

# 2018 Plan Updates

*October 26, 2017*  
*10:00am – 11:30am*

# TODAY'S WEBINAR

- Dial in to listen to the audio portion of the webinar using the audio instructions on your WebEx control panel
- All participants will remain muted for the duration of the program
- Questions can be submitted using the Q&A function on your WebEx control panel; we will take questions at the end of the webinar
- A recording of the webinar and any related materials will be available online and emailed to all registrants

# PRESENTERS

Maggie Middleton      Director of Plan Management, NY State of Health

Joe Muldoon            Director, Small Business Marketplace

David Pitaniello        Regional Director, Small Business Marketplace

Michael Greklek        Regional Director, Small Business Marketplace

# Agenda

- Introductions
- Individual Plan Updates
- Small Business Marketplace (SBM) Plan Updates
- NYS Provider & Health Plan Look-Up Tool
- Marketing Materials
- Producer Toolkit
- Broker Newsletter
- SHOP Contacts

# Individual Marketplace

# NY State of Health is Open for Business

- Health and dental insurer options will continue to be robust in every county of the State
- After tax credits, many consumers will find their premiums will be lower in 2018 than they are today
- Open enrollment begins November 1, 2017 and will continue through January 31, 2018
- Our priority is to ensure that quality, affordable coverage is available

# 2018 Qualified Health Plans

- A total of 12 health insurers will continue to offer Qualified Health Plans (QHPs) in the individual market in 2018
- Affinity Health Plan and CareConnect will not offer QHPs in individual marketplace in 2018
  - Consumers in these counties will have a choice of 6 or more insurers in 2018

# 2018 QHP Insurers: Individual Market





# 2018 Individual Dental Plans



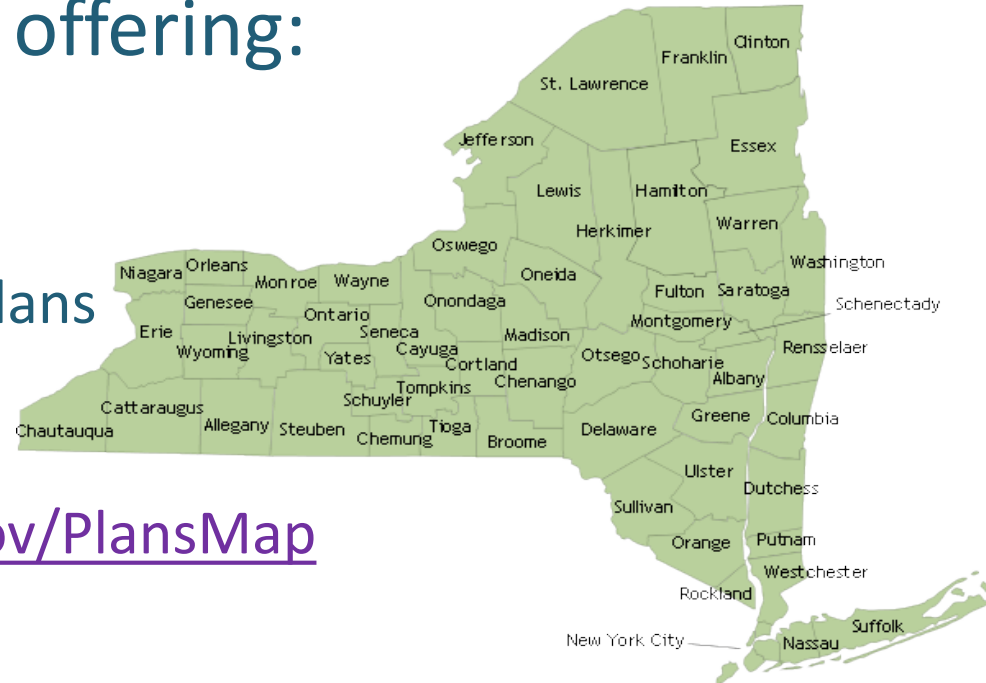
# 2018 Qualified Health Plans

## County maps of insurers offering:

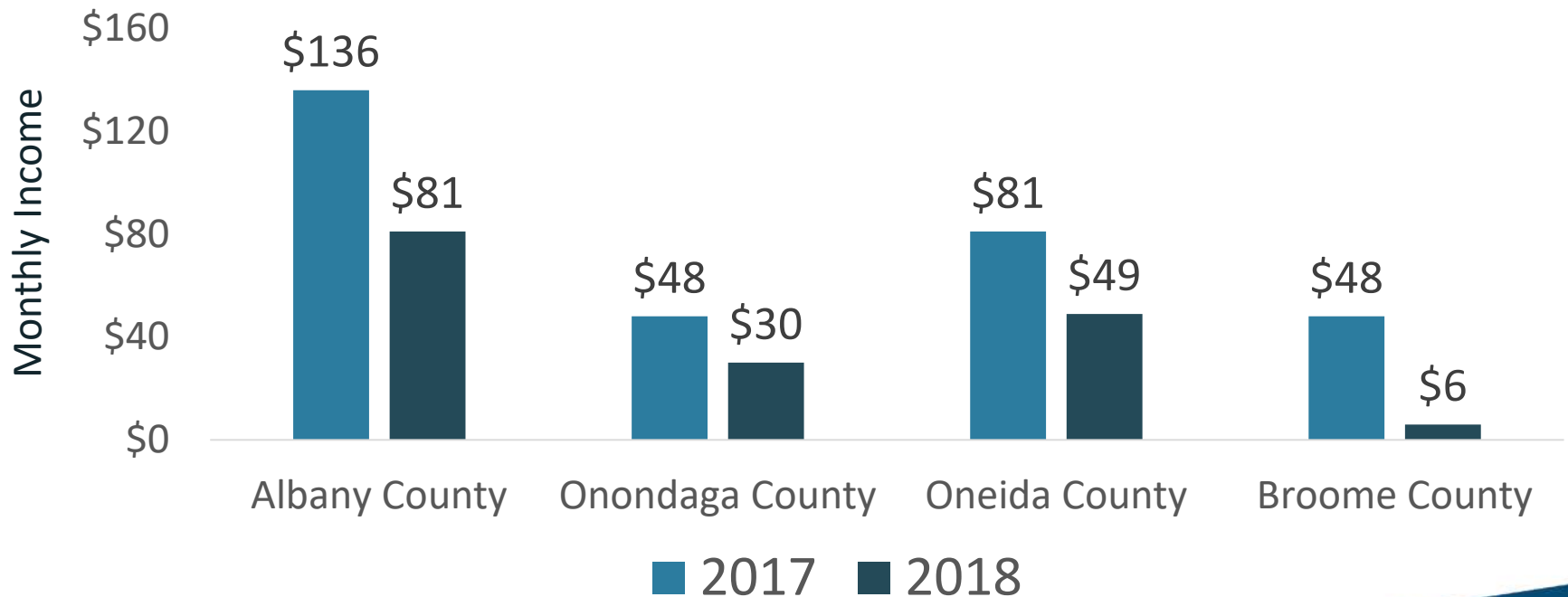
- Individual Marketplace Plans
- Dental Plans
- Small Business Marketplace Plans

Available at:

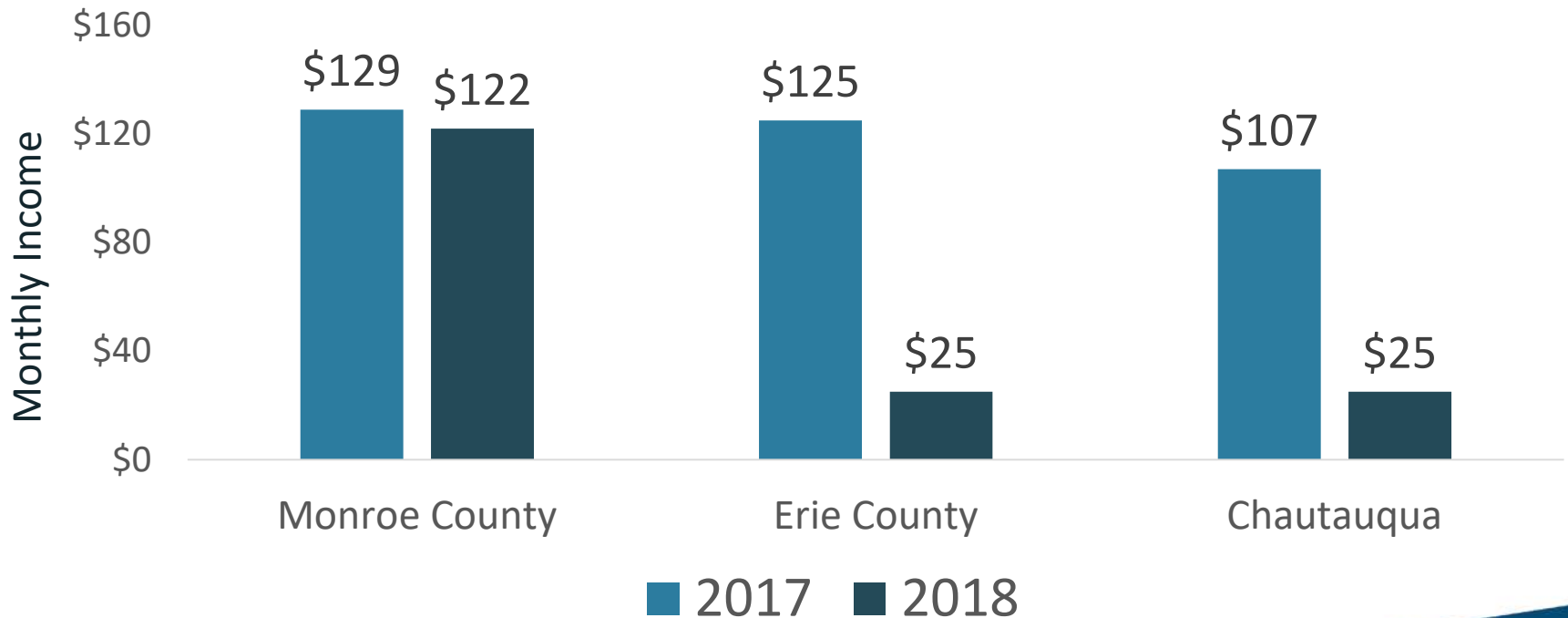
<http://info.nystateofhealth.ny.gov/PlansMap>



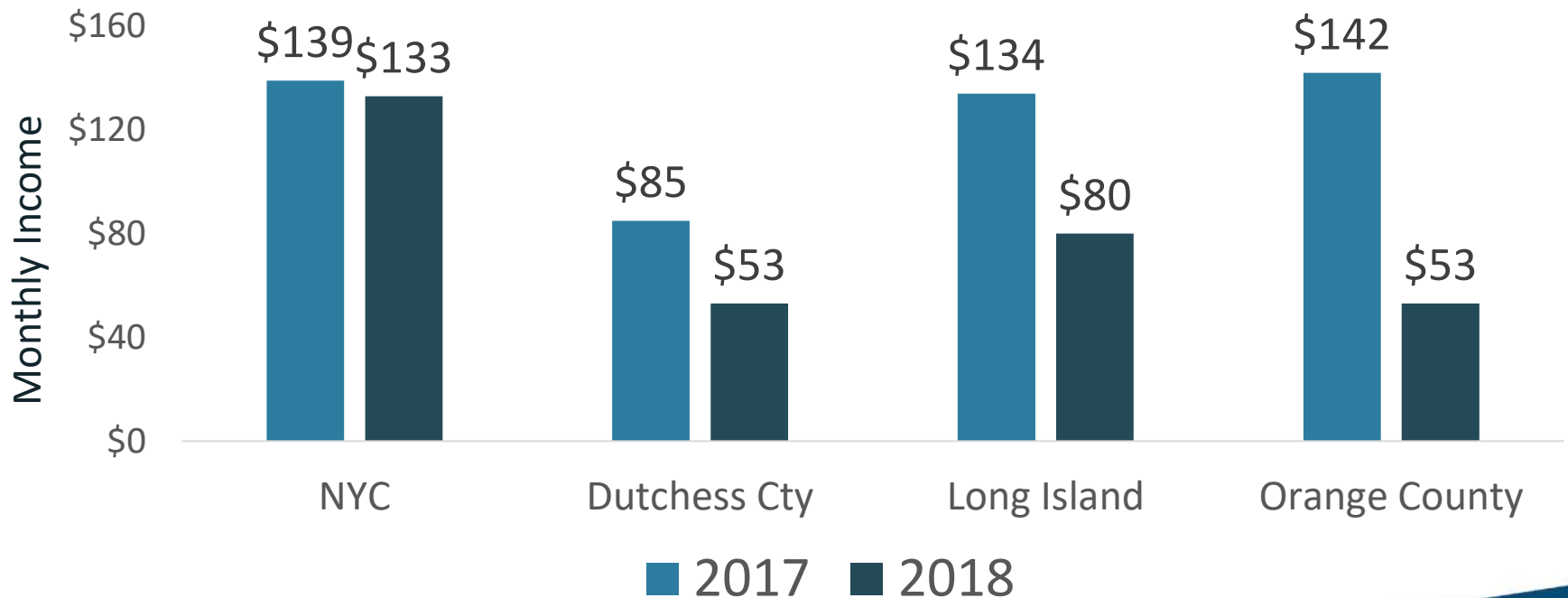
# Premium Decreases for Most Popular Silver Plans- Income \$25,000



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# 2018 Essential Plan Insurers

## Standard Plans and Standard Plus Dental and Vision



Offers Essential Plan  
Plus Vision and  
Dental



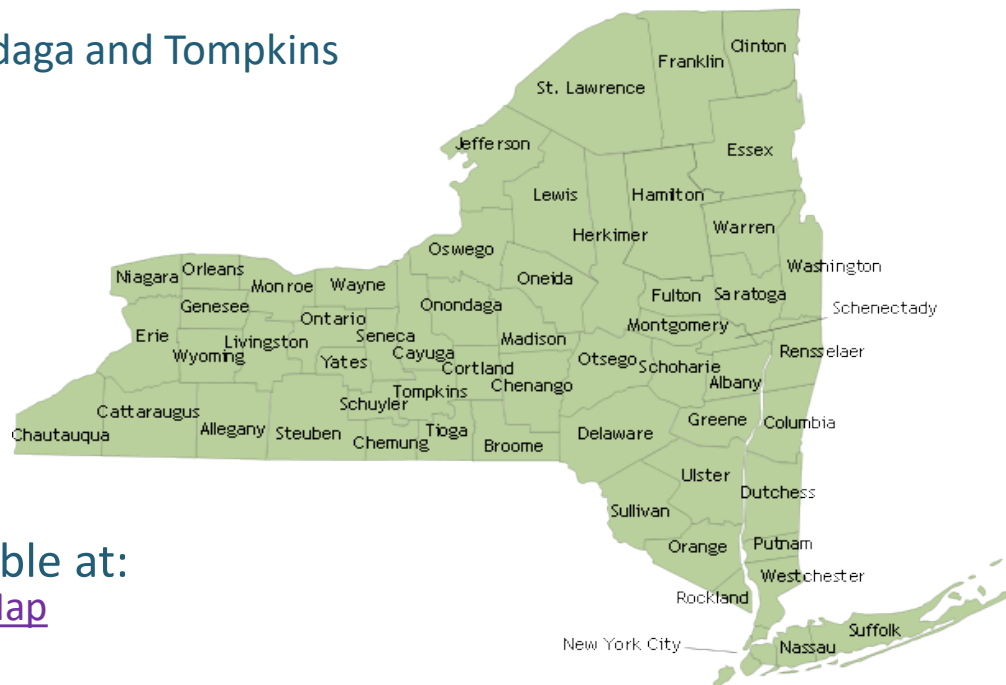
# 2018 Essential Plans

- **Entering Market:**

- Molina Health Care – Cortland, Onondaga and Tompkins counties

- **Expanded Service Area:**

- Fidelis – Ulster county



County maps of insurers offering EP available at:  
<http://info.nystateofhealth.ny.gov/EssentialPlanMap>

# Essential Plan Options

- **Consumers eligible for Essential Plan 1 (150 – 200% FPL):**
  - \$20 premium
  - Option to purchase Essential Plan 1 plus Vision and Dental for an additional premium
- **Consumers eligible for Essential Plan 2 (138 – 150% FPL):**
  - \$0 premium
  - Option to purchase Essential Plan 2 plus Vision and Dental for an additional premium
- **Consumers eligible for Essential Plan 3 and 4 (up to 138% FPL):**
  - \$0 premium
  - Additional benefits included (dental, vision, non-emergency transportation, non-prescription drugs, orthotic services, orthotic footwear)



# Important Dates

Date	Action
Mid-October, 2017	Renewal Notices mailed. These notices are sent to individuals eligible for renewal of their: <ul style="list-style-type: none"><li>• QHPs (includes Full Pay QHP, APTC, and APTC CSR).</li><li>• Medicaid, Child Health Plus, and Essential Plan coverage ending on 12/31/17.<ul style="list-style-type: none"><li>○ Annual renewal notices for Medicaid, Child Health Plus, and Essential Plan will be sent on a rolling schedule</li></ul></li></ul>
11/1/2017	Open Enrollment begins for <u>new</u> applicants
11/16/2017	Open Enrollment begins for individuals <u>renewing</u> coverage. <ul style="list-style-type: none"><li>• Consumers can update their account if needed, and enroll in a plan for coverage starting on 1/1/2018</li></ul>
12/15/2017	Last day to enroll for January 1, 2018 coverage
1/31/2018	Open enrollment closes for QHPs

# Small Business Marketplace

# Small Business Marketplace

## Value for Small Employers

### Choice

- 74% of NYSOH employer groups offer two or more health plans to their employees. A key advantage to using the NYSOH Marketplace is the plan choice it provides to both employers and employees.

### Contribution Options

- On average, employers purchasing through NYSOH contribute 65.17% towards the cost of the employee's coverage.

### Administrative Simplicity

- The Marketplace provides monthly billing to employers along with other administrative simplifications.

### Tax Credits

- The Marketplace is the exclusive place to access small business tax credits

# 2018 SHOP Plan Updates



- Seven medical insurers will offer coverage in the Small Business Marketplace (SHOP) in 2018
- CareConnect will no longer issue new or renewal group policies through the SHOP marketplace effective December 1, 2017
- Capital District Physicians Health Plan (CDPHP) and EmblemHealth will no longer offer coverage through the SHOP marketplace effective January 1, 2018

# 2018 SHOP Plan Updates



- Six dental insurers will offer coverage in the Small Business Marketplace (SHOP) in 2018
- MetLife, Guardian and Dentegra will no longer offer coverage through the SHOP marketplace effective January 1, 2018
- SHOP products will be available in all counties except Nassau and Suffolk where employers will continue to be able to purchase small group coverage directly from insurers

# 2018 Insurers: Small Business Marketplace



# 2018 SHOP Dental Plans



# SHOP Plan Updates

## Timeline for an SBM employer renewing January 1, 2018

Date	Action
October, 2017	<ul style="list-style-type: none"><li>• Employer renewal application is created</li><li>• Notice mailed to employer notifying them to log into their account to make any changes for the upcoming plan year</li></ul>
11/1/2017	<ul style="list-style-type: none"><li>• Renewal notices sent to employees informing them whether or not they are eligible for auto-renewal or if they must select a new plan</li></ul>
11/30/2017	<ul style="list-style-type: none"><li>• Open enrollment closes for those groups that did not opt for an extension</li></ul>
12/15/2017	<ul style="list-style-type: none"><li>• Open enrollment closes for employer groups who opted for an extension</li></ul>



# NYS Provider & Health Plan Look-Up Tool

- An on-line tool to research provider networks and health plans
- Search by provider, including doctors and hospitals, to see which health plans they participate in
- Search by health plan, to see a list of providers that participate with that plan
- The NYS Provider & Health Plan Look-Up currently includes:
  - Qualified Health Plans
  - Essential Plan
  - Child Health Plus
  - Medicaid Managed Care
  - Health and Recovery Plans
  - Fully Integrated Duals Advantage
  - Managed Long Term Care
- The tool is regularly updated using data submitted by health plans

# NYS Provider & Health Plan Look-Up

<https://info.nystateofhealth.ny.gov/lookuptutorial>

Not sure how to get started? Click on the link to watch a short video!



<https://pndslookup.health.ny.gov/>

# Consumer Education Materials



- Marketing materials in the resources section of our website:  
<http://info.nystateofhealth.ny.gov/resources>
- Order online at:  
<http://info.nystateofhealth.ny.gov/resource/materials-and-publications-order-form>
- Reminder that we do allow co-branding:
  - If you would like to co-brand with NYSOH you must receive approval through NYSOH prior to use
  - To obtain approval please email your co-branding request to:  
[Cobranding@health.ny.gov](mailto:Cobranding@health.ny.gov)

# Producer Tool Kit



- When in doubt go to your producer tool kit;  
<https://info.nystateofhealth.ny.gov/ProducerToolkit>
- The producer tool kit includes an array of useful information such as,
  - Monthly broker newsletters and special announcements
  - Quarterly rate sheets for both medical and dental
  - Instructions on how to use our website
  - Eligibility and enrollment policies
  - NYSoH BOR templates
  - Privacy and security guidelines.....and much more

# Broker Newsletter

- NYSoH's primary way to provide updates, news and resources to Active NYSoH brokers
- Check your spam or junk folders to make sure that you are receiving our newsletter, add [NYSOHbrokersupport@health.ny.gov](mailto:NYSOHbrokersupport@health.ny.gov) to your safe/not junk list in your internet browser if you have not already done so!



## Individual Marketplace Open Enrollment:

- NY State of Health announced open enrollment dates for 2018 qualified health plan (QHP) coverage. Individual Marketplace QHP open enrollment will run November 1, 2017 - January 31, 2018. Click [here](#) to view the full press release.

# SHOP Contacts

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# Questions?

# Thank You!

A recording of this webinar and any related materials will be available online and emailed to all registrants

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1-855-355-5777