

# 2021 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: 5574728**

# 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: 5574728].
- 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
Mike Greklek	Regional Representative, Small Business Marketplace
David Pitaniello	Regional Representative, Small Business Marketplace

# AGENDA



- **Open Enrollment and Important Dates**
- **Qualified Health Plans**
  - Insurers
  - Standard Products vs. Non-Standard
- **Essential Plan**
  - Insurers
  - Essential Plan Options
- **Dental Plans**
- **Small Business Marketplace**
  - Insurers
  - Federal Small Business Tax Credit
- **New Broker Certification Process**
- **Resources and Tools**
  - Producer Tool Kit
  - Look Up Tool Reminders
  - Improved QHP Consumer Out of Pocket Cost Estimator

# **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, 2020 and will continue through January 31, 2021
- Our priority is to ensure that quality, affordable coverage is available

# OPEN ENROLLMENT AND RENEWALS



## Extension Due to COVID-19 Health Emergency

- NY State of Health will be extending all **MA**, **CHPlus**, and **EP** consumers with a coverage end date through 12/31/2020, for an additional 12 months of coverage
- All households with **QHP** members will get a renewal notice



# OPEN ENROLLMENT & RENEWALS

## IMPORTANT DATES



Date	Action
By November 1, 2020	<b>Renewal Notices mailed.</b> These notices are sent to individuals eligible for renewal of their: <ul style="list-style-type: none"><li>• Qualified Health Plans (QHPs) including Full Pay QHP, &amp; those with Advance Premium Tax Credit (APTC), and Cost Sharing Reduction (CSR)</li></ul>
November 1, 2020	<b>Open Enrollment begins for <u>new</u> applicants.</b>
November 16, 2020	<b>Renewal Period begins for QHPs.</b> <ul style="list-style-type: none"><li>• Consumers can update their account if needed, and enroll in a plan for coverage starting on 1/1/2021</li></ul>
December 15, 2020	<b>Last day to enroll for January 1, 2021 coverage.</b>
January 31, 2021	<b>Open enrollment closes for QHPs.</b>

# OPEN ENROLLMENT & RENEWALS

## IMPORTANT DATES



Individuals enrolling in coverage for the first time during open enrollment can apply and select a plan beginning November 1st.

For	When Enrollment is Completed	Coverage Begins
New Application	November 1- December 15	January 1, 2021
New Application	December 16 - January 15	February 1, 2021
New Application	January 16 - January 31	March 1, 2021



# COVID-19 SPECIAL ENROLLMENT PERIOD (SEP)



NY State of Health continues to offer a Special Enrollment Period (SEP) during which eligible individuals will be able to enroll in insurance coverage

- NY State of Health, The Department of Financial Services, and New York State health insurers are taking this action due to the exceptional nature of the public health emergency posed by the Coronavirus so that individuals do not avoid seeking testing or medical care for fear of cost
- This SEP will be extended through December 31, 2020. Individuals who are using this SEP may have a choice for when their coverage will begin.

When Enrollment under this SEP is Completed	Coverage Begins
By October 15, 2020	<b>Choice of coverage start date:</b> <ul style="list-style-type: none"><li>• October 1, OR</li><li>• November 1, 2020</li></ul>
Between October 16 and November 15, 2020	<b>Choice of coverage start date:</b> <ul style="list-style-type: none"><li>• November 1, OR</li><li>• December 1, 2020</li></ul>
Between November 16 and December 15, 2020	<b>Choice of coverage start date:</b> <ul style="list-style-type: none"><li>• December 1, OR</li><li>• January 1, 2021</li></ul>
Between December 16 and December 31, 2020	<ul style="list-style-type: none"><li>• January 1, 2021</li></ul>

# THREE TYPES OF RENEWALS



## 1. Automatic Renewal with Auto-Enrollment

- No action required

## 2. Automatic Renewal without Auto-Enrollment

- Action required: Consumer must select and enroll in a plan

## 3. Manual Renewal

- Action required: Consumer must update their application

# Qualified Health Plans

# 2021 QUALIFIED HEALTH PLANS



- The same 12 health insurers will offer Qualified Health Plans (QHPs) in the individual market in 2021
- Product level changes in 2021:
  - CDPHP and MVP are expanding into new counties
    - CDPHP is expanding into Jefferson, Lewis and St. Lawrence
    - MVP is expanding into Chemung and Schuyler
  - Excellus is adding pediatric dental to all QHP products

# 2021 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.

# 2021 QHPs

- The number of insurer options varies by county – from two (2) to seven (7)
- Most consumers have a choice of at least four (4) insurer options
- County maps of insurers offering Individual/Small Business/Dental Plans are available at:  
<http://info.nystateofhealth.ny.gov/PlansMap>
- You can identify which QHP is new to a county in 2021.
- New counties are identified in the PDF attachments located below the map. New counties are highlighted in yellow and read “New”.



## 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

# 2021 QHPs



## STANDARD PRODUCTS IN 2021

<u>Metal Level</u>	<u>Deductible 2020</u>	<u>Deductible 2021</u>	<u>Max Out of Pocket 2020</u>	<u>Max Out of Pocket 2021</u>
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4,000	\$4,000
Silver	\$1,300	\$1,300	\$7,900	<b>\$8,500</b>
Silver (>200 -<250 FPL)	\$1,100	\$1,100	\$6,500	\$6,500
Silver (>150 -<200 FPL)	\$250	\$250	\$2,100	\$2,200
Silver (>100 -<150 FPL)	\$0	\$0	\$1,000	\$1,000
Bronze	\$4,425	<b>\$4,700</b>	\$8,150	<b>\$8,550</b>
Catastrophic	\$8,150	<b>\$8,550</b>	\$8,150	<b>\$8,550</b>



## CHANGES TO STANDARD PRODUCTS

- All Standard Bronze products will include three (3) visits subject to co-payments, but not subject to the deductible.
- New in 2021, the three visits covered in Standard Bronze products can be either primary care OR specialist.
- Standard Silver and Silver CSR (200-250% FPL) products will have:
  - Higher co-payment for ER visits, diagnostic, and advanced imaging
  - Higher maximum out-of-pocket (MOOP)
- Prescription drugs are covered before the deductible for Standard Gold and Silver products
- Standard Bronze and Catastrophic products will have:
  - Higher deductibles and MOOP
- Deductible levels affect most consumers, while few consumers reach their MOOP each year

## NON-STANDARD PRODUCTS REFRESHER

- Insurers can offer up to three (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 will offer non-standard products in 2021
- 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

# REMINDER ON APTC

Under federal regulation, consumers may be found ineligible for tax credits in 2021 if they received an APTC in previous years but:

- Did not reconcile these credits using form 8962 when filing taxes. (This includes ANY year where tax credits were received, but not reconciled)

OR

- Did not file a 2019 return in 2020 (whether they asked for an extension or not)

Consumers who are found ineligible for tax credits should refer to their notice for more information on what to do next to resolve their APTC reconciliation.

# Essential Plan

# 2021 ESSENTIAL PLAN



- Thirteen (13) insurers will offer EP in 2021
- YourCare and WellCare are no longer available in 2021
- Two Issuers are expanding to EP + Vision & Dental
  - CDPHP
  - Independent Health
- No changes to consumer eligibility or cost sharing in 2021:
  - \$0 or \$20 premium
  - No deductible
  - Only the premium for the optional EP Plus Vision and Dental may change slightly in 2021

# 2021 ESSENTIAL PLAN INSURERS

## Standard Plans and Standard Plus Dental and Vision

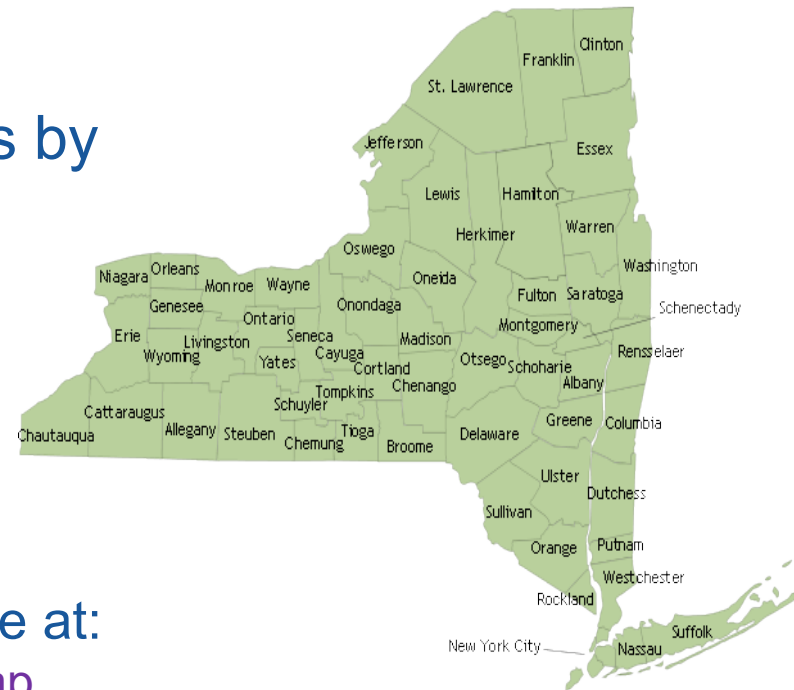


**Offers Essential  
Plan Plus Vision  
and Dental**

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

# 2021 ESSENTIAL PLANS

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



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)

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.

- **Consumers who are actively enrolled in EP 2 + Vision & Dental:**
  - If a consumer fails to pay Vision and Dental premium, they will be re-enrolled in EP2 without Vision and Dental, effective the month following the EP 2 V&D termination, without a gap in coverage



# Dental Plans


# 2021 INDIVIDUAL STAND ALONE DENTAL PLANS



# 2021 STAND ALONE DENTAL PLANS



- When consumers sign up for a SADP, they get basic adult dental coverage upon enrollment
- Under some SADPs, there may be a waiting period for a specific benefit
  - Plan names listed will 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**

An Anthem Company

<b>Price Per Month</b>	\$23.79	<b>Metal</b>	High
<b>Maximum Out of Pocket</b>	See Plan Brochure	<b>Out-of-Network Coverage</b>	Yes
		<b>Allows Health Savings Account</b>	No
<b>Plan Id</b>	44113NY0440052	<b>Persons Covered</b>	Individual
		<b>Deductible</b>	See Plan Brochure

**Design** 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.

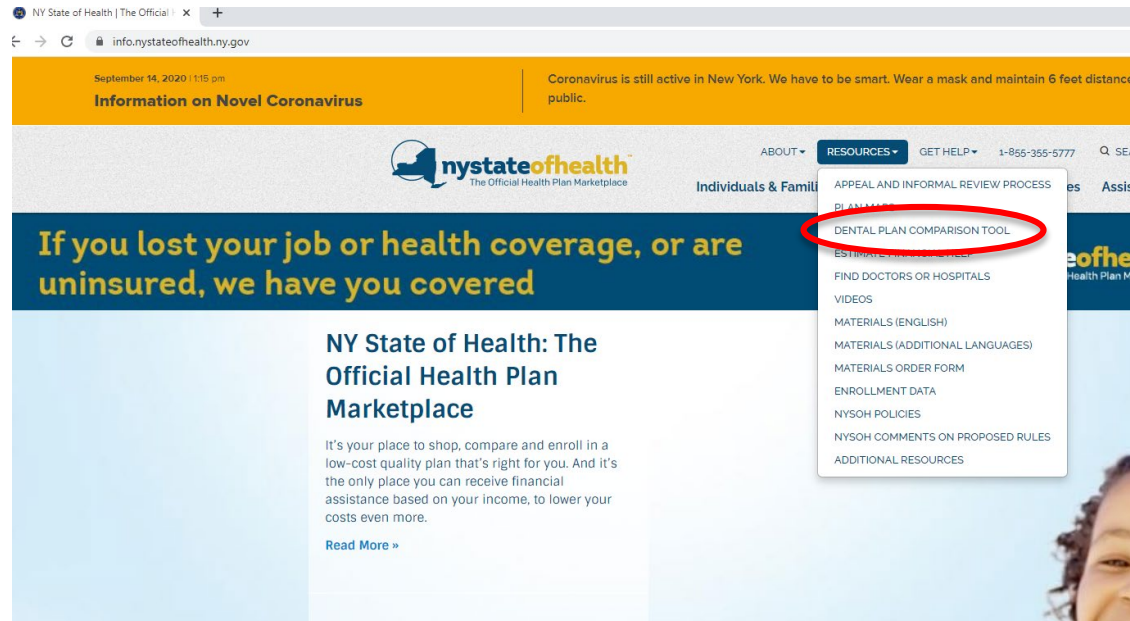
Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

☒ 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.

# 2021 DENTAL PLANS: NEW FOR 2021

- The Dental Plan Comparison Tool helps to compare Pediatric Dental Plans, Family Dental Plans and Qualified Health Plans with Dental benefits that are offered in a specific county.



- The Dental Plan Comparison Tool can be found at [www.info.nystateofhealth.ny.gov](http://www.info.nystateofhealth.ny.gov) in the “Resources” drop down.

# 2021 DENTAL PLANS: NEW FOR 2021

## Dental Plan Comparison Tool

This tool is designed to help you compare dental plans that are offered through NY State of Health.

If you plan to enroll only your children in dental benefits, select the Pediatric Dental tab below.

If only adults or both adults and children need dental coverage, you can either shop for stand-alone family dental plans (select the **Family Dental** tab below) or you can see if there are Qualified Health Plans that include a family dental benefit in your county (select the **QHP with Dental** tab below).

Next, select the County in which you reside. Then, enter the number of children you wish to enroll in a Pediatric Dental plan OR who you wish to enroll in a Family Dental plan or in a QHP with family dental benefits. Next, select whether you wish to compare In Network or Out of Network Cost Sharing (or both). Finally, click on the plan brochure to see what categories of services (Preventive, Routine, Basic, Major, Orthodontia), are covered and the cost-sharing amounts for those services, and to get more detailed information about the specific plan you are considering. **You should always confirm benefits and covered services with your insurer before enrolling in a plan or receiving dental care services.**

Make sure to hover over the "Question Marks" for help.

Pediatric Dental

Family Dental

QHP with Dental

Total results 8

County

Albany

Network

☒ In Network Cost Sharing
 ☐ Out of Network Cost Sharing

Number of children

1

Reset

- Select the type of coverage: Pediatric, Family or QHP.
- Indicate the county, who is applying and the network
- The results of the search will appear below.

Pediatric Dental

Family Dental

QHP with Dental

County

Albany

Who in the family is enrolling in dental?

Individual

Network

☒ In Network Cost Sharing
 ☐ Out of Network Cost Sharing

Reset

Pediatric Dental

Family Dental

QHP with Dental

County

Albany

Who in the family is enrolling in dental?

Individual

Network

☒ In Network Cost Sharing
 ☐ Out of Network Cost Sharing

Reset

# Small Business Marketplace

# 2021 Small Business Marketplace The Official Health Plan Marketplace

- SBM employer enrollment now exceeds 14,691
- 10 insurers will offer more than 2,300 plan options in 2021
- Healthy NY will be offered in every county across the state in 2021:
  - EmblemHealth, Independent Health and MVP Health Care will continue to offer Healthy NY
  - Excellus/Univera will begin offering Healthy NY in 2021
  - Small employers can benefit from both Healthy NY and Federal small business tax credits
  - Healthy NY premiums are lower than other SBM products

# Federal Small Business Tax Credit nystateofhealth™ The Official Health Plan Marketplace

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 \$55,000 (2019) 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

## 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

# 2021 SMALL BUSINESS MARKETPLACE INSURERS



# New Broker Certification

# BROKER CERTIFICATION



- Effective August 31, 2020, NY State of Health and the Department of Financial Services (DFS) changed the process by which brokers and agents become newly certified to sell health insurance policies through NY State of Health.
- Previously, brokers and agents would take NY State of Health certification courses through DFS authorized training vendors. NY State of Health has moved this certification training process in-house and completely online.
- This new certification training is being provided at no cost to agents and brokers which should help simplify the certification training process.
- If you are currently certified with NY State of Health, you do **NOT** need to take any action. This new certification training process is for brokers and agents that wish to become **NEWLY** certified or who were previously certified and let their certification lapse.

## New Broker Certification Steps

- **Register and create an account** - Get Started as a new user and create a NYS GOV ID by navigating to <https://nystateofhealth.ny.gov/agent> and select the "Click Here to Register" link. Follow the steps to create a NY State of Health Account.
- **Verification of your NYS DFS License** - NY State of Health will collect and verify your broker or agent licensing information with DFS in real time.
- **Complete certification training** - Upon successful verification of your license you will receive an email with instructions on how to complete our online certification training course(s).

**\*\*Courses provided by NY State of Health for certification to sell on NY State of Health are not Licensing courses for DFS and do not provide Continuing Education credits.**

# 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](http://nystateofhealth.ny.gov/employer)



### Small Business Marketplace

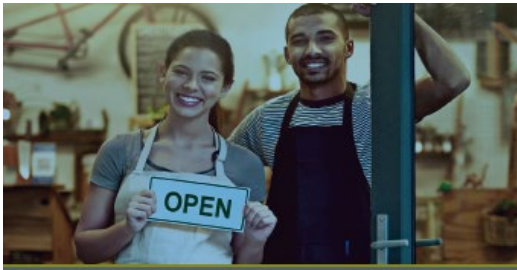
NY State of Health's Small Business Marketplace is where employers can:

- 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](https://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](https://info.nystateofhealth.ny.gov/findassistor)
- Use the Tax Credit Calculator to estimate how much you could save at: [nystateofhealth.ny.gov/employer](https://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](https://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](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,
  - 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!



## **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.

## 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 updated about every 15 days, using data submitted by the health plans
- <https://pndslookup.health.ny.gov>

## NYS PROVIDER & HEALTH PLAN LOOK-UP TOOL

- New Features for 2021:
  - Enlarged the spoken language box to show more of the list;
  - Added search by *type* of health plan, i.e. QHP, EP, Medicaid, etc;
  - Limited facilities data to NYS licensed facilities;
  - Addressed missing behavioral health data;
  - Addressed missing nursing home data;
  - Simplified the advanced search feature

# QHP OUT-OF-POCKET COST ESTIMATOR



- Created in response to consumer and assistor 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



## Premium & Out-of-Pocket Cost Estimator

This tool is designed to help you estimate your premium and out-of-pocket (OOP) costs for health insurance in a given year. The cost estimator will generate the estimated total cost for the year as well as the largest possible amount an individual may pay.

**Disclaimer:** This tool is just an estimate of your cost. Information from this tool should not be regarded as definitive or exact. No tool can provide an exact estimate or perfectly predict insurance costs. In addition, this estimate does not account for out-of-pocket costs (e.g., co-payments) after the deductible is met but before you reach your maximum out-of-pocket costs.

For instructions on how to use this tool, [click here](#).

### Enter household information

Total Household Income per Year  ?

Number of Members in Household  ?

FPL  % ?

Persons Covered

Estimated Annual Medical Costs  ?

Standard Plans

Non-Standard Plans

Enter your estimated monthly premiums ? after financial help from the [Search for Plans page](#)

Bronze

Silver

Gold

Platinum

\$

\$

\$

\$

# QHP OUT-OF-POCKET COST ESTIMATOR

## How to use the tool:

Use the Anonymous Plan Search tool to determine the consumer's estimated premium after tax credits.

<https://nystateofhealth.ny.gov/individual>

### Estimate Financial Help

County Fulton

Number of Members in Household

1

Enter number of adults needing coverage

1

Children under Age 19

0

Are there any dependents ages 26 to 29 applying for coverage?

☐ Yes ☒ No

Total Household Income per Year

\$ 30000



Calculate

Reset

Estimated Financial Help

Estimate Financial Help

370.05

☐ Dependent Age 29   
☐ Out Of Network 

Reset All


Search

### Search plans for 2021



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.

Based on your yearly household income, a Silver Plan may be best for you.

Compare Plans 

Reset Compare Plans

Page 1 of 9  

Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
<input type="checkbox"/>  <small>New Plan Quality data not yet available</small>	Fidelis Care, Bronze, ST, INN, Fidelis Care HBX Network, Pediatric Dental, Dep25, Free Telemedicine	Bronze	Medical Plus Child Dental	Fulton	Couple	\$803.14	<b>\$433.09</b>	<div>View Details</div>
<input type="checkbox"/>  <small>New Plan Quality data not yet available</small>	Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Pediatric Dental, Dep25, Free Telemedicine	Bronze	Medical Plus Child Dental	Fulton	Couple	\$825.36	\$455.31	<div>View Details</div>



# QHP OUT-OF-POCKET COST ESTIMATOR



Enter your estimated monthly premiums ❶ after financial help from the [Search for Plans page](#)

Bronze

Silver

Gold

Platinum

\$ 16.59

\$ 198.63

\$ 321.55

\$ 478.65

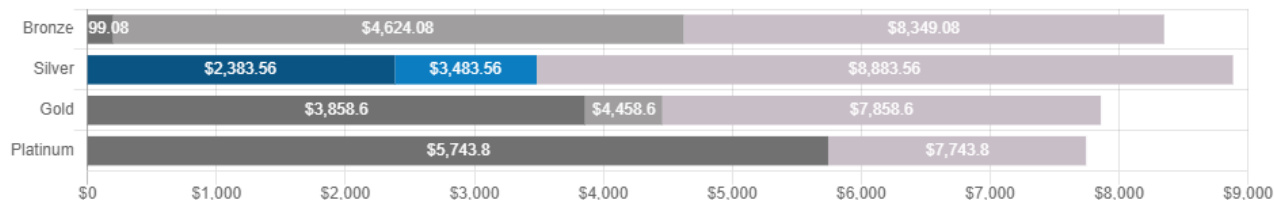
## Estimated Annual Costs

	Bronze	Silver	Gold	Platinum
Premium ❷	\$199.08	\$2,383.56	\$3,858.6	\$5,743.8
Deductible ❸	\$4,425	\$1,100	\$600	\$0
Estimated Out of Pocket Costs ❹	\$4,425	\$1,100	\$600	\$0
Estimated Total Cost ❺	\$4,624.08	\$3,483.56	\$4,458.6	\$5,743.8
Max Out-of-Pocket Costs ❻	\$8,150	\$6,500	\$4,000	\$2,000
Most You May Pay in a Year ❼	\$8,349.08	\$8,883.56	\$7,858.6	\$7,743.8

**Note:** This estimate does not account for out-of-pocket costs (e.g., co-payments) after the deductible is met, but before you reach your maximum out-of-pocket costs.

The results above take into account additional financial assistance you may be eligible for to lower your out-of-pocket costs, like co-payments and deductibles, based on your estimated income, if you enroll in a silver product.

## Estimated Annual Costs



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# QUESTIONS?

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# 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.