

New York Health Benefit Exchange

Health and Dental Plan Invitation

January 31, 2013

On January 31, the Department of Health issued an invitation to health plans and dental plans to apply for certification to participate in New York's Exchange.

Goals of the Invitation:

- Offer comprehensive affordable, coverage in all areas of the State
- Balance innovation with reasonable choice
- Make it easy for consumers to compare options
- Ensure health plans have adequate networks
- Monitor health plan quality, utilization of services, and consumer satisfaction
- Preserve consumer protections, as defined in federal and state law and regulation
- Ensure consistency with the outside market

Highlights:

- All licensed, certified insurers are invited to apply
- Insurer may choose to participate in the Individual Exchange, the SHOP Exchange or both
- Insurer must agree to participate in its entire approved Service Area, unless granted an exception by the Exchange
- Insurer must offer "standardized products" at each of the metal tiers to make it easier for consumers to compare options, but also allows them to offer up to 3 non-standard products to ensure innovation
- Insurer must demonstrate they have an adequate network of providers
- Insurer must report quality results and financial data
- Comply with federal and state law and regulations

Timeline:

- Invitation Released on January 31, 2013
- Letter of interest from Insurers due February 15, 2013
- Written Questions re: Invitation due March 1, 2013
- Responses to Written Questions re: Invitation due March 15, 2013
- Participation Form Submission due April 5, 2013
- Provider Network Submission date April 12, 2013
- Submission of Rates and Forms due April 15, 2013
- Anticipated Notification of Certification by July 15, 2013
- Plans posted to Exchange webportal for consumer shopping in September 2013
- Exchange Enrollment begins October 1, 2013