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

<table>
<thead>
<tr>
<th>County</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monroe County</td>
<td>$129</td>
<td>$122</td>
</tr>
<tr>
<td>Erie County</td>
<td>$125</td>
<td>$25</td>
</tr>
<tr>
<td>Chautauqua</td>
<td>$107</td>
<td>$25</td>
</tr>
</tbody>
</table>
Premium Decreases for Most Popular Silver Plans- Income $25,000

<table>
<thead>
<tr>
<th>Location</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>NYC</td>
<td>$139</td>
<td>$133</td>
</tr>
<tr>
<td>Dutchess Cty</td>
<td>$85</td>
<td>$53</td>
</tr>
<tr>
<td>Long Island</td>
<td>$134</td>
<td>$80</td>
</tr>
<tr>
<td>Orange County</td>
<td>$142</td>
<td>$53</td>
</tr>
</tbody>
</table>
2018 Essential Plan Insurers

Standard Plans and Standard Plus Dental and Vision

Affinity Health Plan
Blue Cross Blue Shield of Western New York
Crystal Run
EmblemHealth
Empire Blue Cross Blue Shield
Excellus
Fidelis Care
healthfirst
Independent Health
MetroPlus Health Plan
Molina Healthcare
MVP Health Care
United Healthcare
Univera Health Care
WellCare Health Plans
Your Care

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

<table>
<thead>
<tr>
<th>Date</th>
<th>Action</th>
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</table>
| Mid-October, 2017 | Renewal Notices mailed. These notices are sent to individuals eligible for renewal of their:  
• QHPs (includes Full Pay QHP, APTC, and APTC CSR).  
• Medicaid, Child Health Plus, and Essential Plan coverage ending on 12/31/17.  
  o Annual renewal notices for Medicaid, Child Health Plus, and Essential Plan will be sent on a rolling schedule |
| 11/1/2017        | Open Enrollment begins for new applicants                                                                                                                                                   |
| 11/16/2017       | Open Enrollment begins for individuals renewing coverage.  
• Consumers can update their account if needed, and enroll in a plan for coverage starting on 1/1/2018                                                                                   |
| 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

<table>
<thead>
<tr>
<th>Choice</th>
<th>Contribution Options</th>
<th>Administrative Simplicity</th>
<th>Tax Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 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.</td>
<td>• On average, employers purchasing through NYSOH contribute 65.17% towards the cost of the employee’s coverage.</td>
<td>• The Marketplace provides monthly billing to employers along with other administrative simplifications.</td>
<td>• The Marketplace is the exclusive place to access small business tax credits</td>
</tr>
</tbody>
</table>

19
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

BlueCross BlueShield of Western New York

BlueShield of Northeastern New York

Delta Dental

DentCare Delivery Systems, Inc.

Healthplex

Solstice
**SHOP Plan Updates**

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

<table>
<thead>
<tr>
<th>Date</th>
<th>Action</th>
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<tbody>
<tr>
<td>October, 2017</td>
<td>• Employer renewal application is created</td>
</tr>
<tr>
<td></td>
<td>• Notice mailed to employer notifying them to log into their account to make any changes for the upcoming plan year</td>
</tr>
<tr>
<td>11/1/2017</td>
<td>• Renewal notices sent to employees informing them whether or not they are eligible for auto-renewal or if they must select a new plan</td>
</tr>
<tr>
<td>11/30/2017</td>
<td>• Open enrollment closes for those groups that did not opt for an extension</td>
</tr>
<tr>
<td>12/15/2017</td>
<td>• Open enrollment closes for employer groups who opted for an extension</td>
</tr>
</tbody>
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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](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/](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
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 to your safe/not junk list in your internet browser if you have not already done so!

Small Business Marketplace Broker Newsletter
September 2017

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

nystateofhealth.ny.gov
1-855-355-5777