



## Dear Employer,

The New York State Department of Health and NY State of Health are committed to ensuring that every New Yorker has access to quality, affordable health insurance. Beginning spring 2023 and continuing through spring 2024, approximately 9 million New Yorkers – possibly including some of your employees – enrolled in Medicaid, Child Health Plus and the Essential Plan will need to renew their health insurance. Due to federal COVID-19 Public Health Emergency (PHE) continuous coverage requirements, enrollees in these public health insurance programs have not had to renew their coverage since early 2020. However, new federal rules now require states, including New York, to begin redetermining eligibility for public program enrollees in the Spring of 2023.

As we begin processing and redetermining individuals' eligibility for public programs, we anticipate that some individuals will no longer qualify for these programs. As they seek new health insurance coverage, they may enroll in Employer Sponsored Health Insurance coverage that is available to them. We are seeking your support in ensuring that your employees understand their employer health coverage options, so they do not experience a gap in coverage. If you have employees who no longer qualify for public programs through New York State and need new coverage, you have several options available to you as an employer:

- 1. If you offer health coverage to your employees and their dependents and have employees who no longer qualify for Medicaid, Child Health Plus, or Essential Plan coverage and are eligible for your company health plan, you should follow your regular process of adding employees to your health plan. Note that loss of coverage is a HIPAA special enrollment event permitting eligible employees to request enrollment in your company plan.
- 2. If you do not offer coverage to your employees or their dependents or have employees that are not eligible for your company benefits (e.g., part-time employees or contractors), or if the coverage you provide is considered unaffordable, please encourage your employees to consider the affordable health insurance available to individuals and families through NY State of Health, the Official Health Plan Marketplace. NY State of Health is the only place where New Yorkers can qualify for financial assistance to help pay for health insurance. Learn more by visiting https://nystateofhealth.ny.gov.
- 3. If you do not currently offer health coverage to employees but would like to, you have the option to create a company insurance plan and invite employees to sign up. If your company has 100 or fewer full time equivalent employees, you can visit <a href="https://nystateofhealth.ny.gov/employer">https://nystateofhealth.ny.gov/employer</a> to see if you qualify for Federal Small Business Tax Credits, review and compare available employer Marketplace health coverage options available to you, and enroll in Marketplace certified coverage <a href="mailto:directly with a health insurance carrier">directly with a health insurance carrier</a> or through a <a href="mailto:NY State of Health-certified broker">NY State of Health-certified broker</a>.

To learn more about the return of renewals for New Yorkers enrolled in Medicaid, Child Health Plus, and the Essential Plan, your employees can visit the <u>NY State of Health website</u> and the <u>Department of Health's Medicaid website</u>. Both sites are updated regularly and include information about the redetermination and eligibility process. Your employees can also call the NY State of Health Customer Service Center at 1-855-355-5777 (TTY: 1-800-662-1220) or their local <u>Department of Social Services</u> office to ask questions they might have regarding their renewal.

We look forward to partnering with the employer community. Thank you in advance for reaching out to your employees to ensure that they have the information they need to remain insured as New York approaches this significant health coverage transition period.

Sincerely,

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NY State of Health

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New York State Department of Health