



Frequently Asked Questions for Employers: New York State Medicaid, Child Health Plus and Essential Plan Redeterminations and Enrollment in Employer Coverage

Since March 2020, due to requirements in federal law and other flexibilities related to the COVID-19 Public Health Emergency, New York State has allowed people to stay enrolled in Medicaid, Child Health Plus or the Essential Plan without requiring them to renew their health insurance every year. Federal rules have changed and beginning in spring 2023, New York State will restart eligibility checks to make sure enrollees still qualify for these programs. The State anticipates that some New Yorkers will no longer qualify for these programs and will instead need to seek new health insurance coverage, including the Employer Sponsored Health Insurance that is available to them.

1. Why will some New York residents need to find new health insurance?

During the COVID-19 pandemic, people enrolled in Medicaid, Essential Plan or Child Health Plus were not required to renew their insurance each year. However, starting in Spring 2023 and continuing over the course of a year, New York State will begin redetermining the eligibility of millions of people who are enrolled in one of those programs. Most of those people will stay enrolled in a public health insurance program, but many people will no longer qualify for their current coverage and will need new coverage.

2. How does this impact my company?

As New York State begins redetermining individuals' eligibility for public health insurance programs, we anticipate some individuals will no longer qualify for these programs. As they seek new health insurance coverage, we anticipate they may enroll in the Employer Sponsored Health Insurance that is available to them.

3. Can I add an employee and their dependent(s) to my company's health plan?

Yes, and this may be the best and simplest way for your employee and their dependent(s) to maintain health insurance coverage. Starting in spring 2023, New York will be processing and redetermining eligibility for consumers enrolled in public programs. As a result, some New Yorkers may lose coverage. If your employee is determined to be no longer eligible for Medicaid, Essential Plan or Child Health Plus coverage, they will receive a notification from the New York State Department of Health (DOH) or NY State of Health indicating when their coverage will end. The first date when coverage could end is July 1, 2023. You will have a limited window of time to add your employee and, if applicable, their dependent(s) to coverage. ***This is because loss of coverage is a HIPAA special enrollment event which allows eligible employees to request enrollment in your company's health plan.***

4. Do I need to do anything out of the ordinary to add an employee to our plan?

No. You can follow your usual process when you add an employee or dependent to your company's plan.

5. Do my employees have other options to enroll in health insurance coverage?

Yes. Your employees could choose to shop for a Qualified Health Plan (QHP) through [NY State of Health](#) instead. They might be eligible for federal financial assistance to help them pay for their health insurance through NY State of Health if the cost of employer coverage available to them is considered unaffordable under federal standards.

6. How do I know if the coverage I offer my employees is affordable or not?

In 2023, an employer's plan is considered affordable if the employee's share of the monthly premium in the lowest-cost plan offered is less than 9.12 percent of the employee's household income. If you are unsure if your employer-sponsored coverage is considered affordable, NY State of Health has an easy-to-use Employer Health Insurance Affordability Calculator that can help you find out:

<https://info.nystateofhealth.ny.gov/employer-health-insurance-affordability-calculator>

7. I don't offer health insurance to my employees but have wanted to and might now want to set up a plan for my workers. What do I do?

If you do not currently offer health coverage to employees but would like to, you have the option to create a company insurance plan and invite employees to sign up. If your company has 100 or fewer full time equivalent employees, you can visit <https://nystateofhealth.ny.gov/employer> to see if you qualify for Federal Small Business Tax Credits, review and compare available employer marketplace health coverage options available to you, and enroll in marketplace certified [coverage directly with a health insurance carrier](#) or through a [NY State of Health-certified broker](#).

8. I don't offer coverage and don't plan to right now. What should my employees do?

If you have an employee who no longer qualifies for Medicaid, Child Health Plus or the Essential Plan, and you do not offer coverage, they may be eligible to enroll in a Qualified Health Plan (QHP) through NY State of Health. [Enrollment](#) in NY State of Health will remain open through Spring 2024 so anyone who loses their Medicaid, Child Health Plus or Essential Plan coverage during the redetermination process will be able to enroll in a QHP, if they qualify. NY State of Health offers a broad choice of QHPs with comprehensive benefits. More people than ever are qualifying for financial assistance to pay for their premiums. Employees can visit nystateofhealth.ny.gov or call 1-855-355-5777 (TTY: 1-800-662-1220) to learn more and see if they might qualify for financial assistance.