

2020 PLAN UPDATES



There is no sound through your computer. You must dial-in on the telephone in order to hear the sound.

**Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID: 1729039**

TODAY'S WEBINAR



- There is no sound through your computer. If you can't hear me right now - You **MUST** dial in via the telephone **[1-855-897-5763, Conference ID: 1729039]**.
- Questions can be submitted at any time using the Q&A function on your WebEx control panel. We take questions at the end of the webinar.
- A recording of the webinar, the Q & A, and any printable materials will be available online and emailed to all registrants.

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TODAY'S WEBINAR



Presenters

Joe Muldoon	Director, Small Business Marketplace
Michael Greklek	Regional Representative, Small Business Marketplace
David Pitaniello	Regional Representative, Small Business Marketplace

AGENDA

- **Qualified Health Plans**
 - Insurers
 - Standard Products VS Non-Standard
 - Naming
 - QHP Consumer Out of Pocket Cost Estimator
- **Essential Plan**
 - Insurers
 - Essential Plan Options
 - Provider and Health Plan Look Up Tool
- **Dental Plans**
- **Small Business Marketplace**
 - Insurers
 - Federal Small Business Tax Credit
 - Individual Coverage HRA (ICHRA)
- **Resources and Tools**

NY STATE OF HEALTH IS OPEN FOR BUSINESS!

- Individual and Small Business health and dental insurer options will continue to be robust in every county of the State
- Open enrollment begins November 1, 2019 and will continue through January 31, 2020
- Our priority is to ensure that quality, affordable coverage is available

Qualified Health Plans

2020 QUALIFIED HEALTH PLANS

- The same 12 health insurers will offer Qualified Health Plans (QHPs) in the individual market in 2020
- Product level changes in 2020:
 - Empire BlueCross and Empire Blue Cross Blue Shield/Empire Blue Cross HealthPlus and Empire Blue Cross Blue Shield HealthPlus
 - Independent Health
 - MVP Health Plan
 - Consumers in these plans will receive a renewal notice and email reminders telling them they need to select a new plan offered by these or other insurers

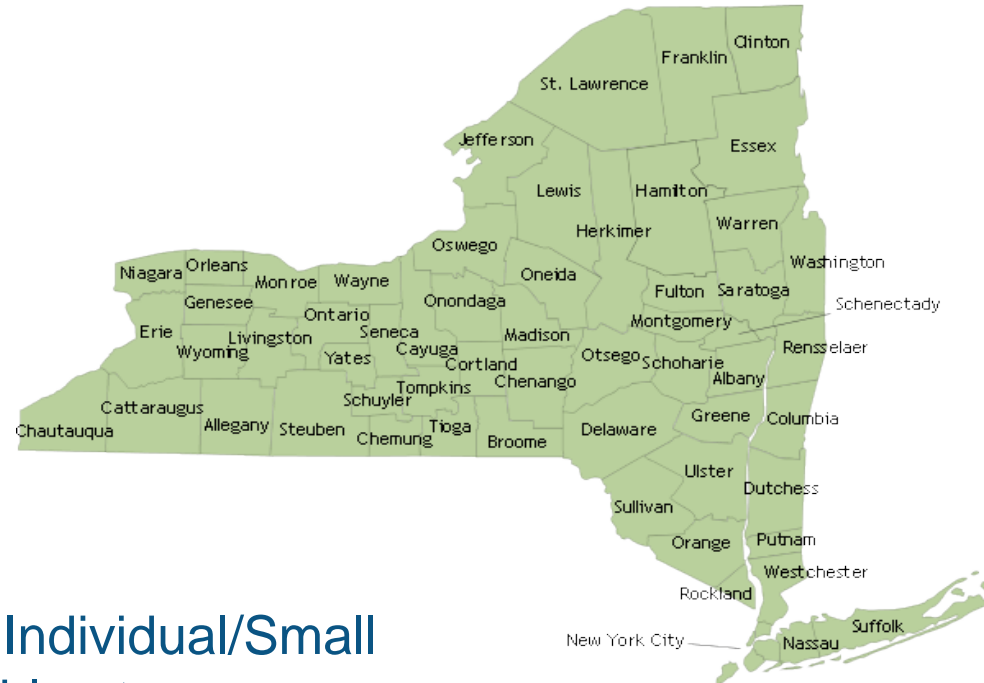
2020 QHP INSURERS INDIVIDUAL MARKET



Note: When counting Insurers, BlueCross BlueShield of Western NY/BlueShield of Northeastern NY, Empire BlueCross/Empire BlueCross BlueShield, and Excellus/Univera are each counted as one.

2020 QHPs

- The number of insurer options varies by county – from 2 to 7
- Most consumers have a choice of at least 4 insurer options



County maps of insurers offering Individual/Small Business/Dental Plans are available at:

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

STANDARD PRODUCT REFRESHER

- Every insurer must offer a Standard Product at each metal level and in every county of its Marketplace service area
- Standard products must include the Essential Health Benefits – except pediatric dental, which is optional if otherwise available
- Cost sharing (deductibles, copayments) are the same across insurers within a metal tier

2020 QHPs

STANDARD PRODUCTS IN 2020

<u>Metal Level</u>	<u>Deductible 2019</u>	<u>Deductible 2020</u>	<u>Max Out of Pocket 2019</u>	<u>Max Out of Pocket 2020</u>
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4,000	\$4,000
Silver	\$1,700	\$1,300	\$7,500	\$7,900
Silver (>200 -<250 FPL)	\$1,350	\$1,100	\$6,075	\$6,500
Silver (>150 -<200 FPL)	\$250	\$250	\$2,100	\$2,100
Silver (>100 -<150 FPL)	\$0	\$0	\$1,000	\$1,000
Bronze	\$4,000	\$4,425	\$7,600	\$8,150
Catastrophic	\$7,900	\$8,150	\$7,900	\$8,150

CHANGES TO STANDARD PRODUCTS

- All Standard Bronze products will include three (3) free primary care/sick visits without any co-payments or deductible
- Standard Silver and Silver CSR (200-250% FPL) products will have:
 - Lower deductibles
 - Higher co-payment for only the outpatient facility fee
 - Higher maximum out-of-pocket (MOOP)
 - Deductible levels affect most consumers, while few consumers reach their MOOP each year
- Prescription drugs are covered before the deductible for Standard Gold and Silver products
- Standard Bronze and Catastrophic products will have:
 - Higher deductibles and MOOP

NON-STANDARD PRODUCTS REFRESHER

- Insurers can offer up to 3 non-standard products in each metal level
- Unlike standard products, non-standard products:
 - Do not have to be offered at all four metal levels
 - Must be offered at a minimum of two metal levels of the insurer's choosing, and the number of non-standard Bronze products is limited
- 11 QHP insurers offer non-standard products in 2020
- Non-standard products are available in all counties
- The most commonly offered non-standard benefits include Adult/Family Dental, Adult/Family Vision, Telemedicine, and Acupuncture

Naming Format - Individual Market

Field Name	Values	Meaning
Product Name	To be assigned by Insurer	
Metal Tier	Bronze, Silver, Gold, Platinum, Child Only, Catastrophic	Identifies Metal Level and whether Child Only or Catastrophic Product
Standard/ Non-standard	ST or NS	Identifies Standard (ST) or Non-Standard (NS) Product
Network Coverage	INN or OON	Identifies in-network coverage (INN) or out-of-network coverage (OON)
Dental Coverage	Pediatric Dental, Adult/ Family Dental	Identifies type of dental coverage included, if any, in QHP.
Dependent Age Coverage	Dep25, Dep29	Identifies the maximum age of covered dependents
Non-Standard Details	Adult Vision, Family Dental, Family Vision, Wellness, Other	Identifies additional covered benefits
Waiting Period	WP	Indicates any waiting periods for adult dental services.

QHP OUT-OF-POCKET COST ESTIMATOR

- Created in response to consumer and assister feedback
- Compares estimated consumer premium and out-of-pocket costs in different standard and non-standard plans
- Consumers input household information and estimated annual medical costs
- Generates the estimated total cost for the year as well as the largest possible amount an individual may pay
- Disclaimer: No tool can provide an exact estimate or perfectly predict costs

QHP OUT-OF-POCKET COST ESTIMATOR

Search for Plans

Plan Selection Filter

This tool lets you view health plans based on features important to you. Start by selecting your County, Plan Year and Persons Covered. Click the "Search" to update the list of available plans.

Estimate Financial Help

- 1.) Select the "Estimate Your Tax Credit" button.
- 2.) Enter the information about your County, Household Size, and Household Income, then click "Calculate".
- 3.) Click the "Search" button again to update the plans.

Additional Plan Selection Tools:

These tools can help determine which plans best meet your needs.

Use **Search by Provider or Facility** to find what insurance companies are accepted by your doctor, clinic, etc.

Use **Calculate Your Costs** to estimate your total annual costs. Enter your expected monthly premiums after estimating your tax credit below, then provide your annual income and expected annual medical costs.



Search by
Provider or Facility



Calculate
Your Costs



Estimate of Financial Help Disclaimer:

This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

Quality Ratings Data Disclaimer: Plan quality ratings and enrollee survey results are calculated by CMS using data provided by health plans in 2019. The ratings are being displayed for health plans for the 2020 plan year.

Learn more about these ratings <https://info.nystateofhealth.ny.gov/QualityRatings>

Filter Options

County (Required) <div>Kings ▼</div>	Plan Year <div>2020 ▼</div>	Persons Covered (Required) <div>--Select-- ▼</div>	Overall Quality Rating ⓘ <div>--All-- ▼</div>
Coverage Type <div>--All-- ▼</div>	Metal Level ⓘ <div>--All-- ▼</div>	Insurance Company <div>--All-- ▼</div>	HIOS Plan ID <div>--All-- ▼</div>
<div>Estimated Financial Help ⓘ</div> <div>Estimate Financial Help ⓘ <input type="text"/></div>		<input type="checkbox"/> Dependent Age 29 ⓘ <input type="checkbox"/> Out Of Network ⓘ	<div>Reset All</div> <div>Search</div>

Essential Plan

2020 ESSENTIAL PLAN



- Fifteen (15) insurers will offer EP in 2020
- Crystal Run is no longer available in 2020
- Expanded Service Area:
 - Empire BCBS HealthPlus
 - Fidelis
 - HealthFirst
- No changes to consumer eligibility or cost sharing in 2020:
 - \$0 or \$20 premium
 - No deductible
 - Only the premium for optional EP Plus Vision and Dental varies each year
- Consumers who are actively enrolled in EP 2 with Vision and Dental:
 - If a consumer fails to pay Vision and Dental premium, they will be re-enrolled in EP2 without Vision and Dental

2020 ESSENTIAL PLAN INSURERS

Standard Plans and Standard Plus Dental and Vision



Note: When counting Insurers, Excellus/Univera is counted as one.



2020 ESSENTIAL PLANS

- The number of insurer options varies by county – from 2 to 8
- Most consumers have a choice of at least 4 insurer options



County maps of insurers offering EP
available at:

[http://info.nystateofhealth.ny.gov/Essential
PlanMap](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)

Note: Dental benefits included in Essential Plan Plus Vision and Dental differ, and are typically more robust, than the benefits offered by stand-alone dental plans.

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	Health and Recovery Plans
Essential Plans	Fully Integrated Duals Advantage
Child Health Plus	Managed Long Term Care
Medicaid Managed Care	

- The tool is regularly updated using data submitted by health plans,
- <https://pndslookup.health.ny.gov/>

Dental Plans





2020 STAND ALONE DENTAL PLANS The Official Health Plan Marketplace

New for 2020


- Plan names listed on the NY State of Health website shopping tool and application will now include “WP” if there is a waiting period associated with any covered dental services



Empire Dental Family Enhanced, NS, OON, Adult/Family Dental, Dep 25, WP

Price Per Month	\$23.79	Metal 	High		
Maximum Out of Pocket 	See Plan Brochure	Out-of-Network Coverage 	Yes	Allows Health Savings Account	No
Plan Id	44113NY0440052	Persons Covered	Individual	Deductible 	See Plan Brochure
Design	<p>Empire proudly serves members in its New York service area. Our Dental Prime network gives access to a wide variety of dentists and specialists locally in New York as well as across the nation. Empire Dental PPO plans do not require any referrals before visiting a dental specialist. The Dental Family Enhanced plan has a \$0 deductible for pediatric children, and a \$50 deductible for adults age 19 and older. There is a waiting period of 6 months on Adult Basic Dental Care and 12 months on Adult Major Dental Care, which may be waived for enrollees with prior dental coverage. The Enhanced plan also covers non-medically necessary (cosmetic) orthodontia for children after a 12 month waiting period and subject to a \$1,000 lifetime benefit maximum.</p>				

Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

+ Pediatric Dental Care		
- Adult Dental Care		
Benefit	In Network Cost Share 	Description
Routine Dental Services (Adult)	No Charge after deductible	Exams, cleanings & x-rays
Major Dental Care - Adult	50.00% Coinsurance after deductible	12 Month Waiting Period. Endodontics, Periodontics, Prosthodontics and Oral Surgery
Basic Dental Care - Adult	20.00% Coinsurance after deductible	6 Month Waiting Period. Fillings and simple extractions.

2020 STAND ALONE DENTAL PLANS

Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

+ Pediatric Dental Care

- Adult Dental Care

Benefit	In Network Cost Share ⓘ	Description
Routine Dental Services (Adult)	\$48.00	X-rays, Fillings and Simple Extractions. Full mouth X-rays or panoramic X-rays at 36 month intervals and bitewing X-rays at 6 month intervals.
Major Dental Care - Adult	\$48.00	Pre-Authorization Required - Endodontics*, Periodontics, Prosthodontics and Oral Surgery. *Adult molar root canals have very limited coverage.
Basic Dental Care - Adult	\$48.00	Cleanings and Exams

+ Plan Documents ⓘ

Plain language display of basic vs major services

2020 INDIVIDUAL STAND ALONE DENTAL PLANS



Small Business Marketplace

2020 Small Business Marketplace The Official Health Plan Marketplace

- Over 300% increase in employers participating in New York's Small Business Marketplace (SBM) fueled by easier access to Federal Tax Credits and More Plan choices
- SBM employer enrollment now exceeds 12,900
- 10 insurers will offer more than 2,500 plan options in 2020
- New;
 - Empire (28 counties)
 - Healthy NY offered through SBM:
 - EmblemHealth, Independent Health and MVP Health Care will offer Healthy NY
 - Consumers will have a Healthy NY option in 60 out of 62 counties
 - Healthy NY premiums are lower than other SBM products
- The number of insurer options varies by county – from 2 to 7

2020 SMALL BUSINESS MARKETPLACE INSURERS



2020 SBM STAND ALONE DENTAL PLANS



Federal Small Business Tax Credit

Certifying your eligibility with the NYSOH Small Business Marketplace is the only way for a New York small business or non-profit to claim the Federal Small Business Health Care Tax Credit

An employer may be eligible to receive the Federal Small Business Healthcare Tax Credit if they:

- Obtain a favorable eligibility determination from NY State of Health
- Have fewer than 25 full-time equivalent employees
- Pay average wages of less than \$53,000(2018) a year per full-time equivalent employee
- Pay at least 50% towards employees lowest cost single tier coverage
- Offer a SBM-certified health plan to all full-time equivalent employees working at least 30 hours per week

Federal Small Business Tax Credit



The Official Health Plan Marketplace

Cont.

- For more information on qualifying for and claiming the tax credit please visit the IRS resource page at <https://www.irs.gov/affordable-care-act/employers/small-business-health-care-tax-credit-and-the-shop-marketplace>
- To find a SBM-certified health plan, visit <https://nystateofhealth.ny.gov/employer> and use the small employer shopping tool
- To estimate if an employer qualifies for the tax credit, go to <https://nystateofhealth.ny.gov/employer> and click on the “calculate your estimated tax credit” link

Individual Coverage HRA (ICHRA)

Individual Coverage HRA (ICHRA) nystateofhealth™ The Official Health Plan Marketplace

- New rules allow employers to offer employees a new Individual Coverage HRA (ICHRA) as an alternative to traditional group health plan coverage.
- ICHRAs are a special type of HRA that allows for reimbursement of employees' individual market health insurance premiums.
- Employers can start offering ICHRA's beginning January 1, 2020.
- Depending on the terms of the ICHRA employees may be able to purchase individual health insurance coverage through the NY State of Health, or directly through a health plan. Employees should talk to their employer about whether they are allowed to buy a plan through NY State of Health.
- NY State of Health has created an ICHRA resource page which includes a table of 2020 lowest cost silver plans, an affordability calculator, FAQs and links to IRS HRA materials, including model notices. The NY State of Health ICHRA resource page can be found here; <https://info.nystateofhealth.ny.gov/hra>

Resources and Tools

Consumer Education Materials



SBM Brochure



New York's Small Business Marketplace

NY State of Health,
the Official Health Plan
Marketplace

Enrolling is easy as **1-2-3**:

- 1** Verify Your Eligibility
- 2** Go Shopping
- 3** Enroll



Small Business Health Care Tax Credit

As a small employer, you may qualify for a federal tax credit if your business:

- Is determined to be eligible by NY State of Health
- Has fewer than 25 full-time equivalent (FTE) employees
- Pays average wages of less than \$53,000 a year per FTE employee
- Contributes at least 50% of the lowest cost individual premium
- Offers a Marketplace-certified health plan to all FTE employees working at least 30 hours per week

Use the Tax Credit Calculator to estimate how much you could save at nystateofhealth.ny.gov/employer



Small Business Marketplace

NY State of Health's Small Business Marketplace is where employers can:

- See if they qualify for tax credits
- Verify their eligibility
- Easily review and compare available Marketplace-certified health and dental plans
- Enroll in Marketplace certified coverage directly with an insurer or a NY State of Health-certified broker



SBM Marketing Insert



Can Your Small Business Save Money with a Health Care Tax Credit?

If you are a small employer, there is a tax credit that could put money in your pocket.

To find out more, contact the NY State of Health Small Business Marketplace:

- Go online at: nystateofhealth.ny.gov
- Call the Customer Service Center at: 1-855-355-5777
- Search for a Marketplace-certified insurance broker or in-person assister at: info.nystateofhealth.ny.gov/findassistor
- Use the Tax Credit Calculator to estimate how much you could save at: nystateofhealth.ny.gov/employer

Providing Health Coverage and Getting Tax Credits is as Easy as 1-2-3:

1. Verify Your Eligibility

To be an eligible Small Business owner you must:

- Be located in, or have a physical business location, in New York State
- Have 1-100 full-time equivalent employees

2. Go Shopping

Choose from more Marketplace-certified health and dental plans than ever before. View and compare plans at: nystateofhealth.ny.gov

3. Enroll

Contact a NY State of Health-certified insurance broker or enroll directly with the health insurer of your choice. Eligible small businesses can enroll at any time of the year.

Contact a tax professional to learn if your business qualifies for tax credits.

NY State of Health complies with applicable Federal civil rights laws and state laws and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, disability, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

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,
 - 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!



SHOP Direct Enrollment Flexibility is Working!

As of September 2019, total SBM enrollment is over 12,800 employers.

It's now easier for New York's small businesses to access the Federal Small Business Health Care Tax Credit. Remember: receiving an eligibility determination from New York's SBM and enrolling in SBM certified plans directly through an insurer or broker is the only way for qualified New York small businesses to claim the Federal Small Business Health Care Tax Credit.

SBM and Broker Contacts

Joe Muldoon, Director SBM

Joseph.Muldoon@health.ny.gov or 518-486-2504

David Pitaniello, Regional Representative SBM

David.Pitaniello@health.ny.gov or 518-474-2814

Michael Greklek, Regional Representative SBM

Michael.Greklek@health.ny.gov or 518- 473-6179

Stana Nakhle, Regional Representative SBM

Stana.Nakhle@health.ny.gov or 212-417-4995

QUESTIONS?

QUESTIONS?

Thank you for joining us!



- A recording of the webinar, the Q & A, and any printable materials will be available online and emailed to all registrants.

How To Add A New Employer Group

Adding A New Employer Group



- Small employers enroll in NYSOH SHOP-certified qualified health plans directly with insurers, or through their broker/navigator, and still receive the Small Business Health Care Tax Credits, if otherwise eligible.
- New groups must go through NYSOH SBM eligibility determination system to establish if they are a SHOP eligible employer group.

New Employer Group Cont.

- To begin, log into your Broker Portal and navigate to the *My Clients* tab. Click the *Add New Employer* button.

AC0000050211 - Christa Smith

State Unique ID: 2017EIT License: EIT2017 Certification: SI00140 [View](#) Expiration: 2019-03-29 Status: Approved

[Overview](#) [My Profile](#) [My Clients](#) [My Inbox](#) [Documents](#) [Address History](#) [Useful Links](#)

Manage Clients [collapse](#)

Employer Employee Individual

Search Employer

Select your Agency or Direct Clients from the drop down to view all associated Employers or click "Add New Employer" to start a new Employer application. Within the search result, you can search my client list by entering text in the filter or by sorting by column name.

Select Associated Agency*
testnew

Filter Option
Show All

Add New Employer

Filter: Show 50 entries

Results: 1 to 3 of 3

Company Name Primary Contact Name	Account ID Contact Number	No. of Employees	Eligibility Status	Enrollment Status	Renewal Date	Action
Din Warehouse Caroline Reynolds	AC0000050843 518-555-1212	4	ELIGIBLE	COMPLETED	07/01/2017	manage invite delete
Five Guys Christa Johnson	AC0000034280 518-555-1212	12	ELIGIBLE	IN_PROGRESS	06/01/2018	manage delete
Freedom Group Jasmine Carter	AC0000056831 518-555-1212	1	TERMINATED	COMPLETED	01/01/2018	manage delete

[Export CSV](#)

Previous 1 Next

Previous 1 Next

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New Employer Group Cont.

- An attestation will appear that will take the place of a BOR when adding a new employer group. It may still be required when enrolling the group directly with the issuer.

A small business or non-profit organization must verify their eligibility and obtain a favorable SHOP eligibility determination letter to be eligible for the small business healthcare tax credit.

You must obtain a favorable SHOP eligibility determination letter for each year you are claiming the small business tax credit. Please note the tax credit is only available for two consecutive years.

Please keep all eligibility determination letters for your records.

SHOP Eligibility Determination Form

Use this form to determine if you are an eligible SHOP employer group.

To be eligible for the healthcare tax credit you must enroll in health insurance through SHOP. To be eligible to enroll your small business or non-profit organization through SHOP you must meet the following requirements:

- Have a physical business location in New York State
- Have 1 to 100 FTE (Full-Time Equivalent) employees

☐ You are about to enter information to obtain a NY State of Health Small Business Marketplace eligibility determination. By checking this box you are attesting that you are authorized on behalf of this small group employer to obtain this eligibility determination.



New Employer Group Cont.

- Next you will add the employer groups contact information including name, email address, phone number, legal company name and EIN. Click “Verify” once complete.

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Business Contact Information

First Name	Middle Name	Last Name	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	None ▼
Email Address	Confirm Email	Business Telephone	Extension
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Legal Company Name	EIN		
<input type="text"/>	<input type="text"/>	<input type="button" value="Verify"/>	

New Employer Group Cont.

- Once the Company Information is verified, or attested to, a green checkmark will appear next to the EIN. Under that, the **Primary Address** fields will populate. Complete the Primary Business Address fields.

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Business Contact Information

First Name	Middle Name	Last Name	Suffix
<input type="text" value="Lisa"/>	<input type="text"/>	<input type="text" value="McDowell"/>	<input type="text" value="None"/>
Email Address	Confirm Email	Business Telephone	Extension
<input type="text" value="christa.baynard@health."/>	<input type="text" value="christa.baynard@health."/>	<input type="text" value="(516)555-1212"/>	<input type="text" value="234"/>

Legal Company Name	EIN
<input type="text" value="Little Black Dress"/>	<input type="text" value="500123617"/>



Primary Business Address

Address Line 1	Apt/Suite	
<input type="text"/>	<input type="text"/>	
Address Line 2	Zip Code	
<input type="text"/>	<input type="text"/>	
City	County	State
<input type="text"/>	<input type="text" value="--Select--"/>	<input type="text" value="--Select--"/>



Is the mailing address the same as the Primary Business Address?
☐ Yes ☐ No


New Employer Group Cont.

- Enter the number of FTE's and Eligible employees.

Business Contact Information

First Name	Middle Name	Last Name	Suffix
<input type="text" value="Lisa"/>	<input type="text"/>	<input type="text" value="McDowell"/>	<input type="text" value="None"/>

Email Address	Confirm Email	Business Telephone	Extension
<input type="text" value="christa.baynard@health."/>	<input type="text" value="christa.baynard@health"/>	<input type="text" value="(516)555-1212"/>	<input type="text" value="234"/>

Legal Company Name	EIN
<input type="text" value="Little Black Dress"/>	<input type="text" value="500123617"/> 

Primary Business Address

Address Line 1	Apt/Suite	
<input type="text" value="190 Witchtree Rd."/>	<input type="text"/>	
Address Line 2	Zip Code	
<input type="text"/>	<input type="text" value="11949"/>	
City	County	State
<input type="text" value="Manorville"/>	<input type="text" value="SUFFOLK"/>	<input type="text" value="NY"/>

Is the mailing address the same as the Primary Business Address?
☒ Yes ☐ No

Full-Time Equivalent (FTE) employees

Number of Full-Time Equivalent (FTE) employees
 [FTE Calculator](#)

Eligible Employees

Number of Eligible Employees

New Employer Group Cont.

- Provide a response to the attestation questions. If “No” is selected for either attestation question the employer will not be SHOP eligible. Employers must have a physical location in New York State and have between 1 and 100 FTE employees to be SHOP eligible. Once the eligibility determination form is completed, click submit.

Full-Time Equivalent (FTE) employees

Number of Full-Time Equivalent (FTE) employees

[FTE Calculator](#)

Eligible Employees

Number of Eligible Employees

Attestation

This business has a physical location in New York State.

☒ Yes ☐ No

This business has between 1 and 100 FTE (Full Time Equivalent) employees.

☒ Yes ☐ No

Submit

New Employer Group Cont.

- After clicking the submit button the NYSOH system will bring you to the employers eligibility determination landing page. In the center of the page is the SHOP Document History. Click the *open/print* icon next to the eligibility determination you would like to view.

Little Black Dress

AC0000058336

Broker of Record: testnew

Invitation Code: 152157356968760600


Congratulations

NY State of Health has determined your business to be eligible small business.

NY State of Health Small Business Marketplace (SHOP) provides access to quality, affordable health and dental insurance for small businesses and their employees. SHOP plans are offered by private insurance companies and cover essential health benefits and pre-existing conditions.

To review/print or mail your eligibility determination, select the letter below. Please keep this letter with your business records and be sure to provide a copy to your tax preparer. If you need to update your Employer information, click on [Edit Employer Information](#) to make changes and generate a new letter.

SHOP Document History

Document	Date Approved	Open to view/print
Eligibility_Letter_2018	03/20/2018 - 15:37:14	 Open/print