is not currently available in additional languages.

Consumers needing assistance in other languages can be referred to the Customer Service Center at 1-855-355-5777. There are representatives that can accommodate more than 170 languages through staff and translation assistance.

7. Where can a consumer locate and download the NYSOH mobile upload app to upload their own documents?

The NYSOH's mobile upload app can be found on the App Store® and Google Play™.

8. Will At a Glance cards be available for the upcoming open enrollment period?

Yes, At a Glance cards have been updated and are available online. They can be found in multiple languages via the [Outreach Toolkit](#). There are At-a-Glance cards for Medicaid, CHPlus, EP and QHPs.

Transition to Medicare

9. For consumers turning 65 who are currently enrolled in Medicaid Managed Care (MMC), will those consumers remain enrolled in MMC for the remainder of their 12 month extension, or will they transition to Medicaid Fee-for-Service (FFS) for the remainder of their 12 month extension?

During the public health emergency, consumers turning 65 will remain in their MMC plan for their 12-month extension unless they ask to move to FFS.

10. When the public health emergency ends, will all consumers over 65 who are currently enrolled in Medicaid in NY State of Health, be referred to their LDSS for a Medicare eligibility determination all at once (at the same time), or will each consumer be able to finish their twelve months on Medicaid, and get referred then?

At this time, our plan is to refer the members to the LDSS as they come due for renewal at the end of their twelve months to spread out the volume and avoid referring large numbers of consumers immediately at the end of the emergency.

11. If a consumer is turning 65 and has Medicaid including Medicaid Managed Care through NY State of Health, are they still required to apply for Medicare as primary insurance?

Yes, NY State of Health consumers will receive a notice about the need to apply for Medicare as they approach 65. During the public health emergency, eligibility and enrollment will continue in NY State of Health regardless of whether the member applies for Medicare or submits documentation.

Assistors and consumers should be aware that the rules requiring a consumer to apply for Medicare when they first become eligible to avoid a late Medicare enrollment penalty are still in place during the public health emergency. Consumers who do not apply for Medicare when they first become eligible could have to pay late enrollment penalties or higher premiums if they later apply for Part A and/or Part B.

Assistor Role and Dashboard Use

12. Will Assistors be allowed to continue completing enrollment assistance via telephone through the end of Open Enrollment?

Yes, you may continue to complete new and renewal applications by telephone through the end of Open Enrollment. We will keep you informed on any changes thereafter.

13. Will Assistors get a list showing the consumers that need to renew their QHPs?

Assistors can sign up for Client Renewal Reminder Notices. To do this, just go to the My Profile tab of your dashboard, and check the box that says, "Send me Client Renewal Reminder Notices." If you select this, these notices will be added to your inbox.

Alternatively, there is another way to see consumers who need to be renewed. On your dashboard, you can look at the Overview tab and then go to the section at the bottom that is labeled, "Manual Renewal". On the Manual Renewal tab, an account will appear, if anyone in that household is due to renew. Assistors will be able to view the account number, the account holder's name, their email address and their phone numbers so you can contact them to make an appointment.

14. Is there a way for the Assistor to see notices sent to our consumers?

Yes, Assistors can look at the consumer accounts that are on their dashboard. After navigating into the consumer's account, the Assistor can review notices in the consumer's inbox.

15. How can Assistors help clients that do not have computer access to check for the renewal email messages?

All consumers who need to renew will receive a renewal notice from NY State of Health. The renewal notice is specific to each household and provides the best opportunity for each consumer to be aware if action is needed on their account. Assistors should encourage consumers to look for this notice. If consumers are receiving their notices by mail, the renewal notice will be mailed to them. The email messages that are being emailed to consumers are supplemental to the renewal notice.

Assistors can look at consumers' accounts and review their overview screen and inbox for the consumers specific renewal information.

Assistors can also sign up for Client Renewal Reminder Notices and check the Overview section of their dashboard. The tab at the bottom labeled, "Manual Renewal" will provide a list of consumers who need action to be renewed.

New York State of Health Care at Home Program

16. What is home care?

Home care services are considered non-medical and are intended to help people with daily tasks and activities so they can live at home independently. These tasks and activities are sometimes called activities of daily living (ADLs) and instrumental activities of daily living (IADLs) and are performed in an individual's home and community.

Home care professionals can help with personal care such as: dressing, eating, transferring, toileting and other related tasks, provide general light housekeeping, shop for groceries and prepare meals and perform basic health care services, such as checking vital signs. While some home care professionals work independently, many are employed through Licensed Home Care Services Agencies.

17. Is the Care at Home section of the NY State of Health website a search tool to find care in the area you live in?

The NY State of Health Care at Home program is a free online tool that connects consumers with safe and reliable home care professionals who are employed by NY State of Health approved Licensed Home Care Services Agencies. NY State of Health is launching this program on a pilot basis in Nassau, Suffolk, and Westchester counties and will expand statewide in future phases.

18. How much does home care cost?

Home care professionals are represented by an agency that provides supervision, insurance, administration, pay and benefits to their home care professionals. The NY State of Health participating agencies typically charge between \$23 to \$34 per hour, depending on the type of services needed.

19. Are there eligibility criteria for consumers who are searching for Home Care Services through the NY State of Health Care at Home program (for example, does the consumer need to be on Medicare)?

The NY State of Health Care at Home program is available to consumers searching for home care services in Nassau, Suffolk, and Westchester counties at this time and will expand statewide in future phases. Other than that, there are no eligibility criteria to shop for or purchase Home Care Services through the NY State of Health Care at Home program.

20. Will NY State of Health screen consumers for Private Pay Home Care Services eligibility?

No, consumers will select an available home care aide of their choice and will work directly with the Licensed Home Care Services Agency that employs the home care aide to determine the consumer's needs.

21. If a consumer wants home care coverage, is an assessment done to determine how many hours of home care are needed?

Participating agencies will work with the consumer to put together a care plan for the care recipient, including a free home visit as needed to further assess care needs.

22. Will consumers be able to expect that the services might be covered by their NY State of Health plan/program?

No, these services are not covered through their NY State of Health plan.