



NY STATE OF HEALTH

ASSISTOR NEWSLETTER



**FALL
2025**

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Executive Director Danielle Holahan

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WELCOME MESSAGE

Dear Assistors,

As fall arrives across the state, it's a fitting time to reflect on the transformative year we've had and the important work ahead.

Throughout this year, you've helped thousands of New Yorkers navigate their health coverage options, providing personalized guidance that makes all the difference in accessing quality, affordable health insurance. Your expertise has been key to our successes in expanding coverage and building upon ACA reforms, including the ARPA/IRA enhanced premium tax credits, which have made private coverage more affordable and stabilized finances for working families.

Unless Congress acts, these tax credits will expire at the end of 2025, leaving thousands of New Yorkers with a nearly 40 percent increase in premiums. These increases will be felt by everyday New Yorkers and will have ripple effects across our communities. The expiration of enhanced premium tax credits is on top of broader federal budget cuts from this summer's H.R.1 legislation (the so-called "big, beautiful bill") that significantly cut eligibility for federal subsidies impacting New York's Essential Plan.

After extensive stakeholder discussions, we have initiated the process to return New York's Essential Plan to a Basic Health Program structure in response to these significant federal funding cuts—more than 50 percent—that created an unsustainable financial situation for our state.

Please note that there will be no changes to the Essential Plan until July 2026 at the earliest. This timeline ensures we can maintain coverage for New York's most vulnerable residents while working with CMS to develop affordable options for those impacted.

As we navigate these challenges, we're entering Open Enrollment season. Beginning November 1, we anticipate helping over one million New Yorkers renew coverage and welcoming new members to quality health plans. This is where your expertise truly shines—helping families to understand their options and protect their health with coverage. Our fundamental commitment remains unchanged: ensuring all New Yorkers have access to high-quality, affordable insurance coverage. Even as we face federal policy challenges, this mission remains our North Star.

Thank you for everything you do. Together, we'll continue moving forward, adapting to changes while never losing sight of the New Yorkers who depend on us.

With appreciation,
Danielle Holahan
Executive Director
NY State of Health



Danielle Holahan
Executive Director
NY State of Health

GENERAL NEWS

Say Yes to Quality Health Coverage

NY State of Health officially opens for the 2025-2026 Open Enrollment Period on November 1, and this year's campaign makes one thing crystal clear: New Yorkers can say "Yes" to getting access to high-quality health insurance.



This year's "Yes, New York" campaign launches with a powerful message of accessibility and support. It features diverse New Yorkers who reflect how NY State of Health answers "Yes" to their coverage questions. The campaign isn't just about enrollment – it's about empowering New Yorkers with the information and support they need to find coverage options that work for their lifestyle.

This campaign will be featured on television, radio, social media, trains and buses, billboards, and online. We will also communicate to consumers directly through email and text messages and will make posters and other marketing materials available to support your outreach efforts.

Key Open Enrollment Dates and Details:

This year, NY State of Health expects to renew coverage for over one million members and assist new enrollees into coverage during Open Enrollment. We have planned a three-phase campaign strategy to align with the key dates throughout the Open Enrollment Period:

1. **October 2025** **Phase 1: Get Ready (Pre-Enrollment)**

The campaign launched on October 1 to encourage New Yorkers to get prepared before open enrollment officially begins. During this "window shopping" period, consumers can review plans and ready themselves by filing 2024 tax returns, updating account information online, and watching for their renewal notices.

Under Phase One:

- 2026 plan options become available on the Anonymous Plan Search Tool
- Renewal notices were mailed to QHP enrollees in October
- Plan details were released in early October
- In late October Spring Training assistor webinar will cover all 2026 plan details

Say Yes to Quality Health Coverage *continued from page 2*

2. November 2025 **Phase 2: General Enrollment**

The Open Enrollment Period focuses on access, customer assistance, and high-quality coverage options. Whether enrolling for the first time or renewing existing coverage, enrollment assistors and customer service representatives are standing by to help consumers find plans that fit individual needs and budgets.

November 1, 2025:

- Open Enrollment Period begins for new enrollees to complete applications for January 1, 2026 coverage

November 16, 2025:

- Renewals begin for current QHP consumers
- Existing enrollees can update information and enroll for January 1, 2026 coverage

3. December 15, 2025 – January 31, 2026 **Phase 3: Deadline Messaging**

Urgent messaging will be sent to consumers as key deadlines approach, emphasizing that quality health insurance isn't just a possibility – it's within reach.

- December 15: Last day to enroll for coverage starting January 1, 2026
- January 31: Last day to enroll for coverage beginning March 1, 2026



IMPORTANT: Reminders for Assistors

Open Enrollment vs. Year-Round Programs:

Remember, the term “Open Enrollment” in NY State of Health only applies to Qualified Health Plans (QHPs). Enrollment in Medicaid, the Essential Plan, and Child Health Plus remains open all year round. No special enrollment reason is ever needed for consumers eligible for these public health programs.

Your Role in the Campaign:

As assistors, you're the human connection that makes this campaign successful. Every interaction you have reinforces the “Yes, New York” message that real people are here to help navigate options, answer questions, and assist New Yorkers in getting the coverage they need.

NEWS FLASH

FEDERAL BUDGET UPDATES: Essential Plan Changes and Key Policy Impacts

Three significant federal changes are reshaping health care coverage in New York: new Marketplace Integrity regulations, the expiration of enhanced premium tax credits, and H.R.1 budget reconciliation legislation. These changes fundamentally alter who is eligible for subsidies and how eligibility is proven, creating substantial coverage shifts by 2027 and potentially increasing the number of uninsured New Yorkers.



H.R.1 Impact on Essential Plan

The recently enacted H.R.1 legislation has created an unprecedented financial challenge for New York's Essential Plan program. The change to premium tax credit eligibility for lawfully present immigrants will result in a devastating \$7.5 billion annual federal funding cut, with \$2.7 billion in costs shifted to New York State beginning January 1, 2026.



Federal Budget Updates continued from page 5

As a result, NY State of Health has initiated the process for Essential Plan eligibility to revert back to 200 percent of the federal poverty level under the Basic Health Program. This decision will preserve coverage for 1.3 million New Yorkers and allow us to retain the basic structure of the program. The transition is anticipated to take effect by July 1, 2026, pending CMS approval.

For January 2026: Nothing changes. The Essential Plan continues operating under current rules while the transition process unfolds.



Enhanced Premium Tax Credit Expiration

As of today, Congress has not taken action to extend enhanced premium tax credits. This means Qualified Health Plan (QHP) members eligible for premium tax credits will see significant premium increases effective January 1, 2026. Average premiums will go up by approximately \$114 per month for a single individual. This amount may vary, based on income and location. Consumers may want to reconsider their plan selections based on these changes.



DACA Consumer Status

All DACA recipients eligible for premium tax credits had their QHP coverage terminated effective August 31, 2025. However, DACA consumers who meet Essential Plan eligibility guidelines remain eligible for the Essential Plan in January 2026. New York is awaiting additional guidance from CMS regarding future changes affecting this population.



New York's Commitment

Despite these federal challenges, New York remains committed to preserving coverage for as many New Yorkers as possible and minimizing H.R.1's harmful impacts. We will keep you updated as information becomes available.

STAY CONNECTED



STAY IN THE KNOW: Follow NY State of Health on Social Media

Never miss important updates from the Marketplace! Follow us, and please encourage consumers to follow NY State of Health on social media for enrollment deadlines, coverage tips, and guidance on accessing a health plan that they can afford.



MEDICAID UPDATES

CONTINUING THE MEDICAID ELIGIBILITY MODERNIZATION UPDATE

We are excited to announce that the new Medicaid Eligibility and Client Management (MECM) system successfully went live on September 30 for the Wave One population. This launch marks a significant milestone in New York State's multi-year transformation to modernize the NYS Medicaid program. Our main objective is to enhance the consumer experience and reshape how the State delivers services for New Yorkers.



1. MECM Wave 1 Population Overview

The MECM system went live for users who support the following Medicaid populations:

- Dual-eligible (eligible for Medicaid and Medicare), and/or
- Over the age of 65 not seeking long-term care services, and/or
- Applying for the Medicare Savings Program

Applications from these consumers will now be processed through the NY State of Health Customer Service Center. To the public, the MECM system will be branded as NY State of Health.

As part of the controlled rollout approach, there are currently three MECM-certified assistors available to support consumers. The number of assistors will be increased gradually over time.

Additionally, as part of Wave One, Non-MAGI cases that currently receive benefits under NY State of Health (NYSOH) were transferred to the MECM system.

2. MECM System Achievements

The first week of the MECM system being live resulted in strong performance including:

- 122 applications processed
- 97% real-time eligibility rate determinations
- 194 notices printed
- 12,781 cases transferred

Medicaid Eligibility Modernization Update *continued from page 6*

3. MECM System Rollout - 2026 and Beyond

The MECM system will continue rollout through 2026, which includes migrating additional populations into the system. Populations transitioning to MECM in 2026 include:

- MSP-Low Income Subsidy (LIS)
- Presumptive Eligibility for Pregnant Individuals
- Family Planning Benefit Program
- Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

4. What This Means for Assistors

For the next few months, you should expect little to no change to your role. However, as the number of consumers in the MECM system increases, there will be opportunities to become MECM certified for eligible assistors. Stay tuned for updates about MECM certification training and the MECM system rollout progress.

STAY CONNECTED

Stay Current with NY State of Health Resources

NY State of Health encourages you to visit the [Assistor Tool Kit](#) and [Outreach Tool Kit](#) to access educational materials for consumers and partner organizations.

Updating Materials:

To ensure you provide accurate information to consumers, we regularly update materials to reflect:

- Adjusted Federal Poverty Levels (FPLs) for our At A Glance cards for Medicaid, Child Health Plus and Essential Plan and our Essential Plan fact sheet
- Updated health insurance rates for our Qualified Health Plan At A Glance cards
- Policy changes that could affect any of our materials

Materials with income information are updated annually. Public program documents are updated during first quarter of the year after new FPL guidelines are published. QHP AAG cards are updated in late August or early September, when new insurance rates become available.

We're currently updating materials for Open Enrollment and will soon print new posters, At-A-Glance cards, Essential Plan fact sheets, and table-top signs featuring this year's campaign messaging. The most current materials are always available online, before printed versions. We'll notify you when updated materials are ready for ordering.

Don't overlook other valuable resources like our Immigrant Fact Sheet and rack cards. Rack cards, while updated less frequently, contain important consumer information.

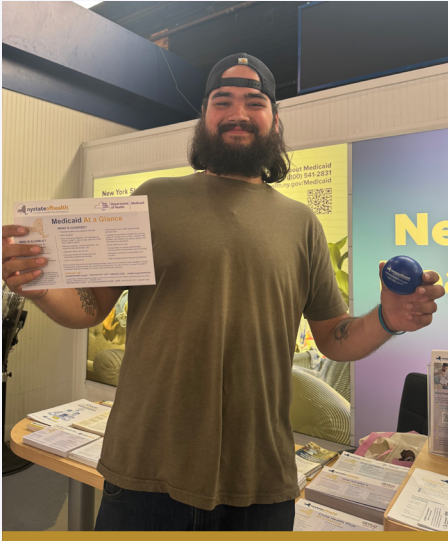
Ordering Printed Materials and Promotional Items:

Send the online order form to NYSOHorders@health.ny.gov with the following information:

- Upcoming event details with dates
- Expected attendance numbers
- Delivery address

We stock the following promotional items: mophead pens, stress balls, tissues, magnetic chip clips, cell phone wallets, hand sanitizers, and sidewalk chalk. We may send a mix of items based on inventory and will make substitutions if requested products are unavailable.

ASSISTORS IN ACTION



NY Fair attendee

Tyler Monroe learns about everything the Marketplace has to offer.

THE GREAT NYS FAIR: Assistors at the Annual Event Helped New Yorkers Get Covered!

People from across New York State came together this year to experience a celebration of delicious food, eye-opening exhibits, numerous animals, midway rides, captivating entertainment, and great fun.

In addition to the many attractions, NY State of Health assistors were present all 13 days of the annual event to share information with New Yorkers about recent federal changes, answer questions, help consumers understand financial assistance and offer enrollment guidance. Thanks to the tremendous efforts of local area navigators, we were able to reach thousands of fairgoers with information and application assistance.



The Great New York State Fair

Assistor Olivia Janik from the Salvation Army with a consumer spinning the NY State of Health prize wheel.



The Great New York State Fair

Assistor Richard Di Santo from the Salvation Army is poised to deliver information on the NY State of Health Marketplace.



The Great New York State Fair

Assistor Jessica Faltisco from the Salvation Army prepares to engage the community at the Great NYS Fair.

ASSISTORS IN ACTION

CONNECTING TO COMMUNITY

Through a collaboration with the Cornell Cooperative Extension of Suffolk County, NY State of Health assistors brought awareness to the NY State of Health's cost saving initiative for consumers with diabetes, while also teaching New Yorkers about health insurance programs available on the Marketplace. This series of events also provides the Suffolk County community with free Diabetes screening provided by the Sun River Health Diabetes Mobile Unit.



Assistor Yajaira Giron Ramirez from the Health and Welfare Council of Long Island.



The Sun River Health Diabetes Mobile Unit

Staff from the Nutrition Health and Obesity Prevention Program at the Cornell Cooperative Extension of Suffolk County- led by Linda Altenburger, Bridget D. Harvey representing the NY State of Health, Yajaira Giron Ramirez, Assistor from the Health and Welfare Council of Long Island, Legislator Steven J. Flotteron of the 11th Legislative District and the staff from the Homeless Coalition.

ASSISTORS IN ACTION



Thunderbird American Indian Powwow

Assistor Nancy Cai from the Charles B. Wang Community Health Center.



2nd Annual Women/Children Health Event

Assistor Karina Santos from the Hispanic Federation.



CB17 Health Fair

Assistor Carmen Torres-Amaro from Ryan Health NENA.



Ecuadorian Festival at Flushing Meadows

Assistors Karina Santos from the Hispanic Federation and Carmen Torres-Amaro from Ryan Health-NINA.

ASSISTORS IN ACTION



NAICA Health Fair

Assistor Rinny Estevez From NADAP, Inc.



NAICA Health Fair

Assistor Elena Levenson From NADAP, Inc.



NYC Commision on Human Rights Resource Fair

Marketplace staff Juan Maranon with Assistor Maha Attieh and Derek Slaughter, Director at NYC Commission on Human Rights.



State Senator's Jessica Ramos Back To School Event

Assistors Ida Evadis and the team from the Hispanic Federation.

ASSISTORS IN ACTION



Summer Streets Staten Island

Assistor Leigh Ann Stemplewski from JCC of Staten Island.



Summer Streets Brooklyn

Assistor Maha Attieh from Arab-American Family Support Center.

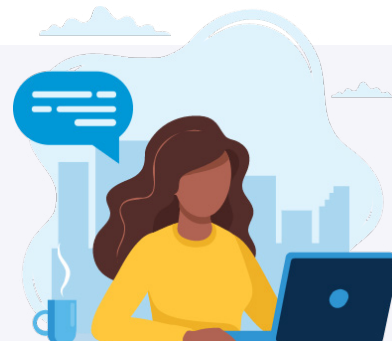
ASSISTOR FORUM

Assistor Recertification Training

All assistors and assistor oversight managers who are registered or completed the online Assistor Certification training by October 31, 2025, are required to view the 2025 recertification webinars.

In November, assistor agency supervisors will receive 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.

If you missed the live webinar, you must watch the recording and report the dates you watched to your supervisor. Videos, slides, and other resources are available at: <https://info.nystateofhealth.ny.gov/Springtraining2025>



Session 1: Privacy and Security was held on July 30, 2025.

In addition to watching the live webinar or video of the live webinar, assistors should also watch the following two training videos that are posted under Session One:

- **Identity Proofing** Training Video
- **Authorized Representatives** Training Video

Session 2: Open Enrollment and Renewals was held on September 24, 2025.

Assistors will be notified by email regarding all remaining future webinars.

