

NY State of Health: The Official Health Plan Marketplace

December 2013 Enrollment Report

Introduction

New York opened its Health Plan Marketplace, the NY State of Health, on October 1, 2013, allowing New Yorkers to shop for and enroll into quality, affordable, comprehensive health plans. Health plans offered through NY State of Health are on average 53 percent less expensive than coverage New Yorkers purchased directly last year. In addition, many New Yorkers are eligible for additional financial assistance to help further lower the cost of health plan premiums purchased through the Marketplace. New York also successfully launched its Small Business Marketplace providing attractive health plan options to small employers and their employees.

Sixteen health insurers are offering health plan coverage to individuals and ten health insurers also offer plans to small businesses through New York's Marketplace. NY State of Health features a state-of-the-art website where New Yorkers can shop and enroll in coverage; a first class customer service center that is answering questions and enrolling people into coverage; and more than 6,000 certified enrollment experts who are available to provide in-person assistance in the community at convenient times and locations across the State.

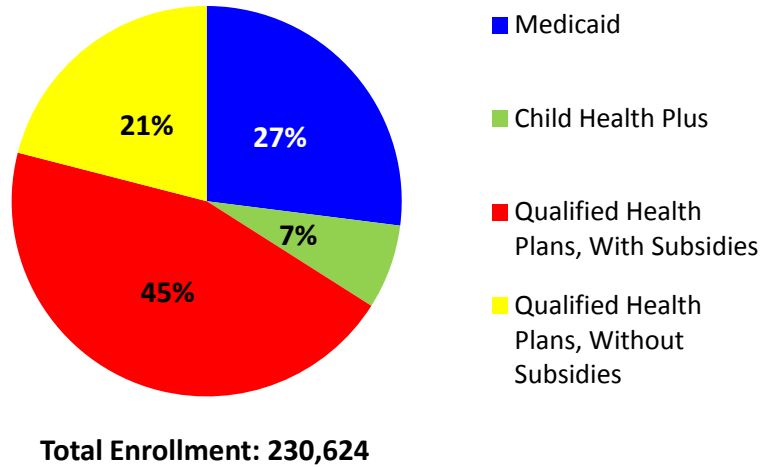
Section 1: Individual Marketplace

As of December 24, 2013, 464,318 New Yorkers had completed applications and 230,624 people had enrolled into a health plan through NY State of Health's Individual Marketplace for coverage in January 2014. This report offers a snapshot of the 230,624 New Yorkers who enrolled through December 24, 2013. Enrollment in NY State of Health has continued and by January 10, 2014, 285,164 people had enrolled. Individual enrollment will continue through March 31, 2014.

The Individual Marketplace provides one-stop shopping for individuals and families. Based on income, individuals may qualify for enrollment in a Qualified Health Plan (QHP) with or without subsidies, Medicaid or Child Health Plus. From inception through December 24, 2013, 73 percent of individuals enrolled in private coverage through QHPs (66 percent) or Child Health Plus (7 percent).

This section provides additional details about those who enrolled in QHPs.

Marketplace Enrollment, by Program



New Yorkers from every region in the State have enrolled in QHPs through the Marketplace, with 37 percent of enrollees in New York City and 63 percent of enrollees in other areas of the State. Counties with the largest enrollment are Kings, Queens, Suffolk, Manhattan, Nassau, Westchester, Erie, and Monroe. The enrollment percentages in New York State regions align closely with the regions' population percentage of the state as a whole.

Figure 1: Enrollees, by Region

New York City	37%
Long Island	21%
Mid-Hudson/Capitol/North Country	20%
Central	15%
Western	7%
Total	100%

Enrollment by Issuer

Each of the sixteen issuers offering coverage through NY State of Health enrolled members into Qualified Health Plans (QHPs) by the end of December 2013. (Note that the table below shows issuers by their d/b/a, or "doing business as," since they differ depending on geographic region of the State.) Six issuers each enrolled 10 percent or more: Empire (18%), Health Republic (16%), Fidelis (14%), Emblem (12%), MetroPlus (11%), and MVP (10%). Six percent of enrollees are enrolled in Excellus and the remaining 13 percent of enrollees were spread across nine issuers, each of which enrolled one to two percent of QHP enrollees.

Figure 2. Enrollment, by Issuer

(Issuer names are shown as their D/B/A)

Issuer	% of Qualified Health Plan Enrollment
Affinity Health Plan	1%
BlueCross BlueShield of Western New York	1%
BlueShield of Northeastern New York	Less than 1%
CDPHP, Inc.	1%
EmblemHealth	12%
Empire Blue Cross	Less than 1%
Empire Blue Cross Blue Shield	18%
Excellus BlueCross BlueShield	6%
Fidelis Care	14%
Health Republic Insurance of New York	16%
Healthfirst	2%
Independent Health	2%
MVP Health Care	10%
MetroPlus Health Plan	11%
North Shore-LIJ Insurance Company Inc.	1%
Oscar	2%
Today's Options of New York	Less than 1%
UnitedHealthcare	2%
Univera Healthcare	Less than 1%
Total	100%

Note: This data reflects enrollment through December 30, 2013.

A Review of Who is Enrolling into Qualified Health Plans in NY State of Health

Many individuals and families are eligible for financial assistance to reduce the cost of coverage purchased through the Marketplace. Financial assistance is available in two forms:

- 1) Tax credits will reduce the cost of premiums for most single adults earning less than \$45,960 and for families of 4 earning less than \$94,200
- 2) Cost-sharing reductions will lower co-payments, deductibles, and out of pocket maximums for single adults earning less than \$28,725 and for families of 4 earning less than \$58,875, who enroll in Silver QHPs.

These tax credits and cost-sharing reductions are estimated at the time of application and applied immediately.

Of those who have enrolled in qualified health plans to date, 68 percent have enrolled with financial assistance and 32 percent are paying the full premium.

Figure 3: Qualified Health Plan Enrollees, With and Without Financial Assistance

Program Type	# Enrollees	% of Total Qualified Health Plan Enrollment
Qualified Health Plan, with Tax Credits and Cost-Sharing Subsidies	75,516	50%
Qualified Health Plan, with Tax Credits only	27,275	18%
Qualified Health Plan, without Financial Assistance	49,458	32%
Qualified Health Plan Enrollees	152,249	100%

The Marketplace is open to all New Yorkers – including those who are currently uninsured as well as those who have insurance but are interested in applying for other new coverage. Of those who have enrolled to date, nearly half were uninsured at the time of application with higher rates among those who qualify for financial assistance.

Figure 4: Percentage of QHP Enrollees Who Were Uninsured at Time of Application, Among those Enrolled With and Without Subsidies

Program	# of Enrollees Uninsured at Time of Application	Total QHP Enrollees	% of Enrollees Uninsured at Time of Application
Qualified Health Plan, with Tax Credits and Cost-sharing Subsidies	46,682	75,516	62%
Qualified Health Plan, with Tax Credits only	14,009	27,275	51%
Qualified Health Plan, without Financial Assistance	6,534	49,458	13%
Qualified Health Plan Enrollees	67,225	152,249	44%

Qualified Health Plan Enrollment

The Marketplace offers Qualified Health Plans at 4 different metal levels: Bronze, Silver, Gold and Platinum. Catastrophic plans are also available to adults below age 30 and adults with cancelled insurance policies.¹ Bronze level plans generally have the lowest premiums and higher out of pocket costs (e.g., deductible or copayment required when receiving services). Platinum level plans have, on average, the highest premiums but have lower out-of-pocket costs. Silver and gold level plans fall in the middle.

Cost-sharing reductions are available to eligible individuals for Silver level plans purchased through the Marketplace. These cost-sharing subsidies reduce individuals’ out-of-pocket costs, deductibles, and out

¹ On December 19, 2013, the Centers for Medicare and Medicaid Services announced a hardship exemption for consumers with cancelled health insurance policies that allows them to enroll in a catastrophic health insurance plan directly through health plans. <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/cancellation-consumer-options-12-19-2013.pdf>

of pocket maximums. American Indians and Alaskan Natives are eligible for additional cost-sharing reductions at all metal levels.

Seventeen percent of enrollees are enrolled in Platinum level plans, 12 percent are in Gold level plans, 12 percent are in Silver level plans, 39 percent are in one of three Silver level Cost-sharing Reduction plans, 18 percent are in Bronze level plans, and 2 percent are in Catastrophic level plans. A total of 156 American Indian/Alaskan Natives are enrolled into a Qualified Health plan.

Figure 5: Enrollment, by Level

Plan Type	% of QHP Enrollment
Platinum	17%
Gold	12%
Silver	12%
Silver, Cost-sharing Reduction 1	10%
Silver, Cost-sharing Reduction 2	22%
Silver, Cost-sharing Reduction 3	7%
Bronze	18%
Catastrophic	2%
American Indian/Alaskan Native	Less than 1%
Total	100%

Note: The actuarial values for the plans above are: Platinum: 90%, Gold: 80%, Silver: 70%, Silver Cost-sharing Reduction 1: 73%, Silver Cost-sharing Reduction 2: 87%, Silver Cost-sharing Reduction 3: 94%, Bronze: 60% and Catastrophic: <60%. American Indian/Alaskan Native plans have no or limited cost-sharing.

Income

Eligibility for financial assistance is based on household income. The Marketplace collects income data only when consumers indicate that they would like to apply for financial assistance. As such, the income data shown below in Figure 4 is for enrollees in subsidized Qualified Health Plans.

Consumers eligible for subsidized QHPs are eligible for Advance Premium Tax Credits (APTC) up to 400 percent of the federal poverty level (FPL) to reduce monthly premium costs. Consumers eligible for subsidized QHPs are eligible for Cost-sharing Reductions (CSR) if their income is at or below 250 percent FPL to reduce out of pocket costs for covered services. The income levels corresponding to FPL are available through the US Department of Health and Human Services:

<http://aspe.hhs.gov/poverty/13poverty.cfm>

Nearly half (48 percent) of enrollees in subsidized QHPs have income at or below 200 percent FPL. One quarter (25 percent) of subsidized QHP enrollees have incomes between 200-250 percent FPL. The remaining 27 percent of QHP enrollees have income above 250 percent FPL.

Figure 6: Subsidized QHP Enrollees, by Income

FPL	% enrollees in QHP with APTC and CSR	% enrollees in QHP with APTC only	Total Enrollees in QHP with Financial Assistance
>138 - ≤150%	14%	0%	10%
>150 - ≤200%	52%	0%	38%
>200 - ≤250%	34%	0%	25%
>250 - ≤300%	0%	52%	14%
>300 - ≤400%	0%	48%	13%
>400%	0%	0%	0%
TOTAL	100%	100%	100%

Age

Marketplace enrollees include a mix of New Yorkers across all age groups. Approximately 30 percent of New Yorkers enrolled in a Qualified Health Plan are under the age of 35, 16 percent are between ages 35 and 44, and 54 percent are over the age of 45.

As expected because of New York’s public program eligibility levels, a very small share of QHP enrollment (4 percent) is for children below age 18. Children over 400 percent of FPL are not eligible for financial assistance and may choose to enroll in full-pay Child Health Plus plans or may enroll in full-pay Qualified Health Plans.

Figure 7: Enrollment in QHPs, by Age

Age Group	% enrollees in QHP with APTC and CSR	% enrollees in QHP with APTC only	% enrollees in Full Pay QHPs	All QHP Enrollees
<18 Years	0%	0%	11%	4%
18 - 25 Years	9%	7%	8%	8%
26 - 34 Years	18%	18%	18%	18%
35 - 44 Years	16%	16%	16%	16%
45 - 54 Years	24%	24%	21%	23%
55 - 64 Years	32%	33%	27%	31%
≥65 Years	0%	0%	0%	0%
Total	100%	100%	100%	100%

Gender

Fifty-three percent of all QHP enrollees are women and 47 percent are men. Females are slightly more likely than males to be enrolled in QHPs with financial assistance, while an equal share of males and females comprise full-pay QHP enrollment.

Figure 8: QHP Enrollment by Gender

Gender	% enrollees in QHP with APTC and CSR	% enrollees in QHP with APTC only	% enrollees in Full Pay QHPs	All QHP Enrollees
Female	55%	53%	50%	53%
Male	45%	47%	50%	47%
Total	100%	100%	100%	100%

Section 2: Application Assistance

Assistors

NY State of Health has trained and certified more than 6,000 people to provide free, in-person enrollment assistance to New Yorkers applying for coverage through the Marketplace. Navigators are required to assist both individuals and small employers; brokers have the option to work with one or both markets, and Certified Application Counselors (CACs) may only assist individuals. This application assistance is available for individuals as well as small businesses and their employees in every county of the State.

Figure 9: Number of Assistors, by Type

Type of Assistor	# of Assistors
Navigators	564
Certified Application Counselors	1,885
Brokers	3,849
Total	6,298

Applications, by Channel

Three-quarters (75 percent) of applications submitted to NY State of Health for the Individual Marketplace have been submitted online. Twenty percent have been submitted through an in-person assistor (Navigator, CAC, or Broker), and 6 percent of applications have been submitted by telephone.

Figure 10: Applications, by Channel

Application Channel	% of Applications
Navigator	7%
Certified Application Counselor	7%
Broker	6%
Paper	0%
Phone	6%
Web	75%

Total	100%
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Individuals who are requesting financial assistance are more likely to use an in-person assistor than those who are not requesting financial assistance. In person assistors helped with 24 percent of applications that requested financial assistance and only 7 percent of applicants who did not request financial assistance.

Figure 11: Applications by Channel, With and Without Financial Assistance

Application Channel	% of Applications Requesting Financial Assistance	% of Applications Not Requesting Financial Assistance
Navigator	8%	2%
CAC	9%	1%
Broker	7%	4%
Paper	0%	0%
Phone	7%	2%
Web	69%	92%
Total	100%	100%

Section 3: Website

As of December 24, 2013, 518,322 people had created accounts in NY State of Health. This number is higher than the number of people who have applied for coverage because some individuals have not yet completed their applications and because individuals can also create more than one account in the system.

The Marketplace has experienced very high volumes of website visitors. To date, there have been 2,229,123 unique visitors to the website who have viewed 48,145,253 web pages. While the traffic to the site has been high, the website has been operating quite smoothly with an average system response time of 3.8 seconds for each web page.

Section 4: Customer Service Center

Between October 1 and December 24, 2013, the NY State of Health Customer Service Center has answered 351,334 calls. Customer Service representatives both respond to consumer questions and process applications for coverage. In the month of December, call volume more than doubled when compared to November from an average of 5,500 calls per day to more than 14,000 calls per day. During the last two weeks leading up to the December 24, 2013 enrollment deadline, the average

number of calls per day exceeded 15,000. As a result, the average wait time to speak with a trained customer service representative was 11 minutes and 41 seconds, which reflects the increase during December.

The average time to complete an application by phone varies depending upon whether the individual is seeking to apply for financial assistance or not. For those applying for financial assistance, the application takes an average of 45 minutes to complete compared with about 20 minutes for those not applying for financial assistance. Calls to respond to questions are much shorter. Overall, the average call lasts 11 minutes and 52 seconds.

**Section 5:
Public Programs**

Medicaid

Eligibility and Enrollment

Through December 24, 2013, 61,625 individuals enrolled in Medicaid through NY State of Health.² With the implementation of the Affordable Care Act, New York expanded Medicaid eligibility levels to 138 percent of the Federal Poverty Level for all eligible New Yorkers. Since New York’s eligibility levels already largely met this new federal standard, this expansion affected single and childless adults whose eligibility had been set at 100 percent FPL. The new expansion population represents 20% of new Medicaid enrollees through the Marketplace.

Age

Just over half (51 percent) of Medicaid enrollees are under the age of 35, 37 percent are between age 35 and 54, and 20 percent are over the age of 55.

Figure 12: Medicaid enrollees by Age Category

Age Category	% of Medicaid Enrollees
<18 Years	11%
18 - 25 Years	16%
26 - 34 Years	24%
35 - 44 Years	13%
45 - 54 Years	17%
55 - 64 Years	20%
≥65 Years	0%
Total	100%

² Note that the data here reflect only the share of enrollment that came through the Marketplace. Local District Social Services offices were also enrolling individuals into Medicaid during this period.

Gender

Similar to QHP enrollees, more than half (54 percent) of Medicaid enrollees are female.

Figure 13: Medicaid enrollees by Gender

Gender	% Medicaid Enrollees
Female	54%
Male	46%
Total	100%

Child Health Plus

Eligibility and Enrollment

Through December 24, 2013, 16,750 children under the age of 19 enrolled in Child Health Plus through NY State of Health.

Children in households with incomes up to 400 percent FPL can enroll in subsidized insurance through Child Health Plus. Child Health Plus eligibility begins where Medicaid eligibility ends (154 percent FPL for children over age 1). There is no CHP premium for children in households with incomes below 160 percent FPL, and a sliding scale premium for those in households with incomes between 160 and 400 percent FPL. Households with incomes above 400 percent FPL have the option to purchase Child Health Plus coverage at full premium.

Income

Children in households with incomes up to 400 percent FPL can enroll in subsidized insurance through Child Health Plus. Child Health Plus eligibility begins where Medicaid eligibility ends (154 percent FPL for children over age 1). There is no CHP premium for children in households with incomes below 160 percent FPL, and a sliding scale premium for those in households with incomes between 160 and 400 percent FPL. Households with incomes above 400 percent FPL have the option to purchase Child Health Plus coverage at full premium. Ninety-four percent of Child Health Plus enrollees are enrolled in subsidized plans and 6 percent have enrolled in full cost plans.

Figure 14: Child Health Plus Enrollees by Income

FPL	% CHP Enrollees
<100%	1%
≥100 - ≤138%	0%
>138 - ≤150%	0%
>150 - ≤200%	33%
>200 - ≤250%	26%
>250 - ≤300%	17%

>300 - ≤400%	17%
>400%	6%
TOTAL	100%

Age

Children are eligible for Child Health Plus up to the age of 19. Less than one-third (27 percent) of Child Health Plus enrollees are between the ages of 1 and 5, 35 percent are between the ages of 6 and 12, and 33 percent are between ages 13 and 19. Children under age 1 reflect only 4 percent of CHP enrollees, likely because infants have a higher Medicaid eligibility (up to 254 percent FPL).

Figure 15: Child Health Plus Enrollees by Age

Age Category	% of CHP Enrollees
<1 Years	4%
1 - ≤5 Years	27%
6 - ≤12 Years	35%
13 - <19 Years	33%
Total	100%

Gender

In contrast to Qualified Health Plan and Medicaid enrollment, where a greater proportion of enrollees are female than male, slightly more males (51 percent) are enrolled in Child Health Plus than females (49 percent).

Figure 16: Child Health Plus Enrollees by Gender

Gender	% CHP Enrollees
Female	49%
Male	51%
Total	100%