

Assistor Recertification Webinar Series What's Coming - August 31, 2022 FAQs

Child Health Plus and Removing the \$9 Premium Category

- 1. If a family has more than three children who were previously enrolled in CHPlus with a \$9 premium responsibility amount, and now the \$9 premium was removed, does this mean the consumer does not have to pay for any of their children?**

Yes, children previously eligible for Child Health Plus (CHPlus) with a \$9 per month family premium contribution children with household income between 160% and 222% of the Federal Poverty Level (FPL) will be fully subsidized effective October 1, 2022.

- 2. Will a notice go to affected consumers explaining why there is going to be a premium change for those who are currently paying the \$9 premium?**

Yes, all families will receive an enrollment notice which will show the premium amount listed as \$0 (free) per month.

- 3. How should Assistors report accounts where there is some sort of issue with the \$9 premium transition?**

If, for enrollments effective 10/1/2022, a child at or under 222% FPL is assigned a \$9 family premium contribution, please submit the case on an Encrypted Account Review Spreadsheet to Assistor.Cases@health.ny.gov for review.

- 4. If a child who was previously enrolled in CHPlus with a \$9 premium responsibility amount, gets disenrolled from CHPlus and is found eligible for Medicaid, how should the Assistor confirm the child received a correct eligibility determination?**

Please submit the case on an Encrypted Account Review Spreadsheet to Assistor.Cases@health.ny.gov.

- 5. Are there plans in the future to increase FPL levels or decrease premium responsibility amounts across the other levels of subsidized CHPlus?**

No, there are no plans to change the premium responsibility amounts at this time.

Improvements to the Assistor/Broker Public Search Screens

- 6. Does this feature allow consumers to assign the Assistor they choose to their existing account?**

If a consumer is signed into their NY State of Health account with their own NY.gov ID Username and Password, they can use the search tool within their account to select and electronically authorize the Assistor of their choosing.

When using the, "[Get Enrollment Help](#)" feature of the public website, the consumer can see the Assistor's name, agency, email address and telephone number, in order to contact the Assistor

and make an appointment but they will not be able to assign the Assistor to their account. If the consumer does not have access to their own account on NY State of Health, they would need to contact the Call Center to electronically assign the Assistor to their account prior to the appointment.

7. How are the Assistor’s profiles generated on the search tool? Will all Assistors have the same opportunity to appear at the top of the list?

Search results will be shuffled/randomized each time a search is run so that the same Assistor does not always appear at the top or at the bottom of the search results.

8. Is there a way for a consumer to filter to see only CACs or only Navigators?

Yes, consumers can sort the column labeled “Type” to select either “CACs” or “Navigators” to the top of the results.

9. Can an Assistor change any of their own information as it appears on this tool?

Yes, Assistors can change their own information on this tool. We recommend that all Assistors review the, “My Profile” tab of their Assistor Dashboard for accuracy and make any changes there. Any changes made will be reflected in the Assistor/Broker search tool. If an Assistor needs to change their first or last name, they must contact DOH at Assistor.Admin@health.ny.gov.

10. Is there any option for Assistors to select which zip codes they serve?

No, however, Assistors may select which counties they serve. When a consumer searches by zip code, they will receive results based on any county that matches to that particular zip code.

Fixing the Family Glitch

11. Where can Assistors and Consumers access the Employer Health Insurance Affordability Calculator?

The Employer Health Insurance Affordability Calculator is available at:
<https://info.nystateofhealth.ny.gov/employer-health-insurance-affordability-calculator>

12. Can anyone use the Employer Health Insurance Affordability Calculator to see if they would qualify for a QHP with APTC through NY State of Health instead of paying for coverage through their employer?

Yes, employees and their family members can use the calculator to see if they may qualify for a QHP with financial assistance. Beginning January 1, 2023, if the employee pays more than 9.12% of household income towards the premium for a family plan, the plan is considered unaffordable and the employee’s family members may qualify for financial assistance (APTC and CSR). This does not change the affordability test for employees. If the employee can get affordable single (employee-only) coverage through their employer for less than 9.12% of their household income, they will not qualify for financial assistance through NY State of Health.

13. Does the 9.12% of household income maximum apply for individuals as well as families?

Yes, if the cost of individual (employee-only) health coverage costs more than 9.12% of household income towards the premium for an individual plan, then the plan is considered unaffordable and the individual may qualify for financial assistance (APTC and CSR). If the cost of family health coverage costs more than 9.12% of household income towards the premium for a family plan, then the plan is considered unaffordable and the family members may qualify for financial assistance.

In some circumstances, the individual plan may be considered affordable, but the family plan, which costs more, may be considered unaffordable. In this scenario, the family members could qualify for financial assistance in NY State of Health, but the employee may remain ineligible.

14. Is the affordability percentage determined based off current monthly or expected annual income?

The percentage of household income is calculated based on expected annual income for the calendar year.

15. If the Employer Health Insurance Affordability Calculator determines a consumer's Employer Sponsored Health Insurance is considered unaffordable but the NY State of Health application does not determine them eligible for subsidized coverage, how should the Assistor proceed?

If this calculator was used and it shows that the individual or their family members may qualify for financial help and the application does not determine them eligible for subsidized coverage, the individual should contact Customer Service to be evaluated further for financial assistance.

16. Can Assistors help their consumers with their account if the calculator shows that their Employer Sponsored Health Insurance is unaffordable, or do consumers have to call NY State of Health directly?

Yes, Assistors can call Customer Service on behalf of the consumer and request for the consumer's application be evaluated further. If Assistors need help reviewing a case for one of their consumers, please send the case on an encrypted Account Review Spreadsheet to Assistor.Cases@health.ny.gov.

17. Does the "Family Glitch" mean that the application will not automatically calculate eligibility for financial assistance for family members of someone who has access to Employer Sponsored Health Insurance?

No, "Family Glitch" refers to a rule that stated health insurance is considered "affordable" based on the cost of single (employee-only) coverage and did not take into consideration the cost of family coverage. Therefore, if an employee did not qualify for financial help through NY State of Health due to employee-only coverage being considered affordable, the employee's family members were also ineligible for financial help through NY State of Health.

The "Family Glitch" is now fixed, however the NY State of Health application has not yet been updated to account for the new rules in determining eligibility for financial assistance. Assistors and Consumers should use the Employer Health Insurance Affordability Calculator and contact Customer Service to be evaluated further if the calculator shows that the cost of the coverage is unaffordable.

✓ Because the percentage of your household income towards your family premium is larger than 9.12%, the plan is considered **unaffordable**. Based on this information, the employee's family members may qualify for financial help if you apply for coverage through NY State of Health.

Contact NY State of Health to get help applying:
Online: <https://nystateofhealth.ny.gov/>
By Phone: 1-855-355-5777 or TTY: 1-800-662-1220

18. If a consumer's Employer Sponsored Health Insurance is determined unaffordable, could the consumer potentially become eligible for Essential Plan instead of APTC?

Yes, if the Employer Health Insurance Affordability Calculator shows that the coverage is unaffordable and the consumer is financially eligible for Essential Plan, they may be eligible to enroll in the Essential Plan.

19. Does the Employer Health Insurance Affordability Calculator allow consumers to check the affordability of a Couple-Only Plan through their employer, rather than a Family Plan?

Yes, a consumer could utilize the Employer Health Insurance Affordability Calculator to check the affordability of a Couple-Only Plan through their employer. Instead of entering the cost of a Family Plan, they should enter the cost of the Couple-Only Plan. Consumers should contact Customer Service to have their eligibility evaluated.

NY State of Health Care at Home Program

20. Are there eligibility criteria, including age or income requirements, for consumers who are searching for Private Pay Home Care Services using the NY State of Health website (for example, does the consumer need to be on Medicare)?

Consumers should be seeking home care in NYC (5 Boroughs), Nassau, Suffolk or Westchester Counties. Other than that, there are no eligibility criteria or requirements to shop for or purchase Private Pay Home Care Services through the Care at Home Program. It is separate from the NY State of Health application for health insurance.

21. Are there any plans in NY State of Health that cover the same types of services which are offered through the Home Care Program?

Health insurance is a completely different set of services. Home care professionals help with but are not limited to the following: personal hygiene, dressing, transfers, cleaning, eating, meal prep, shopping, managing medication and more.

Personal care services may be covered through Medicaid, according to the coverage rules for that program.

22. 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. These agencies work to keep

their hourly rates affordable and typically charge between \$25 to \$34 per hour, depending on the type of services needed.

23. Will consumers be able to search for the services under the NY State of Health Care at Home program and 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 (health insurance) plan, with the exception of Medicaid. Personal care services may be covered through Medicaid, according to the coverage rules for that program.

24. Are there going to be any subsidy options available for consumers searching for Care at Home Services?

No, there are no subsidy options but please keep in mind that consumers are eligible to receive a reduced rate for personal care services purchased through this program. Conditions may apply and consumers would work with our partner agencies to determine if they are eligible for the discounted rate.

25. Can individuals enrolled in Medicare use the Care at Home Program and expect that services might be covered by their Medicare plan?

In general, Medicare does not cover custodial or personal care services. Consumers who have Medicare Supplemental plans, Medicare Gap plans or Medicare Advantage plans should check with their insurance carrier to determine if these types of services are coverable under their policy.

26. If Assistors are not to assist with Private Pay Home Care Services, who can we refer consumers to if they need help?

Consumers can be referred to the NY State of Health and Carina website, or the NY State of Health Helpline (855-648-1912), where they can have basic questions answered about this program and be referred to NY State of Health for further assistance, if needed.

27. Is there an anticipated timeline for this program to expand into other counties in New York State?

The Care at Home Program launched on a pilot basis in November 2021 in Nassau, Suffolk, and Westchester counties. It expanded into NYC in September 2022 and will expand statewide in future phases.