



**In this issue:**

Important Open Enrollment Updates	Hispanic and Chinese Community Outreach Events	WhatsApp – A New Way for Consumers to Communicate and Get Covered!	NY State of Health Social Media Recognition	1332 Waiver Expands Access and Eligibility
NY State of Health Addresses Health Inequity	NY State of Health Issues Final PHE Unwind Dashboard	Outreach Opportunities and Events	Assistor Resources and Activities	

**NY State of Health Kicks Off 12th Open Enrollment Period**

**2025 COST SAVINGS IN QUALIFIED HEALTH PLANS**

**ELIGIBILITY FOR COST SHARING REDUCTIONS HAS EXPANDED**

When you pick a Silver Plan, you'll automatically receive cost savings based on your eligibility.

- Silver Plan (Supreme)** enrollees with incomes from 250% to 350% of the Federal Poverty Level will have lower out-of-pocket costs as compared to Bronze and other Silver plan enrollees.
- Silver Plan (Enhanced)** enrollees with incomes between 350% to 400% of the Federal Poverty Level are also eligible for additional cost savings.

This is our 12th OEP period, and we want to thank you for your hard work and dedication to getting more New Yorkers renewed or enrolled in health insurance coverage!

We now have over 6.7 million enrollees across all programs and beginning January 1, 2025, NY State of Health is offering **expanded cost savings** to consumers in 2025.

For the upcoming year, all metal levels (Platinum, Gold, Silver, and Bronze) have been upgraded to include cost savings for certain maternal health services, as well as certain diabetes services. All NY State of Health enrollees in a Metal Level QHP who also have a primary diagnosis of diabetes are eligible for \$0 out-of-pocket costs for most in-network services related to diabetes care.

All NY State of Health enrollees in a Metal Level QHP who are pregnant or in their postpartum period are eligible for \$0 out-of-pocket costs for most services (all except hospital, labor and delivery services) during this time.

We have also expanded eligibility for cost sharing on Silver Plans. Cost sharing reductions are at two levels based on income. Silver plan enrollees with income between 250% FPL and 350% FPL will qualify for Silver Supreme and realize the most cost savings. Those with income from 350% FPL up to 400% FPL will qualify for Silver Enhanced and also see additional cost sharing reductions. Details can be found on the **NY State of Health website**, on our QHP Cost Savings Reduction fact sheet and the updated At A Glance card found in our **Outreach tool kit**.

**Additional Resources**

- [NYSOH info site page on the new cost-savings in 2025](#)
- [Fact sheet on the Cost-Saving Reduction for Qualified Health Plans](#)
- [Updated Qualified Health Plan At A Glance Card](#)
- [2025 Qualified Health Plan and Essential Plan line up webinar](#)

We encourage you to review these important costs savings with consumers as you guide them through the enrollment process. In addition to the new cost savings, **enhanced tax credits** for Qualified Health Plans remain available through 2025. Consumers may also be eligible for **expanded Essential Plan savings**, which will include \$0 out-of-pocket costs for certain services for diabetes, as well as \$0 out-of-pocket costs for pregnancy and postpartum services. All Essential Plan copays will be removed during pregnancy and postpartum up to one year.

**IMPORTANT DATES FOR 2025 OPEN ENROLLMENT AND RENEWALS**

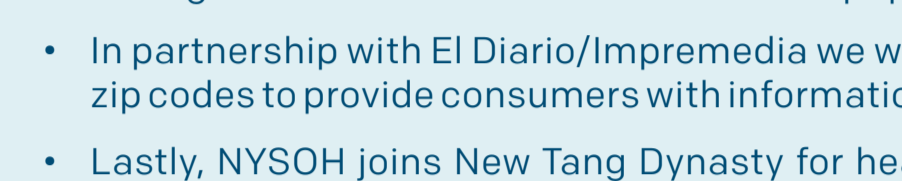
QHP Renewals	New Applicants
<b>November 16, 2024:</b> 2025 QHP renewals began	<b>Enroll by November 1 - December 15:</b> Coverage effective January 1, 2025
<b>December 15, 2024:</b> Deadline to enroll for January 1, 2025 coverage	<b>Enroll by December 16 - January 15:</b> Coverage effective February 1, 2025
<b>January 31, 2025:</b> Open Enrollment closes for QHPs	<b>Enroll January 16 - January 31:</b> Coverage effective March 1, 2025

**Open Enrollment Campaign**

This year, we are launching an aggressive advertising, outreach, and events campaign to get the word out about Open Enrollment. We are currently running our ads across TV, radio, print, digital (banner, search, streaming), social media, and out of home advertising. All of our messaging is geared toward driving enrollment and educating New Yorkers about the 2025 cost savings. And we've made sure to translate our ads



NY State of Health TV Spot



NYC Transit Advertising

into multiple languages to broaden our impact across all communities.

Ads will be available for viewing through the **YouTube channel**, on the info site under **Resources tab** and in our **Outreach Tool Kit**.

[Back to Top](#)

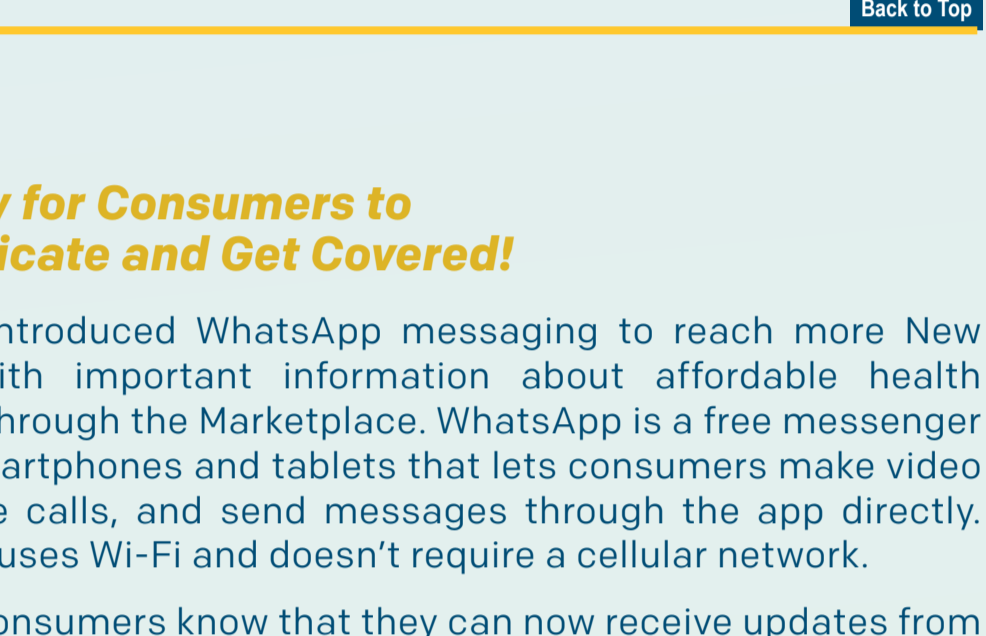
**Hispanic and Chinese Community Outreach Events**

NY State of Health is pleased to partner with Univision, Telemundo, El Diario/Impremedia, New Tang Dynasty, and World Journal to raise awareness and educate New Yorkers in the Hispanic and Chinese communities, respectively, about their coverage choices during the 2025 Open Enrollment period.

- Most recently, Univision hosted Feria de Salud, a health fair where navigators Ida Evadis and Maria Morales from the Hispanic Federation represented the Marketplace. Alexandra San Juan, a navigator from Make the Road NY, presented and participated in an informational q&a segment.
- In the upcoming weeks, Univision and Telemundo will run a series of Open Enrollment segments featuring Karla Garcia Cinco, a navigator from Community Service Society of New York. El Diario/Impremedia will also support Open Enrollment with integrated news articles, e-blasts, social media posts, and banners throughout the El Diario website and newspaper.
- In partnership with El Diario/Impremedia we will host a series of events in supermarkets located in priority zip codes to provide consumers with information about their insurance options and the enrollment process.
- Lastly, NYSOH joins New Tang Dynasty for health fair events this December in Flushing, Queens. These events will feature live presentations from NY State of Health representative, Min Min Chen, and will also feature promotions on TV, print, and digital channels.
- World Journal hosted an event on November 23, 2024, with pre-show media promotion on digital and print channels. A New Tang Dynasty event will be held on January 18, 2025, with pre-and post-show media promotion on TV, print, and digital channels.

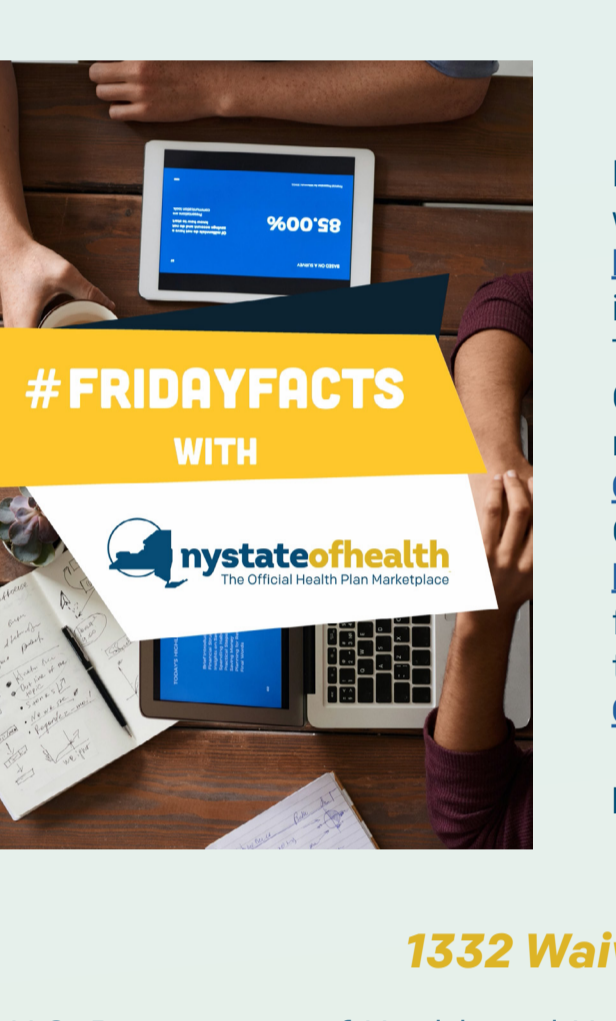


Attendees learned how to get affordable health coverage at the November 23, 2024 World Journal event where NY State of Health both presented and tabled at.



Assistor Nancy Cai of the Charles B Wang Community Health Center represented NY State of Health at the 2024 Dragon Boat Festival held in Flushing on August 3, 2024 to celebrate multiculturalism.

[Back to Top](#)



**WhatsApp:**

**A New Way for Consumers to Communicate and Get Covered!**

We have introduced WhatsApp to reach more New Yorkers with important information about affordable health coverage through the Marketplace. WhatsApp is a free messenger app for smartphones and tablets that lets consumers make video calls, voice calls, and send messages through the app directly. WhatsApp uses Wi-Fi and doesn't require a cellular network.

Please let consumers know that they can now receive updates from NY State of Health via **WhatsApp** and encourage them to download the app via their preferred app store.

[Back to Top](#)

**NY State of Health NEWS**



**NYSOH Social Media Recognition**

Recently, NY State of Health was recognized by the **2024 MarCom Awards** for excellence in our social media content. The Maximus Marketing & Communications team manages our social media platforms and was awarded a Platinum Award in the **Social Content** category for their creative #FridayFacts video series, a Gold Award for their highly engaged content strategy for **Facebook Engagement**, and an Honorable Mention for their Social Campaign focusing on the successful NY State of Health characters. Additionally, they also received a Platinum Award for their **Internal Communication Campaign** encouraging interactive learning on ISO Preparedness.



**Be sure to follow us on all our social media platforms!**

**1332 Waiver Expands Access and Eligibility**

The U.S. Department of Health and Human Services and the U.S. Department of the Treasury approved **New York's State Innovation Waiver amendment**, cutting an estimated \$307 million in out-of-pocket costs annually for over 117,000 New Yorkers. Read more about how the waiver will provide more New Yorkers with access to affordable health insurance.

**NY State of Health Issues Final PHE Unwind Dashboard**

The New York State Department of Health has released the twelfth and final issue of New York's Public Health Emergency Unwind Dashboard. See information about the last cohort of the PHE Unwind of May 2024 below.

Overall, 75% (449,713) of the 601,539 individuals included in the May 2024 Cohort have renewed their coverage across NY State of Health (74%) and the Local Departments of Social Services (LDSS) (77%). This includes individuals enrolled in Medicaid, Child Health Plus, and Essential Plan with May 31st renewal dates. Data within this report reflects renewal status, demographics, and program transitions for individuals in the May 2024 cohort. Access the final report detailing the overall outcomes of the New York Public Health Emergency Unwind **here**.

[Back to Top](#)

**NY State of Health Health Equity Portfolio**

**OVERVIEW**

**GOALS FOR 2025**

**AVENUES FOR CHANGE**

**NY State of Health Resources Support Health Coverage Enrollment and Health Equity Efforts**

New and updated resources are available to help consumers access affordable health insurance coverage through the Marketplace. In addition to the extra cost savings for 2025 mentioned above, beginning August 1, 2024, DACA recipients will be eligible for the Essential Plan.

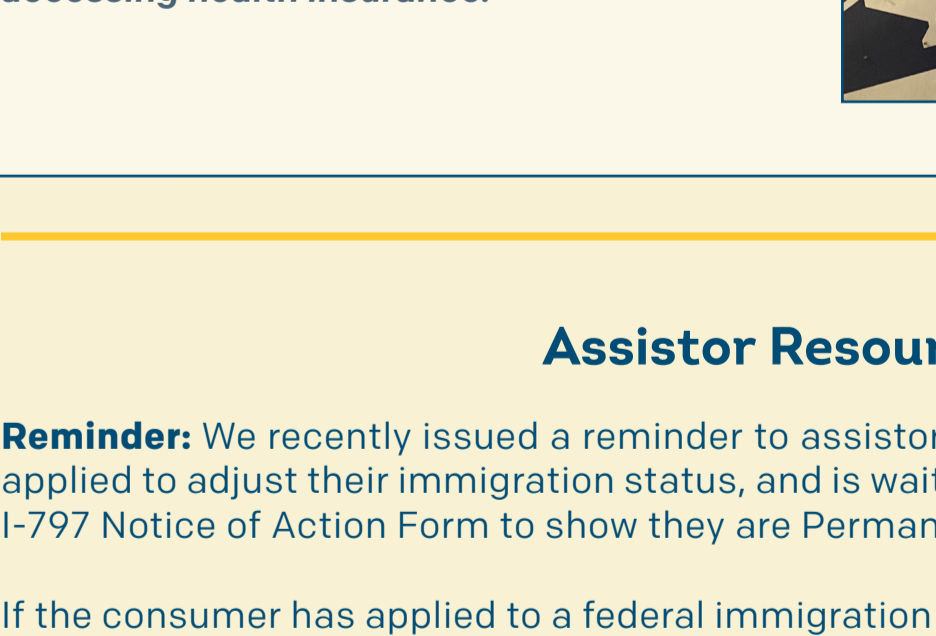
Resources explaining these new benefits include:

- Extra Cost Savings resources** for both the Essential Plan and the Qualified Health Plans, including information regarding **\$0 out-of-pocket costs for most services for diabetes**.
- Qualified Health Plan At a Glance Cards** have been updated with 2025 income levels. All versions of our 2025 AAG cards are available in our **Outreach Tool Kit**.
- Deferred Action Childhood Arrivals (**DACA**) fact sheets and social media posts for the Essential Plan and Qualified Health Plans are added. **The Essential Plan** information provides one fact sheet is for consumers and another for providers and partners.

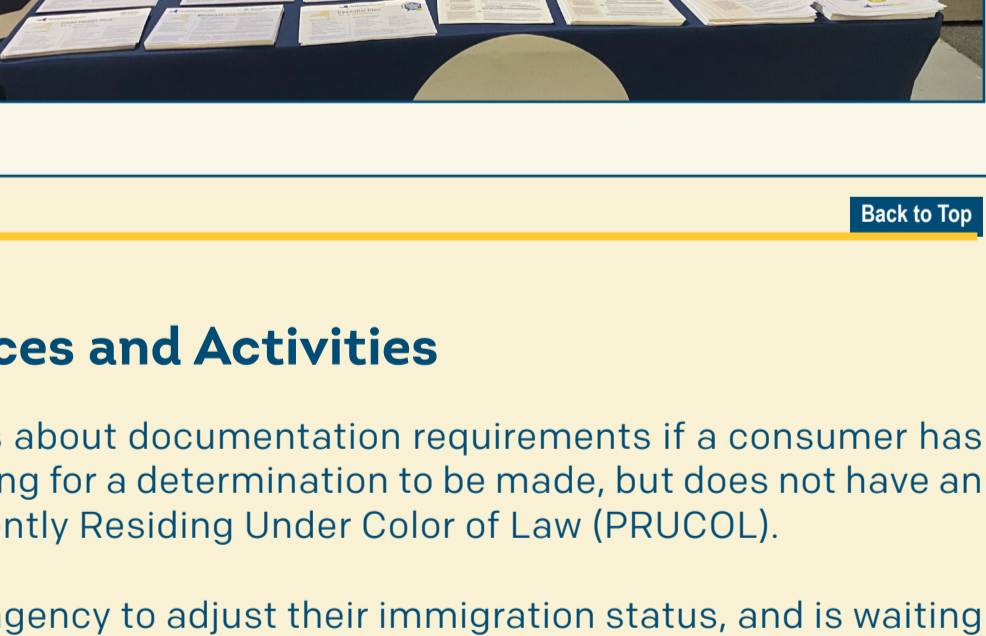
[Back to Top](#)

**Sign Up for Events and Help Consumers to Renew or Enroll!**

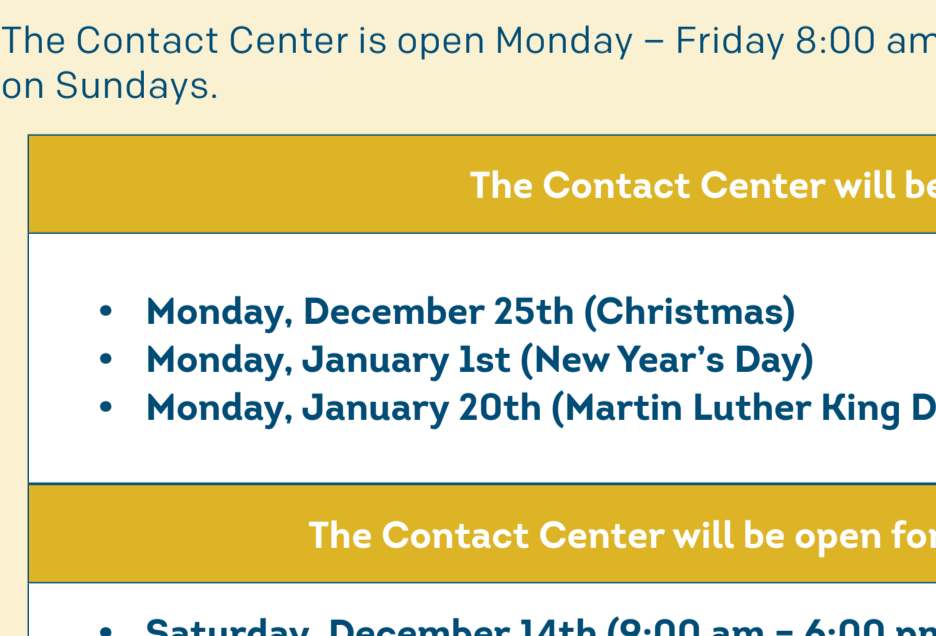
Events are a great way to raise awareness and educate consumers on their insurance options in NY State of Health. We want to thank you for helping to expand our outreach, and please be on the lookout for upcoming event opportunities throughout the holiday season.



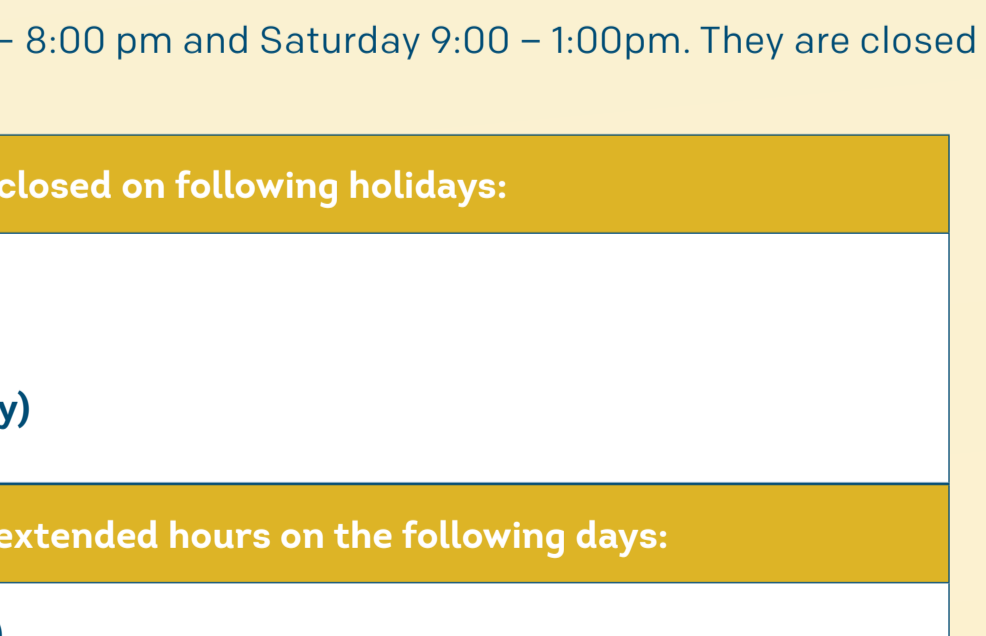
Assistor Peikee Chang helps attendees learn about NY State of Health at the October 19, 2024, Broome County YMCA – or – Treat event.



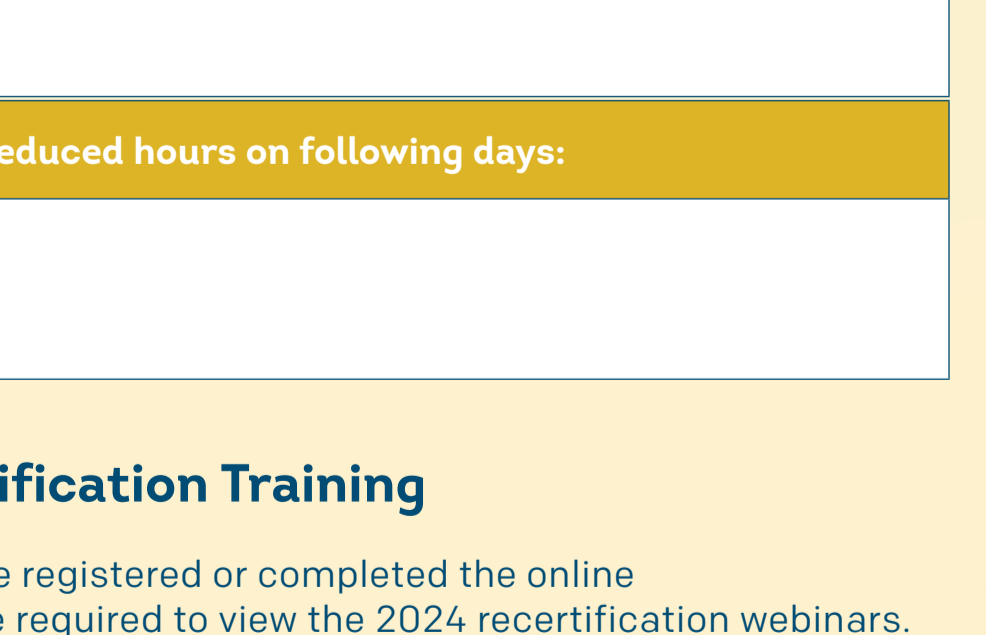
NY State of Health Outreach Director Stana Nakhle and NYC Get Covered representative Tania Navas participated in the October 15, 2024 NYC Department of Health "Get Covered NYC" event at Queens Public Library, to promote DACA eligibility for the Essential Plan.



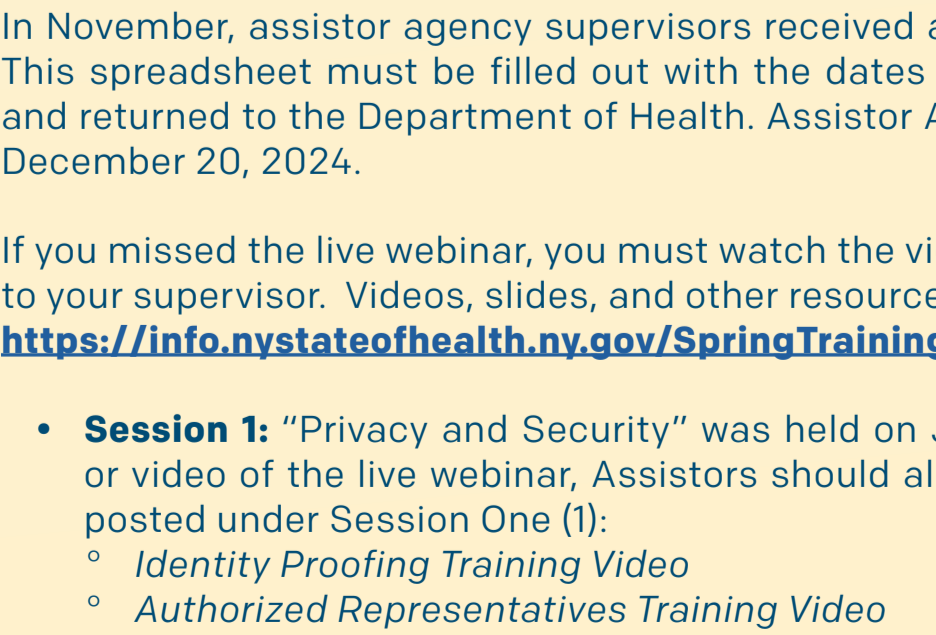
Jessica Perry of Adirondack Health Institute and Jennifer Murphy of SAIL spoke with many attendees about health insurance coverage at the July 19, 2024 Blueberry Festival and the October 10, 2024 Garlic Festival hosted by the Warrensburg Riverfront Farmers Market.



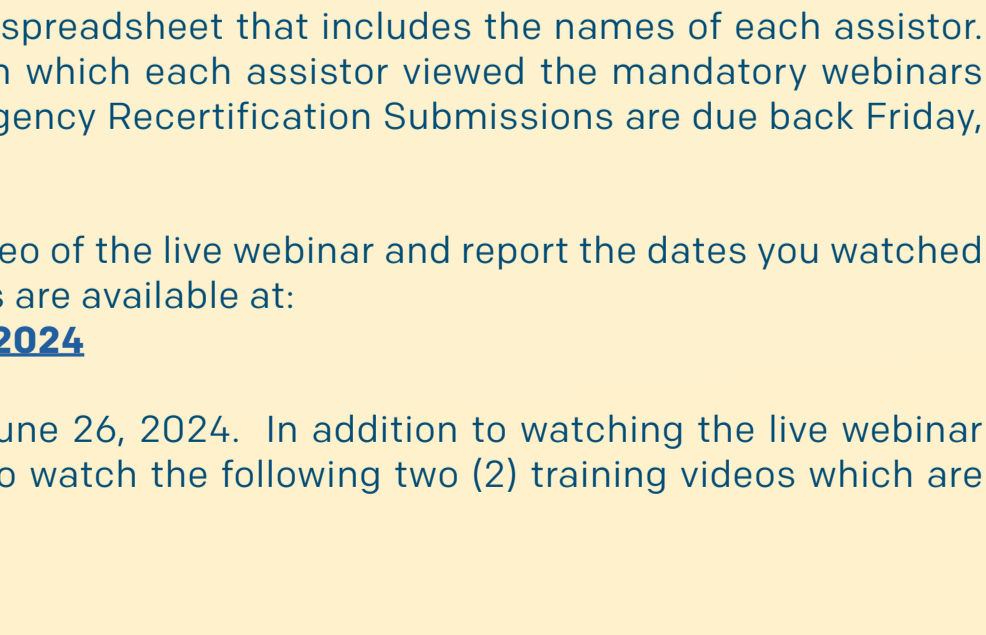
Assistors Christen Anderson and Wendy Phinney answered questions during the Oswego Harborfest held during the weekend of July 25- 28, 2024, which attracts over 30,000 visitors every year.



Assistors Brendan Kelly and Jessica Perry represented NY State of Health at the October 4-6, 2024 World's Largest Garage Sale event, attended by over 40,000 people annually.



On October 1st, Assistor Karla Garcia, from the Community Service Society of NY, shared information about NY State of Health and the DACA Expansion with patrons of the Stavros Niarchos Community Library -- NYPL's largest circulating branch.



Assistor Chan Gao of Mothers and Babies Perinatal Network chatted with over 70 individuals regarding health insurance at the Binghamton Juneteenth event on June 22, 2024.

**NY State of Health Interacts with Thousands at the Great New York State Fair**



Jessica Faltisco, Olivia Janik and Richard DiSanto of the Salvation Army represented NY State of Health at the 2024 Great New York State Fair held August 21 – September 2, introducing the Expanded Essential Plan and answering many questions about accessing health insurance.



[Back to Top](#)

**Assistor Resources and Activities**

**Reminder:** We recently issued a reminder to assistors about documentation requirements if a consumer has applied to adjust their immigration status, and is waiting for a determination to be made, but does not have an I-797 Notice of Action Form to show they are Permanently Residing Under Color of Law (PRUCOL).

If a determination has applied to a federal immigration agency to adjust their immigration status, and is waiting for a determination to be made, but does not have an I-797 Notice of Action Form, they can submit a copy of the application, petition or the request they submitted to the federal immigration agency, along with either a cancelled check or the postal return receipt to prove that the federal immigration agency received their application, petition or request. A copy of the application, petition, or request alone is not sufficient to show that a consumer is PRUCOL.

**Update:** All assistors should have received a revised schedule of full payment Health Health premiums, effective January 1, 2025

**Contact Center Hours**

The Contact Center is open Monday – Friday 8:00 am – 8:00 pm and Saturday 9:00 – 1:00pm. They are closed on Sundays.

**The Contact Center will be closed on following holidays:**

- Monday, December 25th (Christmas)
- Monday, January 1st (New Year's Day)
- Monday, January 20th (Martin Luther King Day)

**The Contact Center will be open for extended hours on the following days:**

- Saturday, December 14th (9:00 am – 6:00 pm)
- Sunday, December 15th (9:00 am – 4:00 pm)
- Saturday, January 11th (9:00 am – 4:00 pm)

**The Contact Center will have reduced hours on following days:**

- Tuesday, December 24th (8:00 am – 5:00 pm)
- Tuesday, December 31st (8:00 am – 5:00 pm)

**Assistor Recertification Training**

All Assistors and Assistor Oversight Managers who are registered or completed the online Assistor Certification training by October 31, 2024, are required to view the 2024 recertification webinars.

In November, assistor agency supervisors received a spreadsheet that includes the names of each assistor. This spreadsheet must be filled out with the dates in which each assistor viewed the mandatory webinars and returned to the Department of Health. Assistor Agency Recertification Submissions are due back Friday, December 20, 2024.

If you missed the live webinar, you must watch the video of the live webinar and report the dates you watched to your supervisor. Videos, slides, and other resources are available at: <https://info.nystateofhealth.ny.gov/SpringTraining2024>

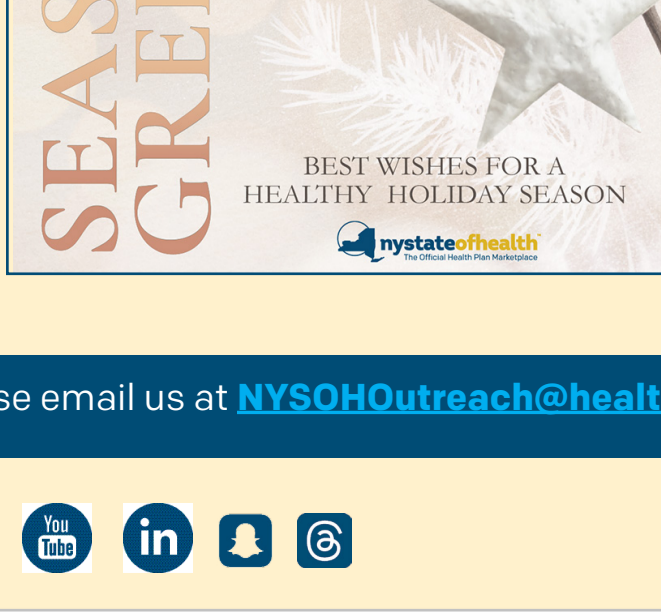
- Session 1:** "Privacy and Security" was held on June 26, 2024. In addition to watching the live webinar or video of the live webinar, Assistors should also watch the following two (2) training videos which are posted under Session One (1):
  - Identity Proofing Training Video
  - Authorized Representatives Training Video
- Session 2:** "Essential Plan Coverage for Deferred Action for Childhood Arrivals (DACA)" was pre-recorded and posted on August 5, 2024.
- Session 3:** "Open Enrollment and Renewals for the 2025 Plan Year" was held on September 25, 2024.
- Session 4:** "Health Equity as the Cornerstone for Community Care and Well Being" was October 16, 2024.
- Session 5:** "New Cost-Sharing Reductions (CSRs) Available in 2025 and the 2025 Qualified Health Plan and Essential Plan Line-Up" was held on October 30, 2024.

**Reporting Staff Changes**

Assistor agencies are required to inform the Department of Health of changes in an assistor's employment status, either temporary or permanent, within 48 business hours of such changes. Assistor agency supervisors must report these changes to [assistor.admin@health.ny.gov](mailto:assistor.admin@health.ny.gov).

[Back to Top](#)

As we celebrate our 40th edition of the Assistor Newsletter, we want to thank you for your hard work and wish you the best for the holiday season.



If you have any questions or ideas for additional content, please email us at [NYSOHOutreach@health.ny.gov](mailto:NYSOHOutreach@health.ny.gov).

