



Health Republic Frequently Asked Questions
(Updated November 13, 2015)

Auto Enrollment

1. What does it mean to be auto enrolled to a health plan?

It means information to help you enroll will be sent to a health plan that offers coverage on the NY State of Health Marketplace where you live. That health plan will offer you the opportunity to enroll in coverage through their plan for December 2015. No personal health information will be shared.

2. How will I know if I am auto enrolled in a health plan?

If you have not selected a new health plan by the third week of November, you will receive a notice from NY State of Health either electronically or by regular mail, depending on which you selected, telling you the name and contact information of the health plan that you have been auto enrolled into. The notice will also tell you what you should do if you want to select a different plan.

3. Do I have to enroll in the health plan I am auto enrolled into?

No. It's up to you. You can enroll in that plan by making your December 2015 premium payment to that plan, or you can contact the NY State of Health special helpline for Health Republic members at 1-855-329-8899 to pick another plan. To make sure that you have coverage on December 1, 2015, you should act on or before November 30, 2015. Once you are auto enrolled in a health plan, you must contact customer service if you would like to change plans for December 1, 2015.

4. Which health plans are accepting auto enrollments?

If you live in the Rochester area, including Livingston, Monroe, Ontario, Seneca, Wayne and Yates Counties, you will receive an offer to enroll from Excellus Blue Cross Blue Shield.

If you live in Ulster County, you will receive an offer to enroll in MVP Health Care.

If you live in any other county of the State, you will receive an offer to enroll in Fidelis Care.

5. How did the Marketplace decide which health plans would offer auto enrollment?

Fidelis Care, Excellus, and MVP were chosen for this auto-enrollment option because they offer consumers access to a broad network of providers and have competitive premium rates compared



to Health Republic. They also participate in all programs available for enrollment through NYSOH including Qualified Health Plans, Medicaid Managed Care, Child Health Plus and the new Essential Plan starting on January 1, 2016, making it easier for individuals who have a change in eligibility to stay enrolled in the same plan if they desire in 2016. All three plans have been popular choices for Marketplace consumers.

6. Can I “opt out” of the plan I am auto enrolled into?

Yes. The decision on whether to enroll in that plan or select another plan by calling the NY State of Health Customer Service Center at 1-855-329-8899 is entirely up to you.

7. Will the premium for the plan I am auto enrolled into be the same as the premium I paid for my coverage with Health Republic?

No. The invoice you will receive will show the premium offered to you by the new plan. It may be lower or higher than the premium you paid to Health Republic. It will reflect any tax credits you are eligible for. If you would like to review the costs of other plans available in your area, please call the NY State of Health Customer Service Center Helpline at 1-855-329-8899.

8. How will I know what the premium is for the plan I have been auto enrolled into?

You will receive a premium invoice from the new plan for the month of December shortly after the auto enrollment is completed. Be sure you are looking at your premium after applying any tax credits you qualify for.

You can also log into your NY State of Health account and review the plan information on your Plans dashboard. Or you can call the NY State of Health customer service center at 1-855-329-8899 and they will provide you with this information.

Remember, whether you enroll into the auto enrolled plan or select another plan is up to you.

9. If the NY State of Health auto-enrolls me into a plan for December 2015, do I have to keep that plan in 2016?

No. When you make your plan selection for 2016, you can enroll in the same plan you are enrolled into for December 2015, if it is offered in 2016, or select a different plan in your area. The choice is yours.

10. Where do I get information about the other health plans I could enroll in for December 2015?

You can call the NY State of Health special helpline for Health Republic members at 1-855-329-8899 or use the plan preview tool on the NY State of Health website at <https://nystateofhealth.ny.gov/individual>. When you review the plans, please make sure you select 2015 from the “Plan Year” drop down menu to see plans available in December.

11. What should I do if I want to learn more about the health plan I was auto enrolled into?

You should contact the health plan’s member services department. Contact information will be included in the notice you receive from the Marketplace. You should ask about the coverage they offer, their network of participating providers, their drug formulary and how much the coverage will cost.

12. Will my coverage with the plan I was auto enrolled in be exactly the same as my Health Republic coverage?

All health plans offered on the Marketplace cover the same essential benefits including hospital care, doctors’ visits and prescription drugs and all cover free preventive care. The plan you will be auto enrolled into will have benefits similar to those covered by the Health Republic plan you were enrolled in, but there may be some differences. Please call the health plan to ask about the benefits they offer. If you have questions about the Health Republic plan you were enrolled in, please call the NY State of Health Customer service center at 1-855-329-8899 and we will assist you.

13. Do I have to enroll in the same metal level plan I was enrolled in with Health Republic. For example, if I was enrolled in a gold level plan, do I have to stay enrolled in a gold level plan?

NY State of Health will auto enroll you into the same metal level health plan as you selected when you enrolled in Health Republic. However, you can choose to change the metal tier of your plan for December 2015. Please be aware, however, that if you change to a plan with a higher annual deductible, for example you change from a gold plan to a bronze plan, you may have to pay additional deductible amounts in December 2015.

14. Will I be able to continue to receive financial assistance, or advance payment of premium tax credits, that I currently receive?

Yes. Your eligibility for financial assistance will continue when you enroll in a new plan for December 2015. If you have questions about whether you qualify for financial assistance, or the amount of your financial assistance, please contact the NY State of Health Customer Service Center at 1-855-329-8899.

15. What if my providers don't accept the health plan I am auto enrolled into?

Under New York law, Health Republic members who are: a) in an ongoing course of treatment with a provider for a life-threatening or a degenerative and disabling condition or disease, or b) in the second or third trimester of a pregnancy when their new coverage becomes effective, may be able to continue to receive care from their provider for up to 60 days (or through pregnancy) under their new health insurance policy, even if their provider does not participate in their new health insurer's network.

Also consistent with NY State law, the Marketplace requires all insurers to maintain an adequate network of providers for each type of service covered. In 2015, the Marketplace added additional consumer protections consistent with Chapter 60 of the Laws of 2014. These new consumer protections include allowing consumers to go to an out-of-network provider at the in-network cost-share if the insurer does not have an appropriate in-network provider, as determined by an independent reviewer.

Frequently Asked Questions - Health Republic Coverage Ends November 30, 2015
(Updated November 11, 2015)

1. I was previously notified that my Health Republic coverage would end on December 31, 2015. Is this a change?

Yes, this is a change. Your Health Republic coverage will end one month earlier on November 30, 2015.

2. How do I select a new health plan?

You can:

- Log in to your Marketplace account before November 16th and visit the “Plans” tab at the top of the screen.
- Select “Find a New Plan” at the bottom of the screen to see your health plan options.
- Once you have chosen your plan, be sure to select “confirm and checkout” to confirm your enrollment in your new plan for December 1, 2015 coverage.

You can also call our special customer service helpline for Health Republic members at **1-855-329-8899** and our customer service representatives will help you select a new plan or give you contact information for an in-person assistor in your area who can help you.

3. How do I select or change my plan for December between November 16 and November 30?

To select or change your plan between November 16 and November 30th, call the special customer service helpline for Health Republic members at **1-855-329-8899**.

4. What should I consider when I select my new plan?

You should consider:

- Whether your health care providers are in the new health plan’s network.
- Whether the prescription drugs you take are covered by the new plan.
- The premium cost of the new plan.

To find contact information for the health plans offered on NY State of Health and links to each health plan’s provider network directory visit <http://info.nystateofhealth.ny.gov/PlanCustomerService>

5. Do I have to select the same metal tier (platinum, gold, silver, bronze) as my Health Republic plan?

No. You can select any health plan that is available in your area at any metal tier.

6. Do I still have coverage for the month of November?

If you paid your Health Republic premium for November, you have coverage.

7. What if I already paid my Health Republic premium for December? Do I have coverage for December?

No. Health Republic will no longer offer coverage after November 30, 2015. If you already paid your monthly premium, it will be refunded to you by Health Republic.

8. What if I have already met or have paid towards my deductible in my current plan?

If you are enrolled in a Health Republic plan that has an annual deductible, the NYS Department of Financial Services is working to ensure that your new health plan will not charge you for the amount of deductible you already met in 2015. Keep your records. You may need to provide your new plan with evidence that you have met all or part of the 2015 deductible.

9. Will my providers be in my new plans' network?

You should ask both your providers and the plan you are considering joining about whether your providers participate with the new plan. To find contact information for your health plan and a link to the plan's provider network directory visit at: <http://info.nystateofhealth.ny.gov/PlanCustomerService>

10. What if I am receiving treatment when my Health Republic coverage ends on November 30, 2015 and my provider is not in the new plan's network?

If you are either: a) in an ongoing course of treatment with a provider for a life-threatening or a degenerative and disabling condition or disease, or b) in the second or third trimester of a pregnancy when your new coverage becomes effective on December 1, 2015, then you may be able to continue to receive care from your provider for up to 60 days (or through pregnancy) under your new health insurance policy, even if your provider does not participate in your new health insurer's network.

To receive transitional care, your provider must agree to accept as payment your new health plan's reimbursement for such services and to certain other conditions of providing care under the new policy. If your provider agrees, you will receive the services as if they were being provided by a participating provider. You will only pay for any applicable in-network cost-sharing. You, your representative or your provider should contact your new health insurer to determine if you are eligible for transitional care.

To request transitional care, call your new health plan's customer service and let them know that you are new the plan and ask how to request transitional care. If you experience any problems with the process, you can call the NYS Department of Financial Services toll free number 1-800-332-3736 for assistance in filing this request with your health plan.

11. What should I do if I have scheduled procedures or medical care in December 2015?

If you have care scheduled during the month of December 2015, you should do the following:

- Visit the NY State of Health website, call the NY State of Health Customer Service Center at 1-855-329-8899 or visit an in-person assister to review your plan options.
- Ask your provider which health plans they participate with.
- Select your health plan.
- Call your new plan's customer service to tell them that you have scheduled procedures or care in December 2015 and ask if you need prior-authorization.

12. If I select a plan for December 1, 2015 will I be automatically enrolled into that plan for January 2016 or do I need to make a separate plan selection for January coverage?

If you enroll in a plan for December 1, 2015 between November 1 and November 15:

- You may be automatically enrolled in coverage for January 2016.
- You will receive a notice from the Marketplace shortly after November 16th with your eligibility and enrollment information for the 2016 coverage year.
- If we cannot automatically enroll you in coverage for January 2016, your notice will tell you that you must provide more information to enroll in coverage for 2016. You will need to come back to the Marketplace to update your information by December 15 to enroll in coverage beginning January 1, 2016.

If you enroll in a plan for December 1, 2015 after November 15:

- You will need to return to the Marketplace by December 15 to select a plan with an effective date of January 1, 2016.
- You can view your 2016 plan options now, which can help inform and expedite your 2016 enrollment.

If you would like help enrolling in a plan for January 1, 2016, call the special customer service helpline for Health Republic members at **1-855-329-8899**.