



NY State of Health: The Official Health Plan Marketplace

2017 Open Enrollment Report May 2017

Table of Contents

Highlights	<u>4</u>
Section 1: Introduction.....	<u>7</u>
Section 2: Individual Marketplace.....	<u>8</u>
Qualified Health Plan Enrollees.....	8
Essential Plan.....	10
Medicaid.....	12
Child Health Plus.....	12
Section 3: Marketplace Demographics.....	<u>13</u>
Enrollment by Region	13
Enrollment by Age	14
Enrollment by Gender	14
Enrollment by Preferred Language.....	15
Enrollment by Race and Ethnicity.....	16
Section 4: Qualified Health Plan and Essential Plan Enrollment	<u>19</u>
QHP Enrollment by Insurer.....	19
EP Enrollment by Insurer	20
QHP Enrollment by Metal Level	22
Trends in Plan Selection	23
Stand Alone Dental Plan Enrollment by Insurer	25
Section 5: Application and Plan Selection Assistance.....	<u>26</u>
Assistors.....	26
Enrollment by Channel	26
Section 6: Website and Customer Service Center	<u>27</u>
Section 7: Small Business Marketplace	<u>30</u>
Enrollment by Region	30
Enrollment by Insurer.....	31
Enrollment by Metal Level.....	31
SHOP Stand Alone Dental Plan Enrollment by Insurer	32
Section 8: Appendices	<u>33</u>
Appendix A: Number and Distribution of Enrollees by County and Program	33
Appendix B: Marketplace Program Participation by Insurer.....	35
Appendix C: QHP Enrollment by County and Plan	37

Appendix D: EP Enrollment by County and Plan47
Appendix E: SHOP Enrollment by County and Plan55
Appendix F: Number of Calls Answered by Language62

Highlights

On January 31, 2017, NY State of Health completed its fourth Open Enrollment Period (OEP). The NY State of Health Marketplace has successfully increased the affordability and accessibility of health insurance coverage in New York and has driven the State's uninsured rate to its lowest point in decades.

More than 3.6 million people—about 18 percent of the State's population—were enrolled through the NY State of Health as of the end of the 2017 OEP on January 31, 2017. That represents a net increase of nearly 800,000 since the third open enrollment period when 2.8 million people enrolled. Largely due to the popularity of the Essential Plan, individual market enrollment in the NY State of Health has far exceeded expectations. New York has seen a significant, corresponding reduction in the number of uninsured. Since the Marketplace opened in 2013, the rate of uninsured New Yorkers has declined from 10 percent to 5 percent, according to the Centers for Disease Control and Prevention.¹

New York's Essential Plan, launched in 2016 for lower income individuals and families, proved extremely popular. Enrollment in the Essential Plan increased by 75 percent, from 379,559 to 665,324, since the end of January 2016. The Essential Plan lowers premiums and provides comprehensive benefits with no annual deductibles, free preventive care, and low copayments. Like Medicaid and Child Health Plus (CHP), individuals eligible for the Essential Plan can enroll all year round.

In 2017, individual premium rates for Qualified Health Plans (QHPs) continue to be nearly 50 percent lower on average than before the establishment of the NY State of

NYSOH by the Numbers

3.6 million: The number of New Yorkers with health insurance coverage through NYSOH.

18%: The share of New Yorkers who are covered through NYSOH.

39%: The increase in enrollment in Qualified Health Plans and Essential Plans from 2016 to 2017.

2 million: The number of unique visitors to NYSOH's website during the 2017 OEP.

2 million: The number of calls answered by NYSOH customer service center, an average of 144,460 per week, during the 2017 OEP.

27: The number of languages in which consumers can access NYSOH's educational materials.

2 million: The number of educational materials distributed during the 2016 OEP.

1,656: The number of NYSOH community outreach events in 2015-2016.

¹ CDC/NCHS, National Health Interview Survey, 2016. "Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, January–September 2016"
<https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201702.pdf>

Health.² More than half of QHP enrollees are eligible for financial assistance to help further lower the cost of health plan premiums purchased through the Marketplace. On average, enrollees received \$233 a month in federal tax credits to further reduce the cost of coverage. In aggregate, New Yorkers are expected to receive nearly \$400 million in tax credits during 2017. Taken together, enrollment in the Essential Plan and QHPs increased by 39 percent between 2016 and 2017, from over 650,000 to over 908,000 people.

Consumers continued to use all options available through NY State of Health to apply for and enroll in coverage. In-person assistors including navigators and certified application counselors, as well as licensed insurance brokers, continued to play an important role in enrolling New Yorkers into coverage.

Overall, the NY State of Health website experienced very high volumes of website traffic, with 2 million unique visitors during the 2017 open enrollment period. January 31, 2017 was the busiest day ever for the NY State of Health Marketplace website. The website provided nearly 3 million page views and was used by more than 110,000 users. The website operated at or above expectations, with an average system response time of 2.8 seconds for each web page.

The NY State of Health's Customer Service Center supports the Marketplace in a variety of ways, including operating the Marketplace's toll-free customer service helplines, assisting consumers in completing phone applications, performing back-end administrative and consumer support functions, and managing the Marketplace's social media channels. During the three month 2017 open enrollment period, the Customer Service Center answered nearly 2 million calls, with an average weekly call volume of 144,460 and a peak volume of over 212,583 calls during the final sign-up days for January 1st coverage.

New Yorkers continue to have a broad choice of health plan options through the Marketplace in every county of the state. Statewide, fourteen health insurers offer Qualified Health Plans (QHP) to individuals and eight also offer plans to small businesses. Fourteen health insurers offer coverage to Essential Plan enrollees through the Marketplace, eighteen health insurers offer Medicaid and fifteen offer Child Health Plus (CHP). Eleven health insurers participate in all individual market programs offered through NY State of Health which allows for continuity of coverage when family members are eligible for different programs and/or individuals' program eligibility changes over time.

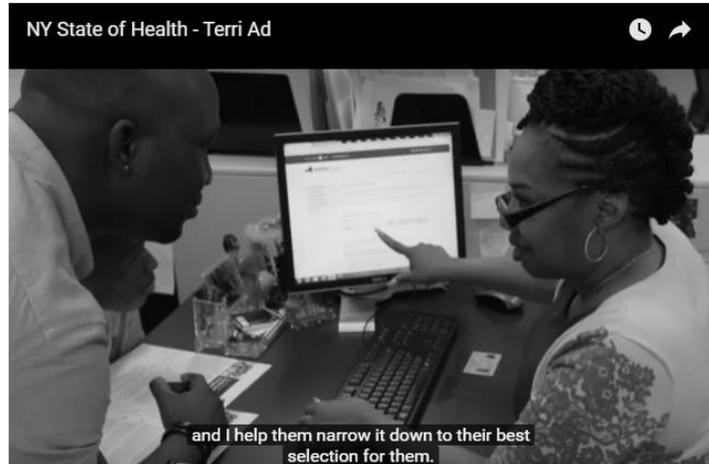
Since its inception, the Marketplace has required insurers to offer a standard QHPs at each metal level (Platinum, Gold, Silver, and Bronze) in every county of its Marketplace service area. Standard plans allow consumers to more easily compare options from insurer to insurer because they cover the same services and have the same cost-sharing at a given metal level regardless of insurer. Similar to prior years, 63 percent of QHP enrollees enrolled in a standard plan in 2017. Recognizing that consumers may want additional choices, the Marketplace also permits insurers to offer a limited number of "non-standard" plans that may cover additional services, such as adult dental and vision care, or a modified cost sharing design. The remaining 37 percent of QHP enrollees selected a non-standard plan in 2017.

² New York State Department of Financial Services. "New York State Department of Financial Services Announces 2016 Health Insurance Premium Rates, Including Rates for NY State of Health" (July 2015). http://www.dfs.ny.gov/about/press/pr1507311.htm?sm_au_=-iHV1sq2D2tPSNfJr

In 2017, NY State of Health further increased efforts to reach non-English speakers across the state. Consumer education materials are available in 27 languages (including English), including three additional languages that were not available last year. During the 2017 open enrollment period, NY State of Health distributed over 2 million pieces of educational materials through various outreach efforts with community partners and at events. And, the Customer Service Center assisted consumers by phone in 108 different languages in 2017, up from 94 languages in 2016.

The Marketplace sponsored a comprehensive statewide advertising campaign across TV, radio, print, digital, social media, and out-of-home media. In 2017, ads featured NY State of Health in-person assistors who described how they help New Yorkers get affordable coverage. Another set of ads highlighting the theme of “You’d be surprised how easy it is to get a good, low-cost health plan” ran in English, Spanish, and Chinese. The Marketplace also reached consumers through personalized emails with important reminders about the steps they needed to take to renew or enroll in coverage. During the 2017 open enrollment period, the Marketplace sent 1.4 million personalized emails to consumers.

In addition, NY State of Health representatives participated in over 1,600 community events throughout the 2017 Open Enrollment Period to provide information and enrollment assistance to consumers at venues such as colleges, public libraries, pharmacies, grocery stores, fairs and festivals, and farmer’s markets.



Section 1: Introduction

On January 31, 2017, NY State of Health completed its fourth Open Enrollment Period (OEP). The NY State of Health Marketplace has successfully increased the affordability and accessibility of health insurance coverage in New York and has driven the State's uninsured rate to its lowest point in decades.

More than 3.6 million people—about 18 percent of the State's population—were enrolled through the NY State of Health as of the end of the 2017 OEP on January 31, 2017. That represents a net increase of nearly 800,000 since the third open enrollment period when 2.8 million people enrolled. Largely due to the popularity of the Essential Plan, individual market enrollment in the NY State of Health has far exceeded expectations. New York has seen a significant, corresponding reduction in the number of uninsured. Since the Marketplace opened in 2013, the rate of uninsured New Yorkers has declined from 10 percent to 5 percent, according to the Centers for Disease Control and Prevention.³

New York's Essential Plan, launched in 2016 for lower income individuals and families, proved extremely popular. Enrollment in the Essential Plan increased by 75 percent, from 379,559 to 665,324, since the end of January 2016. The Essential Plan, New York's brand-name for the Basic Health Plan, a state option under the Affordable Care Act, lowers premiums to \$20 or less a month and provides comprehensive benefits with no annual deductibles, free preventive care, and low copayments. Like Medicaid and Child Health Plus (CHP), individuals eligible for the Essential Plan can enroll all year round. Nearly 93 percent of individuals determined eligible for the Essential Plan went on to enroll or renew coverage in 2017.

NY State of Health offers New Yorkers a choice of health plans in every county of the State in every program. Statewide, fourteen health insurers offer QHP coverage to individuals and eight health insurers also offer plans to small businesses; fourteen offer Essential Plan coverage; eighteen offer Medicaid; and fifteen offer CHP. Eleven insurers participate in all Marketplace programs: QHP, Essential Plan, Medicaid and CHP (see Appendix B for enrollment by issuer and program).

In 2017, individual premium rates for Qualified Health Plans continue to be 50 percent lower on average than before the establishment of the NY State of Health.⁴ And, even with the implementation of the Essential Plan for lower income New Yorkers, more than half of Qualified Health Plan enrollees are eligible for financial assistance to help further lower the cost of health plan premiums purchased through the Marketplace.

For the 2017 coverage year, NY State of Health further increased efforts to reach non-English speakers across the state. Consumer education materials are available in 27 languages (including English), including three additional languages that were not available last year: Albanian, Greek

³ CDC/NCHS, National Health Interview Survey, 2016. "Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, January–September 2016"
<https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201702.pdf>

⁴ New York State Department of Financial Services. "New York State Department of Financial Services Announces 2017 Health Insurance Premium Rates, Including Rates for NY State of Health" (August 2016).
<http://www.dfs.ny.gov/about/press/pr1608051.htm>

and Tagalog. During the 2017 open enrollment period, NY State of Health distributed 2 million pieces of educational materials through various outreach efforts with community partners and at events. These tools complemented the work of New York’s Customer Service Center and more than 9,300 certified enrollment experts, who are available to provide in-person assistance in communities across the State.

This report provides detailed information about the consumers who enrolled in coverage through the NY State of Health’s Individual Marketplace and Small Business Marketplace through January 31, 2017, the close of the fourth open enrollment period. As an integrated Marketplace that includes QHPs, Essential Plan, Child Health Plus, and Medicaid, where appropriate, this report presents data for the Marketplace, as a whole, as well as for specific programs. In several places, we compare data at the end of the 2017 open enrollment period to data at the end of the 2016 enrollment period.

Section 2: Individual Marketplace

As of January 31, 2017, 3,634,793 New Yorkers enrolled in coverage through the NY State of Health’s Individual Marketplace. This includes 242,880 people enrolled in QHPs with and without financial assistance, 665,324 in the Essential Plan (EP), 2,427,375 people enrolled in Medicaid, and 299,214 enrolled in Child Health Plus (CHP). This report offers a snapshot of these more than 3.6 million people who were enrolled as of January 31, 2017.

QHP Enrollees

As of January 31, 2017, 242,880 individuals were enrolled in a Qualified Health Plan (QHP). More than half (59 percent) receive financial assistance to lower the cost of their coverage. Enrollment in a QHP with financial assistance is available for individuals who earn too much to be eligible for EP, but have a household income at or below 400 percent of FPL (approximately \$47,520 for an individual and \$97,200 for a family of 4), and do not have access to other affordable health insurance that meets minimum standards. This assistance is available in two forms:

- 1) Premium tax credits that reduce the cost of premiums for single adults earning less than \$47,520 and for families of four earning less than \$97,200; and/or
- 2) Cost-sharing reductions that lower co-payments, deductibles, and maximum out-of-pocket costs for single adults earning between \$23,761 and \$29,700, and for families of four earning between \$48,601 and \$60,750.

QHP Enrollment by the Numbers

242,880: The number of New Yorkers enrolled in Qualified Health Plans (QHP) as of January 2017.

19%: The share of QHP enrollees that were new to the Marketplace in 2016.

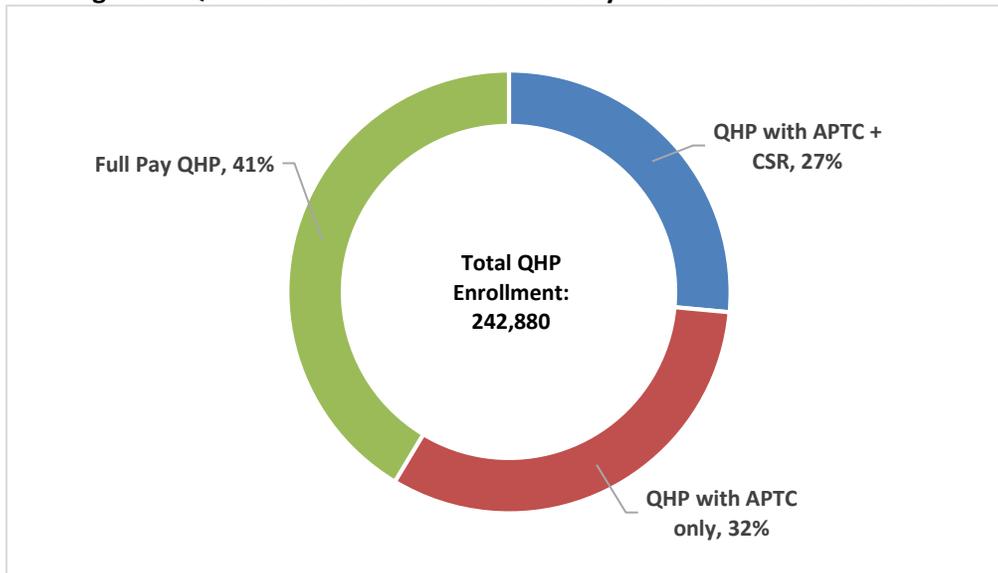
59%: The share of QHP enrollees who receive financial assistance.

\$233: The average monthly premium tax credit available to eligible QHP enrollees.

Adults with incomes above 400 percent of FPL, or who have access to other health insurance, can still enroll in QHP coverage at full cost through the NY State of Health Marketplace. Children in households with incomes above 400 percent of FPL can enroll in either a QHP or Child Health Plus at full premium.

Among the 59 percent of people enrolled in QHPs through NY State of Health who are receiving financial assistance as of January 31, 2017, 27 percent are eligible for both premium tax credits and cost-sharing reductions and 32 percent are eligible only for premium tax credits. The remaining 41 percent of QHP enrollees are enrolled in full cost QHPs.

Figure 1: Qualified Health Plan Enrollment by Financial Assistance Status



In 2017, the average monthly Advance Premium Tax Credit (APTC) available for those who qualified for financial assistance is \$233 per month. Together, the 142,369 New Yorkers enrolled in QHPs with financial assistance would access an estimated \$400 million in annualized tax credits.

QHP Enrollees by Income

Eligibility for financial assistance available through the Marketplace is based on household income.⁵ Looking only at enrollees in subsidized QHPs, the distribution of enrollment is as follows: nearly half (45 percent) have incomes below 250 percent of the Federal Poverty Level (FPL) making them eligible for both Advance Premium Tax Credits (APTC) and Cost Sharing Reductions (CSR), more than one fourth (28 percent) have household incomes between 250 and 300 percent of FPL, and the remaining 27 percent have incomes between 300 and 400 percent of FPL.

⁵ The Marketplace collects income data only when applicants indicate that they would like to be considered for financial assistance. The income data, therefore, only represents individuals both applied and enrolled in subsidized QHPs and EP.

Figure 2: Subsidized QHP Enrollees, by Income

FPL	Total Enrollees in QHP with Financial Assistance (n= 142,369)
≤250%	45%
>250 - ≤300%	28%
>300 - ≤400%	27%
TOTAL	100%

The Essential Plan

The Essential Plan showed the highest percentage increase in enrollment in every county in New York since the close of open enrollment in 2016. The Essential Plan, authorized pursuant to Basic Health Program provisions of the Affordable Care Act, covers adults who are not eligible for Medicaid and have incomes up to 200 percent of federal poverty level. Individuals enrolled in the Essential Plan comprise two groups: individuals with lower incomes who would have been eligible for state-only Medicaid prior to 2016; and individuals with incomes over the Medicaid levels who would have been enrolled in a Qualified Health Plan at a higher cost absent the Essential Plan. Of the total number of people enrolled in the Essential Plan as of January 31, 2017, 385,238 or 58 percent are individuals who fall into the group with incomes too high for Medicaid. As compared to a Qualified Health Plan, the Essential Plan reduces both premium and out-of-pocket costs for these individuals by over \$1,100 a year, saving New Yorkers an estimated \$424 million a year.

EP offers qualified individuals and families a choice of plans from high-quality, private health insurers through the NY State of Health Marketplace. All plans available under the EP cover Essential Health Benefits, including inpatient and outpatient care, physician services, diagnostic services and prescription drugs among others, with no annual deductible and low out-of-pocket costs. Consumers with incomes at or below 150 percent of FPL (\$17,820 for a household of one; \$36,450 for a household of four) have no monthly premium. Those with slightly higher incomes at greater than 150 percent to 200 percent of FPL (\$23,760 for a household of one; \$48,600 for a household of four) have a low monthly premium of \$20.

The Essential Plan by the Numbers

665,324: The number of New Yorkers enrolled in the Essential Plan (EP) as of January 2017.

\$20 or \$0: The monthly cost of enrolling in the EP.

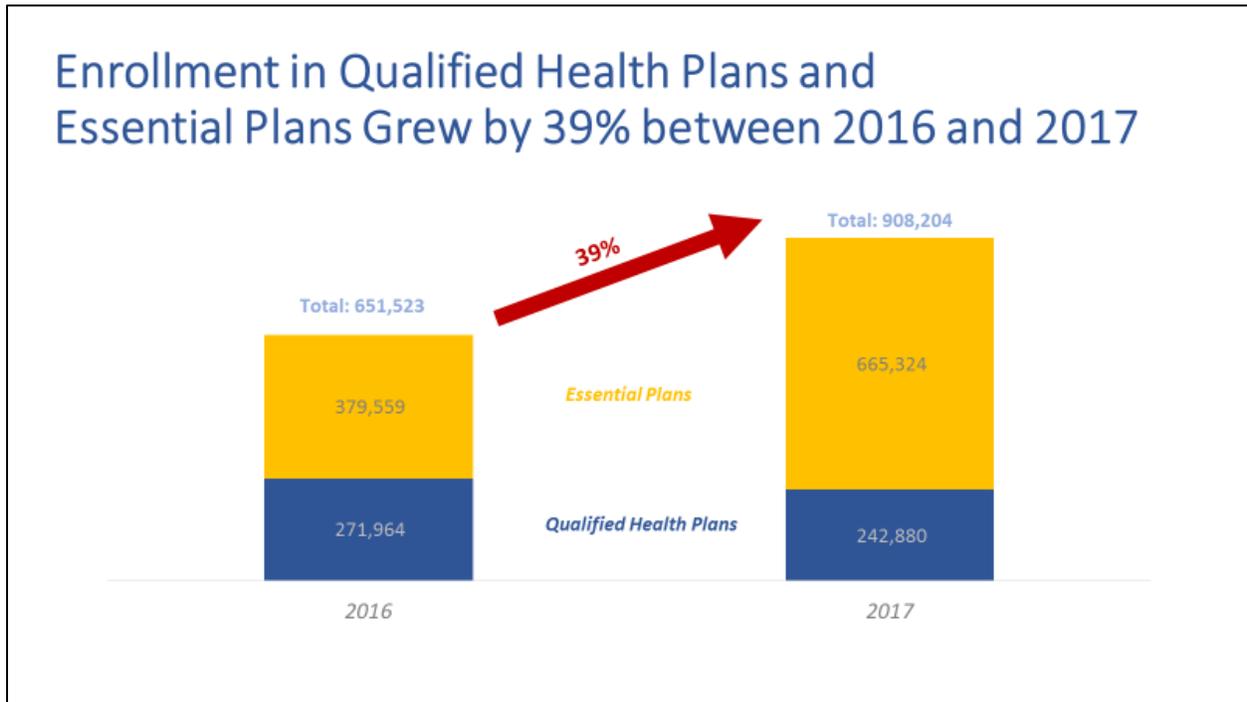
\$1,100: The average amount enrollees save annually by being enrolled in EP instead of QHPs.

93%: The share of individuals determined eligible for EP who enroll in coverage.

Figure 3: EP Enrollees, by income

FPL	% Enrollees in EP N = 665,324
≤138%	42%
>138- ≤150%	13%
>150 - ≤200%	45%
TOTAL	100%

Figure 4: Comparison of QHP & EP Enrollment by Income, 2016-2017



New and Returning Enrollees

2017 Marketplace enrollment is composed of individuals who are new to the Marketplace in 2017, and individuals who were enrolled in coverage through the Marketplace at some point in 2016 and return to the Marketplace in 2017, referred to as re-enrollees or returning enrollees. Nineteen percent of QHP enrollees are new to the Marketplace and 81 percent are returning enrollees. Across Medicaid, CHP, and EP enrollees, a smaller share (11 percent) are new to Marketplace in 2016.

Medicaid

Through January 31, 2017, 2,427,375 individuals enrolled in Medicaid through NY State of Health.⁶ This includes 2,155,720 enrollees who renewed 2016 coverage and 271,655 enrollees who are new to the Marketplace during the 2017 Open Enrollment Period.⁷ Through the Affordable Care Act, New York expanded Medicaid eligibility levels to 138 percent of FPL to all eligible adults. Since New York's eligibility levels already largely met this new federal standard prior to the Affordable Care Act, under now expired Medicaid 1115 waivers, this expansion affects single and childless adults whose eligibility had previously been set at less than or equal to 100 percent of FPL. Approximately nine percent of Medicaid enrollees are part of the expansion population, childless adults with incomes between 100-138 percent FPL, consistent with 2016.

Child Health Plus

Through January 31, 2016, 299,214 children enrolled in Child Health Plus (CHP) through the NY State of Health, including 29,683 enrollees (10 percent) who are new to the Marketplace during the 2017 Open Enrollment Period.⁸ Children up to age 19 in households with incomes up to 400 percent of FPL can enroll in subsidized insurance through CHP. CHP eligibility begins where Medicaid eligibility ends (223 percent of FPL for children under 1 year and 154 percent of FPL for children over 1 year). There is no CHP premium for children in households with incomes below 160 percent of FPL, and a sliding scale premium for those in households with incomes between 160 and 400 percent of FPL. Households with incomes above 400 percent of FPL have the option to purchase CHP or QHP coverage at full premium. Ninety-five percent of children enrolled in CHP through the Marketplace are enrolled with no premium or sliding scale premiums, and 5 percent are enrolled with full premiums.

⁶ The data here reflect only Medicaid enrollment through the Marketplace. As of January 1, 2014, new applications for the MAGI Medicaid population were centralized through the Marketplace. Local District Social Services offices continue to renew some Medicaid enrollees who previously enrolled outside the Marketplace and take new applications from non-MAGI populations.

⁷ The 271,655 new Medicaid enrollees may include some individuals who are not new to the Medicaid program, but are new to the Marketplace.

⁸ As of January 1, 2014, new applications for Child Health Plus were centralized through the Marketplace.

Section 3: Marketplace Demographics

Enrollment by Region and County

New Yorkers from every county in the State have enrolled in coverage through the Marketplace.⁹ Similar to previous years, more than half (55 percent) of Marketplace enrollees live in New York City; twelve percent live on Long Island; sixteen percent live in the Capital/Mid-Hudson/North Country region; five percent live in the Western region; and eleven percent live in the Central region. The shares of enrollment by region largely track to each region's respective share of the State's non-elderly population.

Total Marketplace enrollment increased in every county of the State. Upstate counties showed the highest percentage increases in enrollment including: Rockland (68.5%), Orange (59.7%), Madison (48.3%), Cortland (48.1%), Fulton (46.7%), Oneida (46.6%), Sullivan (45.4%), Herkimer (43.8%), Montgomery (43.5%), Oswego (43.0%) and Seneca (43.0%). Six counties saw an increase of more than 40,000 people: Queens (136,430), Kings (130,798), Bronx (71,397), Suffolk (50,240), Nassau (42,266) and Westchester (42,119).

Within each region, the percentage of enrollees in each Marketplace program varied. A greater share of New York City's Marketplace enrollment is in the Essential Plan and Medicaid than QHPs, while in the regions outside of New York City, a greater share of Marketplace enrollment is in QHPs.

NYSOH Demographics by the Numbers

55%: The share of Marketplace enrollees who live in New York City.

62%: The share of Marketplace enrollees age 34 or younger.

23%: The share of Marketplace enrollees who indicated a language other than English as their preferred language.

14%: The share of marketplace enrollees who reported that they are Black/African American.

26%: The share of marketplace enrollees who reported that they are Hispanic.

⁹ The counties included in each region are:

- **NYC:** Bronx, Kings, New York, Queens, and Richmond.
- **Long Island:** Nassau and Suffolk.
- **Capital/Mid-Hudson/North County:** Albany, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Fulton, Greene, Montgomery, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, Washington, and Westchester.
- **Western:** Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming.
- **Central:** Broome, Cayuga, Chemung, Chenango, Cortland, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Oneida, Onondaga, Ontario, Oswego, Otsego, Schuyler, Seneca, St. Lawrence, Steuben, Tioga, Tompkins, Wayne, and Yates.

Figure 5: Share of Enrollees by Region and by Program

Region	% of Medicaid Enrollees	% of CHP Enrollees	% of EP Enrollees	% of QHP Enrollees	% of Enrollees in All Programs
NYC	56%	40%	63%	41%	55%
Long Island	10%	19%	12%	19%	12%
Capital/Mid-Hudson/North Country	17%	21%	12%	21%	16%
Western	6%	6%	4%	6%	5%
Central	12%	14%	8%	13%	11%
Total	100%	100%	100%	100%	100%

Detailed data on enrollment in each county and each Marketplace program is included in Appendix A.

Marketplace Enrollment by Age

Figure 6 below shows the age distribution of enrollees in the Marketplace by program. The age distribution varies widely by program because of different eligibility rules. As of January 31, 2017, 31 percent of QHP enrollees are age 34 or younger, with 27 percent between the ages of 18 and 34. These shares are similar to 2016. EP enrollment is more heavily weighted toward young adults - 39 percent of EP enrollees are between age 34 or younger.

Few children are enrolled in QHPs. This is not surprising since children under the age of 19 in families with incomes between 138 percent and 400 percent of FPL must be enrolled in CHP rather than in QHPs to receive the subsidies for which they are eligible.

Figure 6: Marketplace Enrollment by Age

Age	Medicaid	CHP	EP	QHPs	All Programs
<18 Years	34%	96%	--	4%	31%
18 - 25 Years	16%	4%	15%	8%	14%
26 - 34 Years	18%	--	24%	19%	17%
35 - 44 Years	12%	--	22%	17%	14%
45 - 54 Years	11%	--	21%	22%	13%
55 - 64 Years	9%	--	18%	29%	11%
≥65 Years	<1%	--	--	<1%	<1%
Total	100%	100%	100%	100%	100%

Marketplace Enrollment by Gender

Males and females each represent roughly half of enrollees across all programs. Females comprise a larger majority of enrollees than males in Medicaid, QHPs, and EP, while more males than females were enrolled in CHP. Within QHPs, females outnumber males in the subsidized

program, but males are the small majority of enrollees in full pay QHPs. This data is consistent with previous open enrollment periods.

Figure 7: Marketplace Enrollment by Gender

Gender	Medicaid	CHP	EP	All QHPs	Total
Female	53%	48%	54%	51%	52%
Male	47%	52%	46%	49%	48%
Total	100%	100%	100%	100%	100%

Marketplace Enrollment by Preferred Language

Overall, 22 percent of Marketplace enrollees indicated a language other than English as their preferred language, compared to 20 percent in 2016.¹⁰ Across all programs, 16 percent (569,697) selected Spanish as their preferred language, 5 percent (199,676) selected Chinese, 1 percent (34,088) selected Russian, and 77 percent (2,814,349) selected English. Compared to 2016, the number of individuals that selected Spanish as their preferred language increased by more than 170,000. Consumers enrolled in Medicaid, CHP, and EP were more likely to select a language other than English, compared to consumers in QHPs.

Figure 8: Enrollment by Preferred Spoken Language

Preferred Spoken Language	Medicaid	CHP	EP	All QHPs	All Programs
Chinese	5%	3%	10%	2%	5%
English	78%	79%	70%	95%	77%
French	<1%	<1%	<1%	<1%	<1%
French Creole	<1%	<1%	<1%	<1%	<1%
Italian	<1%	<1%	<1%	<1%	<1%
Korean	<1%	<1%	<1%	<1%	<1%
Russian	1%	1%	2%	<1%	1%
Spanish	16%	17%	18%	3%	16%
Total	100%	100%	100%	100%	100%

In 2017, the NY State of Health increased efforts to reach New Yorkers with limited English proficiency across the State. Consumer education materials are available in 27 languages (including English). Three additional languages were added in 2017: Albanian, Greek and Tagalog. Materials continue to be available in: Arabic, Bengali, Burmese, Traditional Chinese, Simplified Chinese, French, Haitian Creole, Hindi, Italian, Japanese, Karen, Korean, Nepali, Polish, Russian, Spanish, Somali, Swahili, Tigrinya, Twi, Urdu, Vietnamese, and Yiddish.

The Marketplace continues to make available an interactive calendar of community events, navigation tools, and “How to” videos, which are all available in English and Spanish. Closed captioned videos are also available.

¹⁰ The Marketplace asks all account holders about their preferred spoken and written language. Data on preferred spoken language and preferred written language are virtually the same, thus this report presents data on preferred spoken language.

More than 250 Customer Service Representatives (CSRs) speak English and one of the following 5 languages: Spanish, Mandarin, Russian, Cantonese and Haitian Creole, and these CSRs directly responded to 72 percent of non-English speaking callers. The remaining non-English speaking callers received assistance through three-way calls with an outside interpreter service. During the 2017 open enrollment period sixteen percent of the calls were responded to in one of 108 different languages including English. Detailed data on the number of calls answered in these languages can be found in Appendix F.

Additionally, navigators provide assistance in 43 languages, and brokers and Certified Application Counselors also provide assistance in languages other than English.

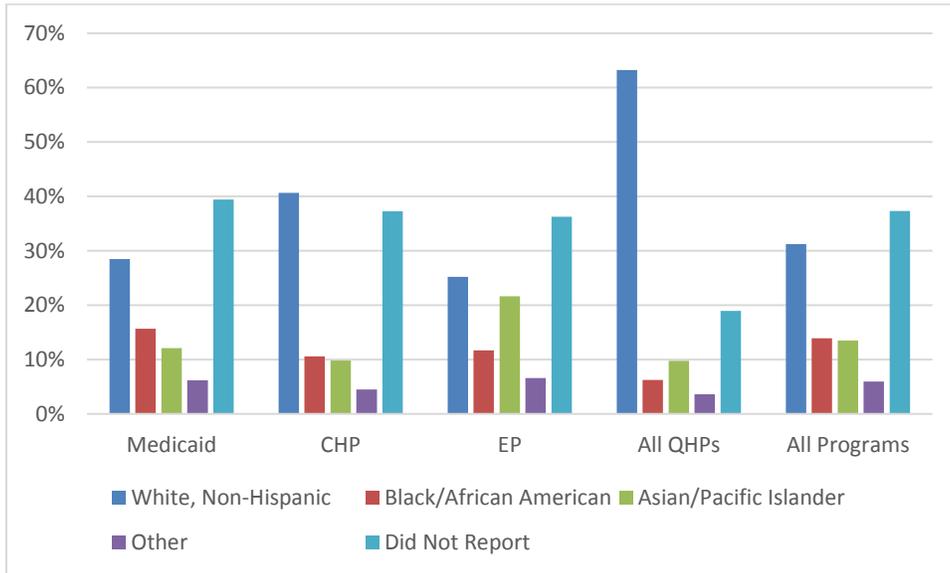
Marketplace Enrollment by Race and Ethnicity¹¹

Consumers are asked to respond to optional questions about race and ethnicity during the application process. Thirty-seven (37) percent of enrollees did not respond to questions about race, an increase of 3 percentage points compared to the end of the previous open enrollment period. Of those that did respond, 31 percent reported that they are White, Non-Hispanic, 14 percent reported that they are Black/African American, 14 percent reported that they are Asian/Pacific Islander, and 6 percent reported their race as “other.”¹² These shares are similar to 2016, though, there was a slight decrease in the number who report to be White, non-Hispanic (33 to 31 percent). Among enrollees who voluntarily reported their race, the percentage of White, Non-Hispanic enrollees is higher in QHPs and CHP, and lower in Medicaid and EP.

¹¹ As part of the Marketplace application, consumers have the option of reporting information about their race and about Hispanic ethnicity. Consumers can select more than one race, resulting in totals of more than 100 percent. Responses to questions about race and ethnicity are optional and self-reported. A significant portion of applicants do not respond to these optional questions, limiting the Marketplace’s ability to have a comprehensive view of enrollees’ race and ethnicity.

¹² All consumers who self-reported being Asian Indian, Chinese, Filipino, Guamanian or Chamorro, Japanese, Korean, Native Hawaiian, Other Asian, Other Pacific Islander, Samoan, or Vietnamese are counted as Asian/Pacific Islander. All consumers who self-reported being American Indian or reported a race not listed in the application are counted as “Other.”

Figure 9: Marketplace Enrollees, by Race and Program



Additionally, twenty-six percent of Marketplace enrollees reported that they are Hispanic, more than a 200,000 person increase in the number of enrollees who reported being Hispanic last year. This percentage is higher among Medicaid (28 percent), CHP (25 percent) and EP (24 percent) enrollees than QHP enrollees (9 percent). Across all programs, 14 percent of enrollees chose not to respond to the question on Hispanic ethnicity, a slight increase from 13 percent at the end of the previous enrollment period.

Figure 10: Marketplace Enrollees, by Hispanic Ethnicity

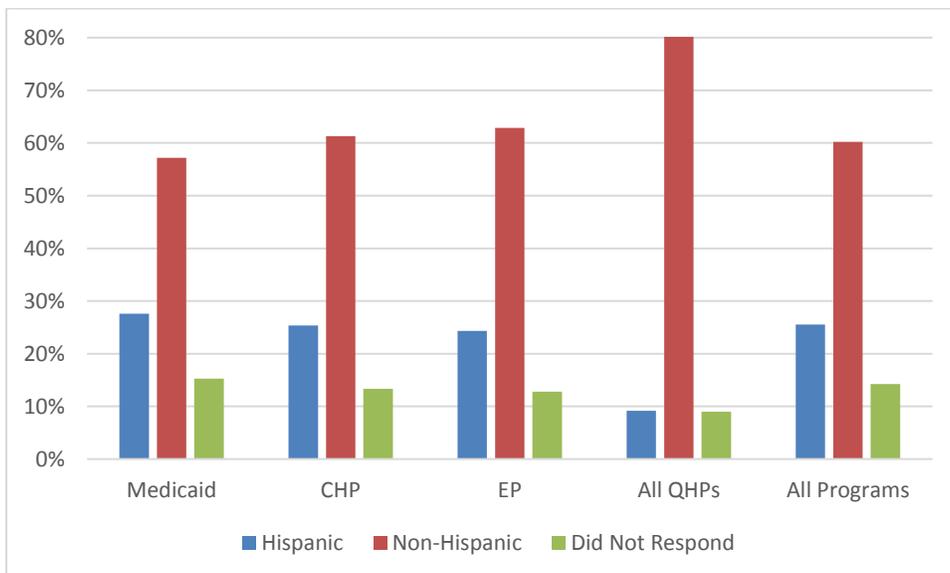


Figure 11: Marketplace Enrollees, by Race and Ethnicity

Race	Medicaid	CHP	EP	All QHPs	All Programs
White, Non-Hispanic	29%	41%	25%	63%	31%
Black/African American	16%	11%	12%	6%	14%
Asian/Pacific Islander	12%	10%	22%	10%	14%
Other	6%	4%	7%	4%	6%
Did Not Report	39%	37%	36%	19%	37%
Total	102%	103%	102%	102%	102%

Ethnicity	Medicaid	CHP	EP	All QHPs	All Programs
Hispanic	28%	25%	24%	9%	26%
Non-Hispanic	57%	61%	63%	82%	60%
Did Not Respond	15%	13%	13%	9%	14%
Total	100%	100%	100%	100%	100%

Section 4: Qualified Health Plan and Essential Plan Enrollment

QHP Individual Marketplace Enrollment by Insurer

Fourteen insurers offered individual QHP coverage through NY State of Health in 2017. The number of insurer options available varies by county, ranging from nine in New York City to two in Chemung, Schuyler, and Tompkins Counties. Most consumers have a choice of at least three health insurer options.

The figure below shows insurers by their d/b/a, or “doing business as,” since they may differ depending on geographic region of the State. In 2017, Fidelis has the largest market share (32 percent) followed by Healthfirst (15 percent).

Four of the five insurers with the highest statewide enrollment in 2016 also had among the highest enrollment in 2017: Fidelis, Empire, Oscar, and Healthfirst. In 2017, MVP’s market share increased making it among the five insurers with the highest enrollment in the Marketplace.

Plan Selection by the Numbers

14: The number of insurers offering Qualified Health Plans (QHPs).

14: The number of insurers offering Essential Plan (EP) coverage.

3: Number of insurers available to most consumers.

9: Number of insurers available to consumers in New York City.

11: Number of plans that participate across all individual market programs.

Figure 12: QHP Individual Marketplace Enrollment by Insurer

Issuer	% of QHP Enrollment	Issuer	% of QHP Enrollment
Fidelis Care	32%	UnitedHealthcare	3%
Healthfirst	15%	Affinity Health Plan	3%
Empire Blue Cross Blue Shield (Medical Downstate)	9%	BlueCross BlueShield of Western New York	2%
MVP Health Plan, Inc.	7%	CDPHP	1%
Oscar	7%	Independent Health	1%
EmblemHealth	5%	BlueShield of Northeastern New York	<1%
CareConnect	5%	Univera Healthcare	<1%
Excellus BlueCross BlueShield	5%	Empire Blue Cross (Medical Upstate)	<1%
MetroPlus Health Plan	4%		
Total			100%

Note: Excellus is the parent company of Univera Healthcare and HealthNow is the parent company of BlueCross BlueShield of Western NY and BlueShield of Northeastern NY.

Because the number of counties that each insurer participates in varies, ranging from five (MetroPlus) to 55 (Fidelis), we also examined enrollment share by insurer in their respective service areas. The figure below displays each insurer’s enrollment as a percentage of the total enrollment in the counties in which it participates. Nine insurers have 10 percent or more of the QHP market share in their respective service areas, which reflects a significant distribution of enrollment across a large number of insurers. A comparison to the distribution at the end of the 2016 open enrollment period shows that six insurers have had an increase or decrease in total market share of five percentage points or more.

Figure 13: QHP Individual Marketplace Enrollment by Insurer and by Service Area

Insurer	January 31, 2016	January 31, 2017
BlueCross BlueShield of Western New York	32%	40%*
Excelsus BlueCross BlueShield	36%	34%
Fidelis Care	27%	33%*
Healthfirst	15%	24%*
MVP Health Care	20%	22%
Independent Health	27%	20%*
Empire Blue Cross Blue Shield (Medical Downstate)	14%	12%
Oscar	14%	10%
CDPHP	10%	10%
MetroPlus Health Plan	23%	9%*
CareConnect	7%	8%
BlueShield of Northeastern New York	4%	8%
EmblemHealth	5%	7%
UnitedHealthcare	5%	4%
Affinity Health Plan	7%	4%
Empire Blue Cross (Medical Upstate)	8%	1%*

*Indicates a change in market share of five percentage points or more.

QHP Individual Marketplace Enrollment by Insurer and by County

A chart showing insurer participation by Marketplace programs is shown in Appendix B.

Detailed data on 2017 Individual Marketplace enrollment by QHP insurer by county is shown in Appendix C.

EP Enrollment by Insurer

Fourteen insurers offered individual EP coverage in 2017. (Note that the figure below shows insurers by their d/b/a, or “doing business as,” since they may differ depending on geographic

region of the State). While the same insurers offered Essential Plan coverage as last year, five of these insurers expanded their service areas to additional counties.

Figure 14: EP Enrollment by Insurer

Insurer	% of EP Enrollees	Insurer	% of EP Enrollees
Fidelis Care	23%	EmblemHealth Essential Plan - HMO	4%
Healthfirst	20%	MVP Health Care	3%
UnitedHealthcare Community Plan	15%	Independent Health	1%
MetroPlus Health Plan	11%	YourCare Health Plan a Monroe Plan Company	1%
Empire Blue Cross Blue Shield HealthPlus	8%	Univera Healthcare	<1%
Affinity Health Plan	6%	BlueCross BlueShield of Western New York	<1%
Excellus BlueCross BlueShield	5%	Crystal Run Health Plans	<1%
WellCare of New York	4%		
TOTAL			100%

Detailed data on 2017 EP insurer by county is shown in Appendix D.

Similar to the analysis of QHP enrollment by service area, Figure 15 shows EP Enrollment by Insurer and service area. Ten insurers have 11 percent or more of the EP market share in their respective service areas, which reflects a significant distribution of enrollment across a large number of insurers. A comparison to the distribution at the end of the 2016 open enrollment period shows that there was relative stability in the EP market, with only 2 insurers having had an increase or decrease in total market share of five percentage points or more.

Figure 15: EP Enrollment by Insurer and by Service Area

Insurer	January 31, 2016	January 31, 2017
Excellus BlueCross BlueShield	42%	48%*
Independent Health	37%	30%*
Healthfirst	28%	26%
Fidelis Care	24%	23%
MVP Health Care	24%	22%
MetroPlus Health Plan	16%	17%
UnitedHealthcare Community Plan	15%	16%
Empire BlueCross BlueShield HealthPlus	13%	12%
Crystal Run Health Plan	14%	11%
Univera Healthcare	7%	11%
YourCare Health Plan a Monroe Plan Company	9%	11%
Affinity Health Plan	7%	7%
BlueCross BlueShield of Western New York	N/A	6%
WellCare of New York	5%	5%
EmblemHealth Essential Plan - HMO	5%	5%

QHP Individual Marketplace Enrollment by Metal Level

The Marketplace offers Qualified Health Plans at four different metal levels: Platinum, Gold, Silver and Bronze. Platinum level plans have, on average, the highest premiums but have lower out-of-pocket costs. Bronze level plans generally have the lowest premiums and higher out-of-pocket costs (e.g., deductible or copayment required when receiving services). Silver and Gold plans fall in the middle. Catastrophic plans are also available to adults below age 30, or adults with hardships.¹³

Cost-sharing reductions are available to eligible individuals for Silver level plans purchased through the Marketplace. These cost-sharing subsidies reduce out-of-pocket costs, deductibles, and out-of-pocket maximums. American Indians and Alaska Natives are eligible for additional cost-sharing reductions at all metal levels.

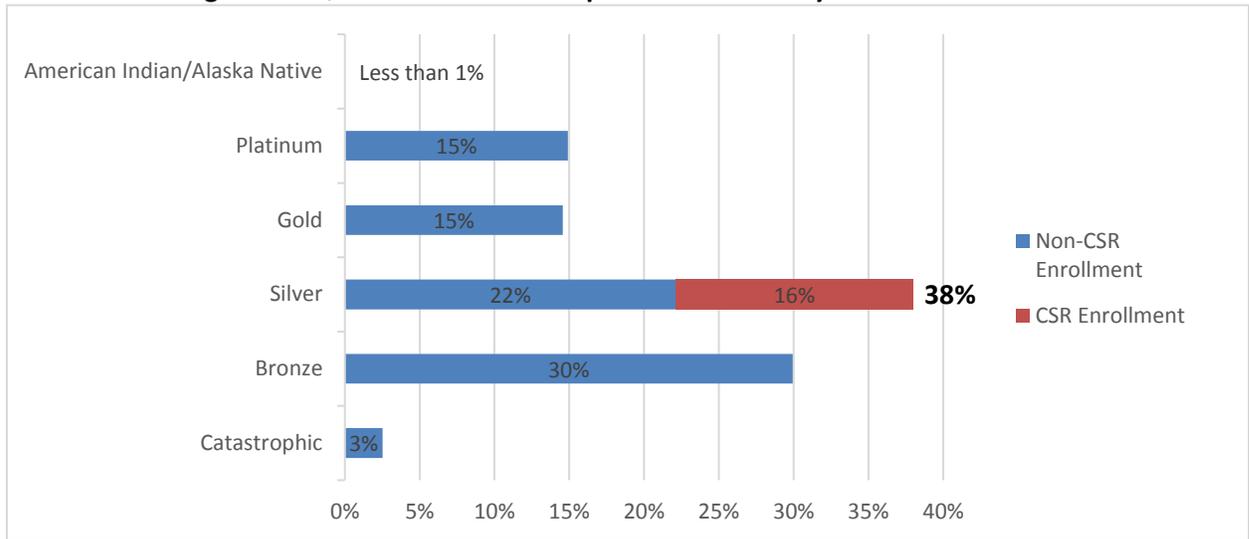
As expected, the majority of QHP consumers (60 percent) who were determined eligible for APTC with cost-sharing reductions chose Silver plans in which they can use cost-sharing reduction benefits. The remaining 40 percent enrolled in different metal levels. The share of cost-sharing reduction eligible consumers enrolling in a Silver plan is lower than the 2016 open enrollment period, when overall, 80 percent of those eligible enrolled in these plans. One possible explanation for the decline in individuals eligible for cost-sharing reductions selecting a

¹³ On December 19, 2013, the Centers for Medicare and Medicaid Services announced a hardship exemption for consumers with cancelled health insurance policies that allows them to enroll in a catastrophic health insurance plan directly through health plans.
<http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/cancellation-consumer-options-12-19-2013.pdf>

Silver plan is that the cost-sharing reductions are not substantial enough for consumers to limit themselves to Silver plans.

As of January 31, 2017, 15 percent of QHP enrollees are enrolled in Platinum plans, 15 percent are in Gold plans, 22 percent are in Silver plans without cost sharing reductions, 16 percent are in a Silver cost-sharing reduction plan, 30 percent are in Bronze plans, and 3 percent are in Catastrophic plans. A total of 225 consumers are enrolled in plans for American Indians or Alaska Natives with limited or no-cost sharing depending on their income and where they receive services. The combined enrollment in Silver plans (Full Pay and with cost sharing reductions) remains the most popular at 38 percent.¹⁴

Figure 16: QHP Individual Marketplace Enrollment by Metal Level



One of the differentiating features of the metal tiers is the amount of the annual deductible, which ranges from \$3,500 for a standard Bronze plan to \$0 for a standard Platinum plan.¹⁵ Twenty-six percent of QHP enrollees are enrolled in standard or non-standard QHPs with low deductibles (defined for this purpose as \$600 or less) or no deductible.¹⁶ When considering the 665,324 individuals now enrolled in EP, where there is no deductible, the combined share of QHP and EP enrollees with a low or no deductible goes up to eighty percent, up from 69 percent in 2016.

Trends in Plan Selection

Again this year, we looked at trends in enrollment in standard and non-standard plans, enrollment in plans with out-of-network benefits, and premium and deductible levels in the

¹⁴ Does not include approximately one percent of enrollees who remain in Silver CSR 1 and 2 plans because they are age 65 and over but not eligible for the EP and not eligible for Medicare.

¹⁵ These deductible levels refer only to standard plans at the Platinum, Gold, Silver, and Bronze levels and do not include the HSA-Compliant Bronze non-standard plan or Catastrophic plan.

¹⁶ The standard Platinum plan has a deductible of \$0. The standard Gold plan has a deductible of \$600. American Indians/Alaska Natives with incomes ≤300% FPL can enroll in a QHP at any metal level with no cost sharing.

most popular plans in each county. While most Marketplace enrollees continue to gravitate towards standard plan designs, non-standard plans with additional benefits, such as adult vision and dental, acupuncture, or limited number of physician visits not subject to the deductible and/or copayments are attracting enrollment. In addition, most consumers are enrolling in in-network plans even when out-of-network benefits are available.

Standard vs. Non-Standard Plans

To make it easier for consumers to compare QHPs, the Marketplace requires that insurers offer a “standard plan” at each metal level and in every county of its Marketplace service area. The standard plan includes the Essential Health Benefits and pre-defined cost-sharing, as well as any visit limits. Only the wellness benefit may be substituted by the insurer in standard plans, subject to Marketplace approval.

To allow insurer innovation and greater consumer choice, while ensuring a manageable number of plan options, insurers may offer a limited number of “non-standard” plans. Non-standard plans must be meaningfully different from the standard plan. “Meaningfully different” means that the plan covers additional benefits, beyond the Essential Health Benefits, or has cost sharing that is different enough from the standard plan allows consumers to easily identify which option provides the highest value at the lowest cost to address their needs.

Thirteen of the 14 individual Marketplace insurers elected to offer one or more non-standard plans in 2017. Fidelis offers only standard plans. As of January 31, 2017, 63 percent of consumers enrolled in standard QHP plans, and 37 percent enrolled in non-standard QHPs, the same as in 2016. In addition, there is a concentration of non-standard plan enrollment with a few products in every metal level. Thirty six percent of non-standard plan enrollment is in the top 2 plans offered at a given metal level.

Non-standard plans with the highest enrollment were those that offered additional benefits beyond the Essential Health Benefits package, such as family or adult dental coverage, vision, limited number of physician sick visits not subject to the deductible or copayments, free telemedicine, or acupuncture.

Out-of-Network Plans

An “out-of-network” plan provides coverage for services delivered by health care providers that are not in the health insurer’s network without the need for a referral. Neither federal nor state rules require insurers to underwrite, or require Marketplaces to offer plans that include out-of-network benefits. The 2017 Plan Invitation required insurers that offer an out-of-network plan outside the Marketplace to also offer an out-of-network plan on the Marketplace at the Silver and Platinum levels. This requirement applies to both the Individual Marketplace and the Small Business Marketplace and is intended to align the Marketplace with the State’s overall insurance market. Insurers that do not offer an out-of-network plan outside the Marketplace are strongly encouraged, but not required, to offer a QHP on the Marketplace with an out-of-network benefit. New York has strong consumer protections that allow health plan members to receive services from an out-of-network provider at the in-network cost sharing amount when their health plan does not have an appropriate in-network provider, as determined by an independent reviewer.

During the 2017 open enrollment period, insurers offered QHPs with out-of-network coverage in 20 counties of the State clustered in the western most counties and in the Capital District. In these counties, less than one-quarter (21 percent) of QHP enrollees selected plans with an out-of-network benefit. QHPs with an out-of-network benefit were, on average, 16 percent more expensive than in-network plans.

Plan Cost

To gain a better understanding of the role of cost – both monthly premium costs and annual deductibles – on which plans consumers select, we examined Silver plan enrollment in each county at the end of the 2017 open enrollment period. We found that in nearly eighty percent of State’s counties the most popular Silver plan (i.e., the Silver plan that consumers most often selected) had the lowest premium.

These trends support the notion that QHP enrollees are likely selecting a plan based on factors including, but not limited to premium cost. Cost-sharing and other plan features, including network, may also be influencing how consumers select a plan that meets their needs.

Stand Alone Dental Plan Individual Marketplace Enrollment by Insurer

Ten insurers offer stand-alone dental plans (SADP) through the Marketplace. Consumers who purchase a QHP that does not include “embedded” dental coverage may purchase a SADP with pediatric and/or family dental coverage. Through January 31, 2017, 20,839 consumers enrolled in a SADP; 9 percent of all QHP enrollees, similar to 2016.

Figure 17: Individual Marketplace Stand Alone Dental Plan Enrollment by Insurer

Stand Alone Dental Plan	% of SADP Enrollment
Delta Dental of New York, Inc.	29%
Healthplex Insurance Company, Inc.	17%
Guardian	16%
Empire Blue Cross Blue Shield (Dental Downstate)	16%
Dentcare Delivery Systems Inc.	9%
Solstice Health Insurance Company	7%
BlueCross BlueShield of Western New York	3%
Empire Blue Cross (Dental Upstate)	2%
BlueShield of Northeastern New York	<1%
Dentegra Insurance Company of New England	<1%
TOTAL	100%

Essential Plan Plus Vision and Dental Coverage

EP enrollees with incomes above 138 percent of FPL have the option of purchasing EP plans that include vision and dental coverage. Thirty-three percent of EP enrollees in this income category

chose to enroll in EP Plus vision and dental coverage. EP enrollees with incomes at or below 138 percent of FPL automatically have vision and dental coverage.

Section 5: Application and Plan Selection Assistance

Assistors

In-person assistors are available in every county in New York, speak the languages of their communities, and are available to assist consumers at convenient times and locations. In 2017, navigators spoke at least 43 languages including sign language. Through January 31, 2017, the Marketplace had more than 9,300 active assistors to provide free, in-person enrollment assistance to New Yorkers applying for coverage through the Marketplace. Navigators are required to assist both individuals and small employers; licensed insurance brokers have the option to work with one or both markets, and Certified Application Counselors and Facilitated Enrollers assist consumers in the Individual Marketplace only.

Figure 18: Number of Assistors, by Type as of January 31, 2017

Type of Assistor	# of Assistors
Navigators	526
Certified Application Counselors (CAC) and Facilitated Enrollers (FE)	5,018
Brokers	3,800
TOTAL	9,344

Enrollment by Channel

All Marketplace applications are processed electronically through the NY State of Health website either directly by the consumer, by a certified assistor, or customer service representative on behalf of the consumer. Of those who enrolled in coverage through the Marketplace, 63 percent did so with the help of a Certified Application Counselor or Facilitated Enroller, 9 percent with the help of a navigator, 7 percent enrolled by telephone with the help of a Customer Service Representative, 3 percent with an agent or broker, and 17 percent enrolled directly through the website without assistance. The use of in-person assistance was much higher among those who enrolled in Medicaid (77 percent), CHP (74 percent), and EP (83 percent) than for QHPs (46 percent). Conversely, 57 percent of those who enrolled in a QHP without financial assistance enrolled independently through the web, a significantly higher share than all other programs.

Customer Service by the Numbers

9,344: Number of NYSOH certified assistors across the state.

2 million: Number of unique visitors to the NYSOH website.

2 million: Number of calls answered by the NYSOH customer service center.

108: Number of languages, including English, in which consumers received telephone assistance.

72%: The share of non-English speaking callers CSRs responded to directly.

27: Number of languages in which consumer educational materials are available.

2 million: Number of educational materials distributed during 2017 open enrollment.

1,656: Number of NYSOH community outreach events in 2016-2017.

Figure 19: Enrollment by Channel

Channel	Medicaid	CHP	EP	All QHPs	All Programs
Agents and Brokers	2%	5%	4%	16%	3%
CAC and FE	66%	58%	71%	20%	63%
Navigator	10%	11%	8%	10%	9%
Phone	8%	8%	<1%	12%	7%
Website with no assistor	15%	18%	16%	42%	17%
TOTAL	100%	100%	100%	100%	100%

Section 6: Website and Customer Service Center

Website

Between November 1, 2016 and January 31, 2017, nearly 2 million (1,960,607) unique visitors viewed 102,999,106 NY State of Health web pages. Website traffic increased throughout the open enrollment period. The website operated at or above expectations, with an average system response time of 2.8 seconds for each web page. January 31, 2017 was the busiest day ever for the NY State of Health Marketplace website. The website provided nearly 3 million page views and was used by more than 110,000 users. Over the three-month open enrollment period, there were nearly 100,000 (97,435) sessions, where users accessed the Spanish Language version of the Marketplace website.

Customer Service Center

The Customer Service Center supports the Marketplace in a variety of ways, including operating the Marketplace's toll-free customer service helplines, assisting consumers in completing phone applications, performing back-end administrative and consumer support functions, and managing the Marketplace's social media channels. The Customer Service Center is open Monday through Friday from 8am to 8pm and on Saturday from 9am to 1pm with expanded days and hours during the peak of open enrollment.

Telephone and Application Assistance

The Customer Service Center answers consumer inquiries across all Marketplace programs, including Medicaid, CHP, QHPs and the Essential Plan. Customer Service Representatives (CSRs) assist consumers in completing new and renewal phone applications both from start to finish, as well as completing applications that were started through other channels.

During the 2017 open enrollment period (November 1, 2016 to January 31, 2017), the Customer Service Center answered nearly 2 million (1,971,060) calls. The number of calls answered by Customer Service Center peaked at nearly 212,583 calls per week in December during the final days individuals could sign-up for coverage that started on January 1, 2017. On average, the

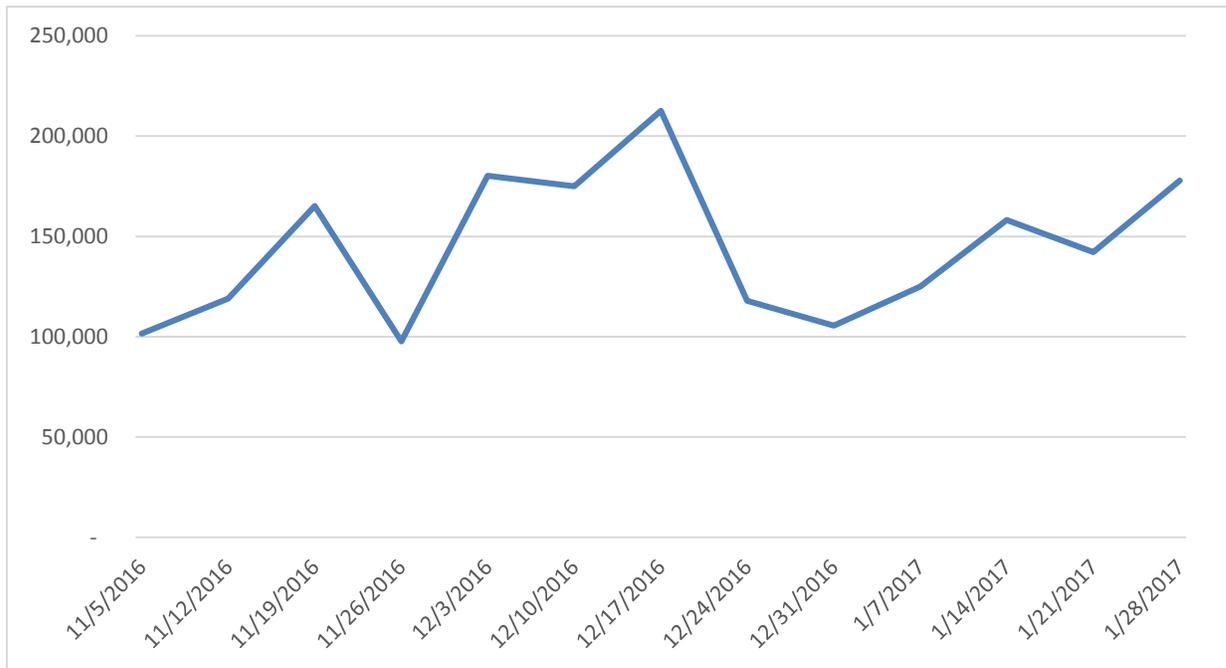
Customer Service Center answered nearly 145,000 calls per week throughout the open enrollment period.

The average time to complete an application by phone varies depending upon whether or not the individual is seeking to apply for financial assistance. For those applying for financial assistance, the application takes an average of 45 minutes to complete compared with about 20 minutes for those not applying for financial assistance. Renewal application calls take up to 20 minutes. Calls to respond to general inquiries and questions are shorter, lasting 13.4 minutes on average.

More than 250 CSRs speak English and one of the following 5 languages: Spanish, Mandarin, Russian, Cantonese and Haitian Creole, and these CSRs directly responded to 72 percent of non-English speaking callers. The remaining non-English speaking callers received assistance through three-way calls with an outside interpreter service. During the 2017 open enrollment period, CSRs responded to 323,146 non-English calls, about 16 percent of all calls. These non-English calls comprised 107 different languages. Detailed data on the number of calls answered in these languages can be found in Appendix F.

Finally, CSRs answer consumer inquiries related to IRS Forms 1095-A and 1095-B that are issued by the NY State of Health and NYS Department of Health. These are important tax documents issued to consumers who were enrolled in QHPs, Essential Plan, Medicaid, or CHP. Weekly call volume specific to IRS Forms 1095-A and 1095-B peaked at over 13,000 calls answered during the week of February 13.

Figure 20: NYSOH Customer Service Center Calls Answered by Week, 11/1/16 – 1/31/17



Document Processing

The Customer Service Center processes verification documents when required to complete an application. Although only a small percentage of applicants are required to submit documents in order to receive an eligibility determination, the number of documents that must be processed is sizable given that the Marketplace services 3.6 million consumers. Documents are related to income, citizenship and/or immigration status, and other eligibility factors.

Social Media

From November 1, 2016 through January 31, 2017, the Customer Service Center's social media team responded to nearly 2,300 consumer comments across social media channels. Many consumers post to the NY State of Health social media pages with questions about eligibility rules, enrollment, covered benefits, deadlines, and how to seek additional assistance. The Marketplace also uses social media to share reminders about key dates and to promote events where Marketplace representatives will be in the community. Information is posted in both English and Spanish. Social media activity peaked in January when NY State of Health received more than 1,245 social media comments.

Nearly 33,000 individuals are following the Marketplace on its social media channels.

Section 7: Small Business Marketplace

Small businesses with 100 or fewer employees can enroll in the Small Business Marketplace (SBM) throughout the year. The SBM enables employers to offer multiple insurers and QHPs to employees, allows employers to define coverage tiers and contribution levels, and is the only place for small businesses that qualify to receive the small business tax credits available under the federal law.

As of January 31, 2017, 2,808 small businesses offered insurance to their employees through the SBM. On average, employers purchasing through the SBM contribute 71 percent towards the cost of the employee’s coverage. Sixty-seven percent offer coverage to the dependents of their employees. As anticipated by early projections, the average enrolled small business has 3 employees. Nearly 12,000 employees and their dependents (11,769) have enrolled in coverage through the SBM in 2017. The employee choice model continues to be popular among enrolled employers. Of the employers that enrolled in the Small Business Marketplace, 73 percent offer 2 or more QHPs to their employees while a little more than a quarter (27 percent) opt to offer only one QHP to their employees. Employers that offered two or more QHPs could offer multiple QHPs offered by a single insurer and/or across insurers.

Small businesses throughout the State have enrolled through the SBM. New York City accounts for 34 percent of employers enrolled in the SBM and 23 percent of enrollees; Long Island accounts for 9 percent of employers and 7 percent of enrollees; the Capital/Mid-Hudson/North Country region accounts for 20 percent of employers and 15 percent of enrollees; the Western region accounts for 14 percent of employers and 20 percent of enrollees; and the Central New York region accounts for 23 percent of employers and 35 percent of enrollees.

Figure 21: Small Business Marketplace Enrollment by Region, by Employer Location, and Employee/Dependent Location

Region	% of Enrolled Employers by Region	% of Enrolled Employees and dependents by Region
NYC	34%	23%
Long Island	9%	7%
Capital/Mid-Hudson/North Country	20%	15%
Western	14%	20%
Central	23%	35%
Total	100%	100%

Small Business Marketplace by the Numbers

11,769: The number of employees and dependents enrolled in the Small Business Marketplace (SBM) as of January 2017.

2,808: The number of employers offering coverage on the SBM.

8: The number of insurers offering coverage on the SBM.

71%: The average share employer contribution towards premiums.

67%: The share of employers offering dependent coverage.

73%: The share of employers offering two or more health plans to their employees.

Enrollment by SBM Insurer

Each of the eight insurers offering small employer coverage through NY State of Health enrolled members into their QHPs through January 31, 2017. (Note that the figure below shows insurers by their d/b/a or “doing business as” name since these names differ depending on geographic region in the State). Three insurers enrolled 64 percent of the SBM enrollees: Excellus BlueCross BlueShield (33 percent), MVP (17 percent), and CareConnect (14 percent).

Figure 22: SHOP Enrollment by Insurer

Insurer	% of SHOP Enrollees (N =11,769)
Excellus BlueCross BlueShield	33%
MVP Health Plan	17%
CareConnect	14%
EmblemHealth	11%
Independent Health	8%
MetroPlus Health Plan	7%
BlueCross BlueShield of Western New York	4%
CDPHP	3%
BlueShield of Northeastern New York	2%
Univera Healthcare	<1%
TOTAL	100%

Note: Excellus is the parent company of Univera Healthcare and HealthNow is the parent company of BlueCross BlueShield of Western NY and BlueShield of Northeastern NY.

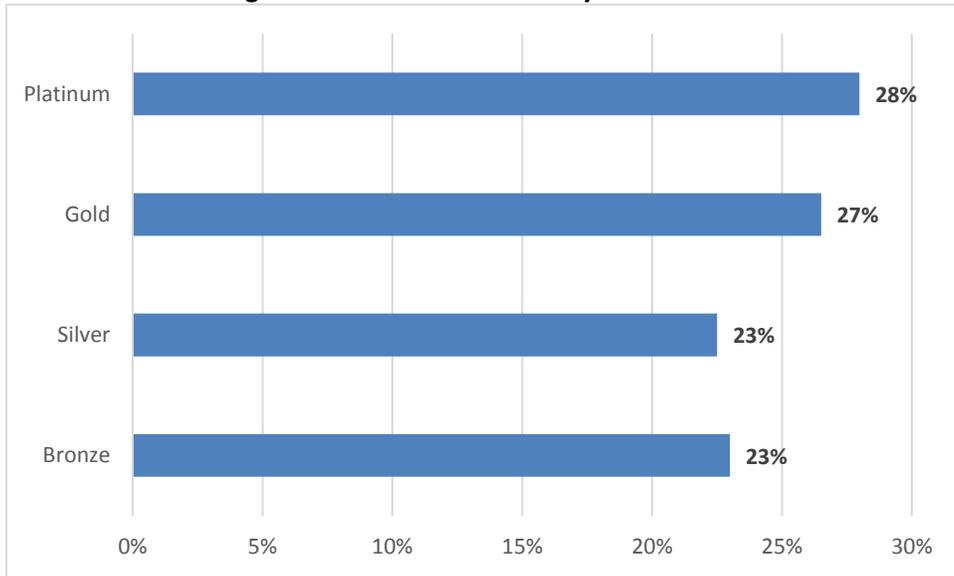
While there are eight insurers offering QHPs through the SBM, the number of insurers participating in each county varies. QHP insurers participate in a different number of counties across the State based upon their respective service areas. Participation by county ranges from 5 (MetroPlus) to 47 (MVP Health Plan). Detailed data on SBM enrollment by QHP insurer by county is shown in Appendix E.

SBM Enrollment by Metal Level

Insurers participating in the Small Business Marketplace (SBM) offer QHPs at four metal levels: Platinum, Gold, Silver, and Bronze. Catastrophic plans are not available in the SBM.

Twenty-eight percent of SBM enrollees are enrolled in Platinum plans, 27 percent are enrolled in Gold plans, 23 percent are enrolled in Silver plans, and 23 percent of enrollees are enrolled in Bronze plans. More than half (55 percent) of Small Business Marketplace enrollees are in plans with low or no deductibles (Platinum and Gold plans).

Figure 23: SHOP Enrollment by Metal Level



Stand Alone Dental Plan Small Business Marketplace Enrollment by Insurer

Nine insurers offer stand-alone dental plans (SADP) through the Small Business Marketplace. If an employer makes SADPs available, employees and their dependents who purchase a QHP that does not include dental coverage may purchase a SADP. Through January 31, 2017, 2,007 employees and their dependents (17 percent of SBM enrollees) enrolled in a SADP. SADP enrollment among SBM enrollees has remained relatively steady compared to 2016. Many other enrollees received dental benefits through their QHP. Market share across the SADPs remained relatively consistent between 2016 and 2017.

Figure 24: SHOP Enrollment in Stand Alone Dental Plans by Insurer

Stand Alone Dental Plan Insurer	% of Enrollees (n = 2,007)
Guardian	45%
Delta Dental of New York, Inc.	24%
MetLife	13%
Healthplex Insurance Company, Inc.	7%
Solstice Health Insurance Company	5%
Dentcare Delivery Systems Inc.	2%
BlueCross BlueShield of Western New York	2%
BlueShield of Northeastern New York	1%
Dentegra Insurance Company of New England	1%
TOTAL	100%

Section 8: Appendices

APPENDIX A: Number and Distribution of Enrollees by County and Program

Number of Enrollees, By Program and County					
County	Medicaid	CHP	EP	All QHPs	All Programs
Albany	27,917	4,004	5,175	2,692	39,788
Allegany	4,845	518	786	403	6,552
Bronx	303,315	17,515	71,758	6,741	399,329
Broome	14,471	2,248	3,179	1,802	21,700
Cattaraugus	9,126	933	1,299	825	12,183
Cayuga	6,423	1,178	1,380	923	9,904
Chautauqua	11,212	1,491	2,368	1,599	16,670
Chemung	8,754	757	1,396	792	11,699
Chenango	5,797	723	910	451	7,881
Clinton	5,718	1,172	1,405	679	8,974
Columbia	6,274	999	1,329	1,207	9,809
Cortland	4,823	803	888	470	6,984
Delaware	4,572	480	738	432	6,222
Dutchess	27,275	4,586	5,010	5,165	42,036
Erie	74,869	9,031	15,567	8,605	108,072
Essex	3,037	647	733	514	4,931
Franklin	4,563	558	760	455	6,336
Fulton	7,569	1,026	1,120	476	10,191
Genesee	5,708	913	1,099	640	8,360
Greene	5,149	706	904	619	7,378
Hamilton	364	72	102	100	638
Herkimer	7,326	1,320	1,309	586	10,541
Jefferson	10,918	1,461	2,053	847	15,279
Kings	440,422	42,511	136,866	34,177	653,976
Lewis	2,736	530	560	342	4,168
Livingston	4,696	844	980	578	7,098
Madison	5,987	961	1,170	682	8,800
Monroe	68,888	10,294	15,040	8,061	102,283
Montgomery	6,851	909	922	373	9,055
Nassau	101,564	24,433	38,079	22,436	186,512
New York	159,426	8,932	41,197	28,123	237,678
Niagara	21,333	2,546	3,710	2,032	29,621
Oneida	23,963	3,483	4,184	1,933	33,563
Onondaga	45,810	6,119	8,635	4,258	64,822
Ontario	8,883	1,881	2,024	1,359	14,147
Orange	48,744	7,916	8,274	4,400	69,334

Orleans	3,411	696	909	486	5,502
Oswego	13,571	1,964	2,184	1,086	18,805
Otsego	5,274	857	1,058	598	7,787
Putnam	7,201	1,415	1,473	2,057	12,146
Queens	410,577	44,047	158,308	26,215	639,147
Rensselaer	13,940	2,262	2,331	1,449	19,982
Richmond	50,814	5,592	13,073	4,740	74,219
Rockland	53,177	10,419	9,550	5,018	78,164
Saratoga	12,887	3,409	3,121	3,016	22,433
Schenectady	19,595	2,635	3,351	1,405	26,986
Schoharie	3,059	424	488	325	4,296
Schuyler	2,005	247	381	274	2,907
Seneca	3,342	446	619	327	4,734
St. Lawrence	8,191	1,404	1,705	705	12,005
Steuben	11,073	1,221	1,690	1,006	14,990
Suffolk	138,884	32,678	44,580	24,195	240,337
Sullivan	12,053	1,232	1,838	947	16,070
Tioga	5,108	664	875	582	7,229
Tompkins	5,626	1,105	1,542	1,240	9,513
Ulster	19,653	3,240	4,164	2,791	29,848
Warren	5,599	1,197	1,341	955	9,092
Washington	7,484	1,419	1,256	863	11,022
Wayne	8,570	1,846	1,984	1,201	13,601
Westchester	100,688	13,200	23,356	14,683	151,927
Wyoming	3,743	697	750	596	5,786
Yates	2,522	398	488	343	3,751
TOTAL	2,427,375	299,214	665,324	242,880	3,634,793

APPENDIX B: Marketplace Program Participation by Insurer, 2017

Insurer (Parent Company)	Medicaid	Child Health Plus (CHP)	Essential Plan (EP)	Qualified Health Plans (QHPs)	Small Business Marketplace	Total Number of Programs	Participate Across Programs (Medicaid, EP, QHP)
Affinity Health Plan	X	X	X	X		4	X
Amida Care	X					1	
CareConnect				X	X	2	
CDPHP	X	X		X	X	4	
Crystal Run Health Plan	X		X			2	
EmblemHealth	X	X	X	X	X	5	X
Empire Blue Cross Blue Shield ¹	X	X	X	X		4	X
Excellus BlueCross BlueShield ²	X	X	X	X	X	5	X
Fidelis Care	X	X	X	X		4	X
Healthfirst	X	X	X	X		4	X
HealthNow ³	X	X	X	X	X	5	X
Independent Health	X	X	X	X	X	5	X
MetroPlus Health Plan ⁴	X	X	X	X	X	5	X
MVP Health Care	X	X	X	X	X	5	X
Oscar				X		1	
Today's Options of NY	X	X				2	
UnitedHealthcare	X	X	X	X		4	X
VNSNY Choice Select Health ⁵	X					1	
WellCare of New York	X	X	X			3	
YourCare Health Plan	X	X	X			3	
Total Number of Insurers	18	15	14	14	8	--	11

¹Includes Empire Blue Cross Blue Shield Health Plus

²Includes Univera Healthcare

³Includes BlueCross BlueShield of Western NY and BlueShield of Northeastern NY

⁴Offers both Special Needs Medicaid Managed Care Plans and Medicaid Managed Care Plans

⁵Only offers Special Needs Medicaid Managed Care Plans

APPENDIX C: QHP ENROLLMENT BY COUNTY AND INSURER^{17,18}

QHP Enrollees by County and Issuer -- Individual Marketplace			
County		# of Enrollees	% of Enrollees
Albany	Issuer	2,692	100%
	Fidelis Care	1,271	47%
	MVP Health Plan, Inc.	596	22%
	CDPHP	587	22%
	BlueShield of Northeastern New York	206	8%
	Empire Blue Cross (Medical Upstate)	24	<1%
	EmblemHealth	8	<1%
Allegany		403	100%
	Fidelis Care	231	57%
	BlueCross BlueShield of Western New York	131	33%
	Independent Health	37	9%
	Univera Healthcare	4	<1%
Bronx		6,741	100%
	Healthfirst	2,895	43%
	Fidelis Care	1,181	18%
	MetroPlus Health Plan	836	12%
	EmblemHealth	556	8%
	Affinity Health Plan	391	6%
	Oscar	339	5%
	Empire Blue Cross Blue Shield (Medical Downstate)	313	5%
	CareConnect	127	2%
	UnitedHealthcare	103	2%
Broome		1,802	100%
	Fidelis Care	971	54%
	Excellus BlueCross BlueShield	620	34%
	MVP Health Plan, Inc.	150	8%
	CDPHP	52	3%
	EmblemHealth	9	<1%
Cattaraugus		824	100%
	Fidelis Care	395	48%
	BlueCross BlueShield of Western New York	291	35%
	Independent Health	122	15%
	Univera Healthcare	16	2%

¹⁷ QHP Enrollment totals in Appendix C may not match the data in Appendix A due to timing difference for report production.

¹⁸ There are a small number of individuals in the Individual Marketplace, this could be due to family members who are enrolled in the same plan but live in different counties.

Cayuga		922	100%
	Fidelis Care	600	65%
	Excellus BlueCross BlueShield	261	28%
	MVP Health Plan, Inc.	61	7%
Chautauqua		1,599	100%
	Fidelis Care	836	52%
	BlueCross BlueShield of Western New York	473	30%
	Independent Health	262	16%
	Univera Healthcare	28	2%
Chemung		792	100%
	Fidelis Care	593	75%
	Excellus BlueCross BlueShield	199	25%
Chenango		451	100%
	Fidelis Care	279	62%
	MVP Health Plan, Inc.	101	22%
	Excellus BlueCross BlueShield	67	15%
	CDPHP	4	<1%
Clinton		679	100%
	MVP Health Plan, Inc.	428	63%
	Excellus BlueCross BlueShield	169	25%
	BlueShield of Northeastern New York	81	12%
	Empire Blue Cross (Medical Upstate)	1	<1%
Columbia		1,207	100%
	Fidelis Care	650	54%
	MVP Health Plan, Inc.	236	20%
	CDPHP	211	17%
	BlueShield of Northeastern New York	77	6%
	Empire Blue Cross Blue Shield (Medical Downstate)	31	3%
	EmblemHealth	2	<1%
Cortland		470	100%
	Fidelis Care	329	70%
	Excellus BlueCross BlueShield	121	26%
	MVP Health Plan, Inc.	20	4%
Delaware		431	100%
	Excellus BlueCross BlueShield	200	46%
	Fidelis Care	177	41%
	MVP Health Plan, Inc.	25	6%
	CDPHP	22	5%
	EmblemHealth	4	<1%
	Empire Blue Cross Blue Shield (Medical Downstate)	3	<1%

Dutchess		5,165	100%
	Fidelis Care	3,847	74%
	MVP Health Plan, Inc.	741	14%
	CDPHP	278	5%
	Empire Blue Cross Blue Shield (Medical Downstate)	143	3%
	EmblemHealth	111	2%
	UnitedHealthcare	45	<1%
Erie		8,601	100%
	BlueCross BlueShield of Western New York	3,922	46%
	Fidelis Care	2,464	29%
	Independent Health	2,116	25%
	Univera Healthcare	99	1%
	Excellus BlueCross BlueShield		<1%
Essex		514	100%
	Fidelis Care	260	51%
	MVP Health Plan, Inc.	104	20%
	Excellus BlueCross BlueShield	86	17%
	BlueShield of Northeastern New York	41	8%
	CDPHP	20	4%
	Empire Blue Cross (Medical Upstate)	3	<1%
Franklin		455	100%
	Fidelis Care	320	70%
	Excellus BlueCross BlueShield	84	18%
	MVP Health Plan, Inc.	51	11%
Fulton		476	100%
	Fidelis Care	277	58%
	MVP Health Plan, Inc.	107	22%
	CDPHP	51	11%
	BlueShield of Northeastern New York	29	6%
	Empire Blue Cross (Medical Upstate)	7	1%
	Excellus BlueCross BlueShield	5	1%
Genesee		640	100%
	Fidelis Care	331	52%
	BlueCross BlueShield of Western New York	128	20%
	MVP Health Plan, Inc.	106	17%
	Independent Health	75	12%

Greene		619	100%
	Fidelis Care	324	52%
	MVP Health Plan, Inc.	142	23%
	CDPHP	91	15%
	BlueShield of Northeastern New York	43	7%
	Empire Blue Cross Blue Shield (Medical Downstate)	19	3%
Hamilton		100	100%
	Fidelis Care	77	77%
	MVP Health Plan, Inc.	13	13%
	Excellus BlueCross BlueShield	7	7%
	CDPHP	3	3%
Herkimer		586	100%
	MVP Health Plan, Inc.	337	58%
	Excellus BlueCross BlueShield	230	39%
	CDPHP	19	3%
Jefferson		847	100%
	Fidelis Care	529	62%
	Excellus BlueCross BlueShield	163	19%
	MVP Health Plan, Inc.	155	18%
Kings		34,173	100%
	Healthfirst	10,146	30%
	Fidelis Care	8,577	25%
	Oscar	4,961	15%
	MetroPlus Health Plan	3,211	9%
	Empire Blue Cross Blue Shield (Medical Downstate)	2,897	8%
	EmblemHealth	2,520	7%
	UnitedHealthcare	989	3%
	Affinity Health Plan	577	2%
	CareConnect	295	<1%
Lewis		342	100%
	Fidelis Care	247	72%
	Excellus BlueCross BlueShield	67	20%
	MVP Health Plan, Inc.	28	8%
Livingston		578	100%
	MVP Health Plan, Inc.	313	54%
	Excellus BlueCross BlueShield	179	31%
	Fidelis Care	86	15%

Madison		682	100%
	Fidelis Care	395	58%
	Excellus BlueCross BlueShield	180	26%
	MVP Health Plan, Inc.	96	14%
	CDPHP	11	2%
Monroe		8,059	100%
	MVP Health Plan, Inc.	4,159	52%
	Excellus BlueCross BlueShield	3,054	38%
	Fidelis Care	844	10%
	BlueCross BlueShield of Western New York	2	
Montgomery		373	100%
	MVP Health Plan, Inc.	275	74%
	CDPHP	53	14%
	BlueShield of Northeastern New York	38	10%
	Excellus BlueCross BlueShield	4	1%
	Empire Blue Cross (Medical Upstate)	3	<1%
Nassau		22,436	100%
	Fidelis Care	6,275	28%
	CareConnect	4,489	20%
	Empire Blue Cross Blue Shield (Medical Downstate)	3,577	16%
	Healthfirst	3,554	16%
	Oscar	2,396	11%
	UnitedHealthcare	945	4%
	EmblemHealth	746	3%
	Affinity Health Plan	454	2%
New York		28,118	100%
	Healthfirst	6,539	23%
	Oscar	4,599	16%
	Empire Blue Cross Blue Shield (Medical Downstate)	4,563	16%
	Fidelis Care	4,205	15%
	UnitedHealthcare	2,761	10%
	EmblemHealth	2,304	8%
	MetroPlus Health Plan	2,182	8%
	Affinity Health Plan	625	2%
	CareConnect	340	1%
Niagara		2,032	100%
	BlueCross BlueShield of Western New York	844	42%
	Fidelis Care	803	40%
	Independent Health	377	19%
	Univera Healthcare	8	<1%

Oneida		1,933	100%
	Fidelis Care	1,272	66%
	Excellus BlueCross BlueShield	327	17%
	MVP Health Plan, Inc.	301	16%
	CDPHP	33	2%
Onondaga		4,256	100%
	Fidelis Care	2,045	48%
	Excellus BlueCross BlueShield	1,976	46%
	MVP Health Plan, Inc.	235	6%
Ontario		1,359	100%
	MVP Health Plan, Inc.	754	55%
	Excellus BlueCross BlueShield	498	37%
	Fidelis Care	107	8%
Orange		4,400	100%
	Fidelis Care	2,014	46%
	Affinity Health Plan	1,427	32%
	MVP Health Plan, Inc.	525	12%
	Empire Blue Cross Blue Shield (Medical Downstate)	207	5%
	EmblemHealth	80	2%
	UnitedHealthcare	76	2%
	CDPHP	71	2%
Orleans		486	100%
	Fidelis Care	269	55%
	BlueCross BlueShield of Western New York	121	25%
	MVP Health Plan, Inc.	69	14%
	Independent Health	23	5%
	Univera Healthcare	4	<1%
Oswego		1,086	100%
	Fidelis Care	747	69%
	Excellus BlueCross BlueShield	184	17%
	MVP Health Plan, Inc.	155	14%
Otsego		598	100%
	Excellus BlueCross BlueShield	310	52%
	MVP Health Plan, Inc.	239	40%
	CDPHP	46	8%
	EmblemHealth	3	<1%

Putnam		2,057	100%
	Fidelis Care	1,670	81%
	MVP Health Plan, Inc.	210	10%
	Empire Blue Cross Blue Shield (Medical Downstate)	116	6%
	EmblemHealth	40	2%
	UnitedHealthcare	21	1%
Queens		26,215	100%
	Healthfirst	8,001	31%
	Fidelis Care	6,862	26%
	MetroPlus Health Plan	2,746	10%
	EmblemHealth	2,495	10%
	Empire Blue Cross Blue Shield (Medical Downstate)	1,730	7%
	CareConnect	1,645	6%
	Oscar	1,634	6%
	Affinity Health Plan	612	2%
	UnitedHealthcare	490	2%
Rensselaer		1,449	100%
	Fidelis Care	764	53%
	MVP Health Plan, Inc.	320	22%
	CDPHP	252	17%
	BlueShield of Northeastern New York	99	7%
	Empire Blue Cross (Medical Upstate)	11	<1%
	EmblemHealth	3	<1%
Richmond		4,740	100%
	Fidelis Care	1,892	40%
	Healthfirst	1,022	22%
	EmblemHealth	659	14%
	Empire Blue Cross Blue Shield (Medical Downstate)	463	10%
	Oscar	174	4%
	CareConnect	165	3%
	UnitedHealthcare	145	3%
	MetroPlus Health Plan	124	3%
	Affinity Health Plan	96	2%
Rockland		5,018	100%
	Fidelis Care	2,630	52%
	MVP Health Plan, Inc.	602	12%
	Empire Blue Cross Blue Shield (Medical Downstate)	512	10%
	Affinity Health Plan	460	9%
	EmblemHealth	429	9%
	Oscar	239	5%
	UnitedHealthcare	146	3%

Saratoga		3,015	100%
	Fidelis Care	1,512	50%
	MVP Health Plan, Inc.	759	25%
	CDPHP	459	15%
	BlueShield of Northeastern New York	265	9%
	Empire Blue Cross (Medical Upstate)	19	<1%
	EmblemHealth	1	<1%
Schenectady		1,405	100%
	Fidelis Care	759	54%
	MVP Health Plan, Inc.	363	26%
	CDPHP	206	15%
	BlueShield of Northeastern New York	62	4%
	Empire Blue Cross (Medical Upstate)	11	<1%
	EmblemHealth	4	<1%
Schoharie		325	100%
	MVP Health Plan, Inc.	207	64%
	CDPHP	107	33%
	Empire Blue Cross (Medical Upstate)	11	3%
Schuyler		274	100%
	Fidelis Care	201	73%
	Excellus BlueCross BlueShield	73	27%
Seneca		327	100%
	MVP Health Plan, Inc.	166	51%
	Excellus BlueCross BlueShield	113	35%
	Fidelis Care	48	15%
St. Lawrence		705	100%
	Fidelis Care	427	61%
	Excellus BlueCross BlueShield	152	22%
	MVP Health Plan, Inc.	126	18%
Steuben		1,006	100%
	Fidelis Care	777	77%
	Excellus BlueCross BlueShield	212	21%
	MVP Health Plan, Inc.	17	2%

Suffolk		24,195	100%
	Fidelis Care	8,231	34%
	Empire Blue Cross Blue Shield (Medical Downstate)	4,313	18%
	CareConnect	3,119	13%
	Healthfirst	3,119	13%
	Oscar	2,400	10%
	EmblemHealth	1,469	6%
	UnitedHealthcare	854	4%
	Affinity Health Plan	690	3%
Sullivan		947	100%
	Fidelis Care	713	75%
	MVP Health Plan, Inc.	154	16%
	Empire Blue Cross Blue Shield (Medical Downstate)	40	4%
	EmblemHealth	29	3%
	UnitedHealthcare	11	1%
Tioga		582	100%
	Fidelis Care	387	66%
	Excellus BlueCross BlueShield	160	27%
	MVP Health Plan, Inc.	24	4%
	CDPHP	11	2%
Tompkins		1,236	100%
	Excellus BlueCross BlueShield	1,028	83%
	MVP Health Plan, Inc.	208	17%
Ulster		2,790	100%
	MVP Health Plan, Inc.	1,893	68%
	CDPHP	524	19%
	EmblemHealth	169	6%
	Empire Blue Cross Blue Shield (Medical Downstate)	164	6%
	UnitedHealthcare	38	1%
	BlueShield of Northeastern New York	2	<1%
Warren		955	100%
	Fidelis Care	627	66%
	MVP Health Plan, Inc.	157	16%
	CDPHP	88	9%
	BlueShield of Northeastern New York	74	8%
	Empire Blue Cross (Medical Upstate)	7	<1%
	EmblemHealth	2	<1%

Washington		863	100%
	Fidelis Care	543	63%
	MVP Health Plan, Inc.	194	22%
	CDPHP	65	8%
	BlueShield of Northeastern New York	57	7%
	Empire Blue Cross (Medical Upstate)	4	<1%
Wayne		1,201	100%
	MVP Health Plan, Inc.	676	56%
	Excellus BlueCross BlueShield	390	32%
	Fidelis Care	135	11%
Westchester		14,682	100%
	Fidelis Care	4,985	34%
	Empire Blue Cross Blue Shield (Medical Downstate)	2,314	16%
	CareConnect	2,130	15%
	EmblemHealth	1,567	11%
	Affinity Health Plan	1,283	9%
	MVP Health Plan, Inc.	1,140	8%
	Oscar	650	4%
	UnitedHealthcare	613	4%
Wyoming		596	100%
	Fidelis Care	282	47%
	BlueCross BlueShield of Western New York	154	26%
	MVP Health Plan, Inc.	86	14%
	Independent Health	71	12%
	Univera Healthcare	3	<1%
Yates		343	100%
	MVP Health Plan, Inc.	159	46%
	Excellus BlueCross BlueShield	113	33%
	Fidelis Care	71	21%
Unknown		688	100%
GRAND TOTAL		243,541	100%

APPENDIX D: ESSENTIAL PLAN ENROLLMENT BY COUNTY AND INSURER

QHP Enrollees by County and Issuer -- Individual Marketplace			
County		# of Enrollees	% of Enrollees
Albany	Issuer	5,175	100%
	Fidelis Care	2,147	41%
	MVP Health Care	1,305	25%
	UnitedHealthcare Community Plan	862	17%
	WellCare of New York	861	17%
Allegany		786	100%
	YourCare Health Plan a Monroe Plan Company	337	43%
	Fidelis Care	295	38%
	Univera Healthcare	95	12%
	BlueCross BlueShield of Western New York	59	8%
Bronx		71,758	100%
	Healthfirst	25,779	36%
	MetroPlus Health Plan	13,814	19%
	Fidelis Care	9,450	13%
	UnitedHealthcare Community Plan	6,547	9%
	Affinity Health Plan	6,104	9%
	WellCare of New York	4,691	7%
	Empire BlueCross BlueShield HealthPlus	3,978	6%
	EmblemHealth Essential Plan - HMO	1,395	2%
Broome		3,179	100%
	Excellus BlueCross BlueShield	1,722	54%
	UnitedHealthcare Community Plan	778	24%
	Fidelis Care	679	21%
Cattaraugus		1,299	100%
	Fidelis Care	556	43%
	YourCare Health Plan a Monroe Plan Company	449	35%
	Univera Healthcare	181	14%
	BlueCross BlueShield of Western New York	113	9%
Cayuga		1,380	100%
	Fidelis Care	538	39%
	Excellus BlueCross BlueShield	471	34%
	UnitedHealthcare Community Plan	371	27%
Chautauqua		2,368	100%
	Fidelis Care	1,248	53%
	UnitedHealthcare Community Plan	359	15%
	YourCare Health Plan a Monroe Plan Company	354	15%
	Univera Healthcare	317	13%
	BlueCross BlueShield of Western New York	90	4%

Chemung		1,396	100%
	Excellus BlueCross BlueShield	623	45%
	UnitedHealthcare Community Plan	408	29%
	Fidelis Care	365	26%
Chenango		910	100%
	Fidelis Care	421	46%
	Excellus BlueCross BlueShield	280	31%
	UnitedHealthcare Community Plan	209	23%
Clinton		1,405	100%
	Excellus BlueCross BlueShield	981	70%
	UnitedHealthcare Community Plan	424	30%
Columbia		1,329	100%
	Fidelis Care	883	66%
	UnitedHealthcare Community Plan	370	28%
	MVP Health Care	76	6%
Cortland		888	100%
	Excellus BlueCross BlueShield	444	50%
	Fidelis Care	444	50%
Delaware		738	100%
	Fidelis Care	507	69%
	Excellus BlueCross BlueShield	231	31%
Dutchess		5,010	100%
	MVP Health Care	1,636	33%
	Fidelis Care	1,205	24%
	WellCare of New York	1,089	22%
	UnitedHealthcare Community Plan	1,080	22%
Erie		15,567	100%
	Independent Health	4,912	32%
	Fidelis Care	3,880	25%
	YourCare Health Plan a Monroe Plan Company	2,448	16%
	UnitedHealthcare Community Plan	1,871	12%
	Univera Healthcare	1,439	9%
	BlueCross BlueShield of Western New York	789	5%
	WellCare of New York	228	1%
Essex		733	100%
	Excellus BlueCross BlueShield	388	53%
	Fidelis Care	245	33%
	UnitedHealthcare Community Plan	100	14%
Franklin		760	100%
	Excellus BlueCross BlueShield	418	55%
	Fidelis Care	342	45%

Fulton		1,120	100%
	Fidelis Care	761	68%
	Excellus BlueCross BlueShield	241	22%
	UnitedHealthcare Community Plan	118	11%
Genesee		1,099	100%
	Fidelis Care	365	33%
	MVP Health Care	303	28%
	UnitedHealthcare Community Plan	279	25%
	Univera Healthcare	152	14%
Greene		904	100%
	Fidelis Care	504	56%
	UnitedHealthcare Community Plan	335	37%
	MVP Health Care	65	7%
Hamilton		102	100%
	Fidelis Care	56	55%
	Excellus BlueCross BlueShield	46	45%
Herkimer		1,309	100%
	Fidelis Care	683	52%
	Excellus BlueCross BlueShield	626	48%
Jefferson		2,053	100%
	UnitedHealthcare Community Plan	1,150	56%
	Excellus BlueCross BlueShield	512	25%
	Fidelis Care	293	14%
	MVP Health Care	98	5%
Kings		136,864	100%
	Healthfirst	33,903	25%
	Fidelis Care	31,603	23%
	MetroPlus Health Plan	21,632	16%
	UnitedHealthcare Community Plan	19,763	14%
	Empire BlueCross BlueShield HealthPlus	16,524	12%
	WellCare of New York	5,416	4%
	Affinity Health Plan	4,398	3%
	EmblemHealth Essential Plan - HMO	3,625	3%
Lewis		560	100%
	Fidelis Care	201	36%
	UnitedHealthcare Community Plan	186	33%
	Excellus BlueCross BlueShield	171	31%
	MVP Health Care	2	<1%

Livingston		980	100%
	Excellus BlueCross BlueShield	508	52%
	MVP Health Care	166	17%
	UnitedHealthcare Community Plan	154	16%
	Fidelis Care	152	16%
Madison		1,170	100%
	Excellus BlueCross BlueShield	451	39%
	Fidelis Care	418	36%
	UnitedHealthcare Community Plan	301	26%
Monroe		15,040	100%
	Excellus BlueCross BlueShield	8,417	56%
	UnitedHealthcare Community Plan	2,918	19%
	MVP Health Care	1,866	12%
	Fidelis Care	1,503	10%
	YourCare Health Plan a Monroe Plan Company	336	2%
Montgomery		922	100%
	Fidelis Care	628	68%
	Excellus BlueCross BlueShield	294	32%
Nassau		38,079	100%
	UnitedHealthcare Community Plan	9,957	26%
	Fidelis Care	8,279	22%
	Healthfirst	8,130	21%
	Empire BlueCross BlueShield HealthPlus	5,506	14%
	Affinity Health Plan	3,318	9%
	EmblemHealth Essential Plan - HMO	2,740	7%
	WellCare of New York	149	<1%
New York		41,197	100%
	Healthfirst	13,163	32%
	Fidelis Care	6,809	17%
	MetroPlus Health Plan	5,791	14%
	Empire BlueCross BlueShield HealthPlus	4,373	11%
	UnitedHealthcare Community Plan	4,097	10%
	Affinity Health Plan	3,217	8%
	WellCare of New York	2,036	5%
	EmblemHealth Essential Plan - HMO	1,711	4%
Niagara		3,710	100%
	Fidelis Care	1,585	43%
	Independent Health	892	24%
	UnitedHealthcare Community Plan	828	22%
	Univera Healthcare	365	10%
	WellCare of New York	40	1%

Oneida		4,184	100%
	Fidelis Care	2,091	50%
	Excellus BlueCross BlueShield	1,326	32%
	UnitedHealthcare Community Plan	732	17%
	MVP Health Care	35	<1%
Onondaga		8,635	100%
	Excellus BlueCross BlueShield	4,099	47%
	UnitedHealthcare Community Plan	2,572	30%
	Fidelis Care	1,964	23%
Ontario		2,024	100%
	Excellus BlueCross BlueShield	1,272	63%
	UnitedHealthcare Community Plan	306	15%
	MVP Health Care	234	12%
	Fidelis Care	167	8%
	YourCare Health Plan a Monroe Plan Company	45	2%
Orange		8,274	100%
	Affinity Health Plan	2,549	31%
	Fidelis Care	2,205	27%
	MVP Health Care	1,517	18%
	UnitedHealthcare Community Plan	969	12%
	Crystal Run Health Plans	738	9%
	WellCare of New York	296	4%
Orleans		909	100%
	Fidelis Care	639	70%
	Univera Healthcare	168	18%
	BlueCross BlueShield of Western New York	96	11%
	UnitedHealthcare Community Plan	6	<1%
Oswego		2,184	100%
	Fidelis Care	802	37%
	UnitedHealthcare Community Plan	746	34%
	Excellus BlueCross BlueShield	636	29%
Otsego		1,058	100%
	Excellus BlueCross BlueShield	618	58%
	Fidelis Care	440	42%
Putnam		1,473	100%
	Empire BlueCross BlueShield HealthPlus	1,473	100%

Queens		158,304	100%
	Healthfirst	37,258	24%
	Fidelis Care	29,667	19%
	MetroPlus Health Plan	28,302	18%
	Empire BlueCross BlueShield HealthPlus	20,647	13%
	UnitedHealthcare Community Plan	16,441	10%
	WellCare of New York	9,591	6%
	Affinity Health Plan	9,131	6%
	EmblemHealth Essential Plan - HMO	7,267	5%
Rensselaer		2,331	100%
	MVP Health Care	1,179	51%
	UnitedHealthcare Community Plan	659	28%
	WellCare of New York	493	21%
Richmond		13,073	100%
	Empire BlueCross BlueShield HealthPlus	3,777	29%
	Fidelis Care	3,452	26%
	Healthfirst	2,004	15%
	UnitedHealthcare Community Plan	1,576	12%
	EmblemHealth Essential Plan - HMO	1,082	8%
	MetroPlus Health Plan	948	7%
	Affinity Health Plan	234	2%
Rockland		9,550	100%
	Fidelis Care	4,984	52%
	UnitedHealthcare Community Plan	1,751	18%
	MVP Health Care	1,505	16%
	Affinity Health Plan	1,035	11%
	WellCare of New York	275	3%
Saratoga		3,121	100%
	Fidelis Care	1,798	58%
	MVP Health Care	1,279	41%
	UnitedHealthcare Community Plan	44	1%
Schenectady		3,351	100%
	Fidelis Care	2,151	64%
	MVP Health Care	967	29%
	WellCare of New York	194	6%
	UnitedHealthcare Community Plan	39	1%
Schoharie		488	100%
	Fidelis Care	488	100%
Schuyler		381	100%
	Fidelis Care	224	59%
	Excellus BlueCross BlueShield	157	41%

Seneca		619	100%
	Excellus BlueCross BlueShield	400	65%
	UnitedHealthcare Community Plan	148	24%
	Fidelis Care	71	11%
St. Lawrence		1,705	100%
	UnitedHealthcare Community Plan	635	37%
	Excellus BlueCross BlueShield	543	32%
	Fidelis Care	527	31%
Steuben		1,690	100%
	Fidelis Care	958	57%
	Excellus BlueCross BlueShield	726	43%
	WellCare of New York	6	<1%
Suffolk		44,580	100%
	UnitedHealthcare Community Plan	15,957	36%
	Healthfirst	9,668	22%
	Fidelis Care	9,300	21%
	Affinity Health Plan	5,647	13%
	EmblemHealth Essential Plan - HMO	4,008	9%
Sullivan		1,838	100%
	MVP Health Care	744	40%
	Fidelis Care	710	39%
	Crystal Run Health Plans	384	21%
Tioga		875	100%
	Excellus BlueCross BlueShield	346	40%
	Fidelis Care	332	38%
	UnitedHealthcare Community Plan	197	23%
Tompkins		1,542	100%
	Excellus BlueCross BlueShield	1,364	88%
	Fidelis Care	178	12%
Ulster		4,164	100%
	MVP Health Care	1,462	35%
	Fidelis Care	1,287	31%
	UnitedHealthcare Community Plan	818	20%
	WellCare of New York	597	14%
Warren		1,341	100%
	Fidelis Care	783	58%
	UnitedHealthcare Community Plan	366	27%
	MVP Health Care	192	14%
Washington		1,256	100%
	Fidelis Care	1,128	90%
	MVP Health Care	128	10%

Wayne		1,984	100%
	Excellus BlueCross BlueShield	1,337	67%
	UnitedHealthcare Community Plan	438	22%
	Fidelis Care	209	11%
Westchester		23,356	100%
	Fidelis Care	7,168	31%
	MVP Health Care	6,213	27%
	UnitedHealthcare Community Plan	4,115	18%
	Affinity Health Plan	3,376	14%
	EmblemHealth Essential Plan - HMO	2,484	11%
Wyoming		750	100%
	Fidelis Care	394	53%
	UnitedHealthcare Community Plan	144	19%
	Univera Healthcare	128	17%
	BlueCross BlueShield of Western New York	66	9%
	YourCare Health Plan a Monroe Plan Company	18	2%
Yates		488	100%
	Excellus BlueCross BlueShield	410	84%
	Fidelis Care	72	15%
	UnitedHealthcare Community Plan	6	1%
Unknown		6	100%
GRAND TOTAL		665,318	100%

APPENDIX E: SHOP ENROLLMENT BY COUNTY AND INSURER – SMALL BUSINESS MARKETPLACE¹⁹

SHOP Enrollees by County and Issuer -- Small Business Marketplace			
County		# of Enrollees	% of Enrollees
Albany	Issuer	196	100%
	MVP Health Plan, Inc.	97	49%
	CDPHP	55	28%
	BlueShield of Northeastern New York	41	21%
	Independent Health	2	1%
	Excellus BlueCross BlueShield	1	<1%
Allegany		46	100%
	Independent Health	40	87%
	BlueCross BlueShield of Western New York	6	13%
Bronx		148	100%
	CareConnect	72	49%
	EmblemHealth	44	30%
	MetroPlus Health Plan	29	20%
	MVP Health Plan, Inc.	3	2%
Broome		173	100%
	Excellus BlueCross BlueShield	171	99%
	CDPHP	1	<1%
	MVP Health Plan, Inc.	1	<1%
Cattaraugus		78	100%
	Independent Health	64	82%
	BlueCross BlueShield of Western New York	13	17%
	Univera Healthcare	1	1%
Cayuga		50	100%
	Excellus BlueCross BlueShield	49	98%
	MVP Health Plan, Inc.	1	2%
Chautauqua		305	100%
	Independent Health	197	65%
	BlueCross BlueShield of Western New York	83	27%
	Univera Healthcare	25	8%
Chemung		21	100%
	Excellus BlueCross BlueShield	20	95%
	BlueCross BlueShield of Western New York	1	5%

¹⁹ There are a small number of individuals in the Small Business Marketplace who are enrolled in plans outside of the plan’s service area. In the Small Business Marketplace, plans are offered in the county of the employer’s primary address and the employees address. If a family selects a health plan in the Small Business Marketplace and has a dependent living in a different county, that dependent could be enrolled in a plan not available in his/her county.

Chenango		71	100%
	Excellus BlueCross BlueShield	61	86%
	MVP Health Plan, Inc.	8	11%
	CDPHP	2	3%
Clinton		64	100%
	Excellus BlueCross BlueShield	51	80%
	MVP Health Plan, Inc.	13	20%
Columbia		57	100%
	CDPHP	24	42%
	BlueShield of Northeastern New York	21	37%
	MVP Health Plan, Inc.	12	21%
Cortland		75	100%
	Excellus BlueCross BlueShield	74	99%
	MVP Health Plan, Inc.	1	1%
Delaware		54	100%
	Excellus BlueCross BlueShield	52	96%
	MVP Health Plan, Inc.	2	4%
Dutchess		111	100%
	MVP Health Plan, Inc.	88	79%
	CDPHP	22	20%
	CareConnect	1	<1%
Erie		1,096	100%
	Independent Health	819	75%
	BlueCross BlueShield of Western New York	239	22%
	Excellus BlueCross BlueShield	23	2%
	MVP Health Plan, Inc.	8	<1%
	Univera Healthcare	4	<1%
	CDPHP	3	<1%
Essex		29	100%
	Excellus BlueCross BlueShield	18	62%
	MVP Health Plan, Inc.	8	28%
	CDPHP	3	10%
Franklin		27	100%
	Excellus BlueCross BlueShield	26	96%
	MVP Health Plan, Inc.	1	4%
Fulton		17	100%
	BlueShield of Northeastern New York	14	82%
	MVP Health Plan, Inc.	2	12%
	CDPHP	1	6%

Genesee		252	100%
	MVP Health Plan, Inc.	116	46%
	BlueCross BlueShield of Western New York	71	28%
	Independent Health	39	15%
	Excellus BlueCross BlueShield	13	5%
	Univera Healthcare	13	5%
Greene		37	100%
	MVP Health Plan, Inc.	36	97%
	CDPHP	1	3%
Hamilton		7	100%
	MVP Health Plan, Inc.	4	57%
	Excellus BlueCross BlueShield	3	43%
Herkimer		120	100%
	Excellus BlueCross BlueShield	65	54%
	MVP Health Plan, Inc.	52	43%
	CDPHP	3	3%
Jefferson		564	100%
	Excellus BlueCross BlueShield	526	93%
	MVP Health Plan, Inc.	37	7%
	CDPHP	1	<1%
Kings		770	100%
	MetroPlus Health Plan	314	41%
	CareConnect	264	34%
	EmblemHealth	190	25%
	CDPHP	2	<1%
Lewis		146	100%
	Excellus BlueCross BlueShield	144	99%
	MVP Health Plan, Inc.	2	1%
Livingston		65	100%
	Excellus BlueCross BlueShield	47	72%
	MVP Health Plan, Inc.	18	28%
Madison		78	100%
	Excellus BlueCross BlueShield	71	91%
	MVP Health Plan, Inc.	7	9%
Monroe		893	100%
	Excellus BlueCross BlueShield	744	83%
	MVP Health Plan, Inc.	147	16%
	Independent Health	2	<1%

Montgomery		33	100%
	BlueShield of Northeastern New York	20	61%
	CDPHP	8	24%
	Excellus BlueCross BlueShield	3	9%
	MVP Health Plan, Inc.	2	6%
Nassau		511	100%
	CareConnect	449	88%
	EmblemHealth	42	8%
	MVP Health Plan, Inc.	14	3%
	MetroPlus Health Plan	5	<1%
	CDPHP	1	<1%
New York		1,188	100%
	MetroPlus Health Plan	472	40%
	CareConnect	388	33%
	EmblemHealth	313	26%
	CDPHP	9	<1%
	Excellus BlueCross BlueShield	4	<1%
	BlueShield of Northeastern New York	1	<1%
	MVP Health Plan, Inc.	1	<1%
Niagara		134	100%
	Independent Health	103	77%
	BlueCross BlueShield of Western New York	30	22%
	Univera Healthcare	1	<1%
Oneida		191	100%
	Excellus BlueCross BlueShield	106	55%
	MVP Health Plan, Inc.	84	44%
	CDPHP	1	<1%
Onondaga		646	100%
	Excellus BlueCross BlueShield	636	98%
	MVP Health Plan, Inc.	3	<1%
	BlueShield of Northeastern New York	2	<1%
	Independent Health	2	<1%
	BlueCross BlueShield of Western New York	1	<1%
	CDPHP	1	<1%
	Univera Healthcare	1	<1%
Ontario		74	100%
	Excellus BlueCross BlueShield	60	81%
	MVP Health Plan, Inc.	14	19%

Orange		70	100%
	MVP Health Plan, Inc.	59	84%
	CDPHP	9	13%
	CareConnect	1	1%
	EmblemHealth	1	1%
Orleans		131	100%
	MVP Health Plan, Inc.	114	87%
	Excellus BlueCross BlueShield	8	6%
	Independent Health	8	6%
	BlueCross BlueShield of Western New York	1	<1%
Oswego		76	100%
	Excellus BlueCross BlueShield	52	68%
	MVP Health Plan, Inc.	24	32%
Otsego		48	100%
	MVP Health Plan, Inc.	25	52%
	Excellus BlueCross BlueShield	23	48%
Putnam		44	100%
	MVP Health Plan, Inc.	44	100%
Queens		527	100%
	CareConnect	272	52%
	MetroPlus Health Plan	127	24%
	EmblemHealth	124	24%
	CDPHP	2	<1%
	MVP Health Plan, Inc.	2	<1%
Rensselaer		103	100%
	BlueShield of Northeastern New York	60	58%
	MVP Health Plan, Inc.	30	29%
	CDPHP	13	13%
Richmond		41	100%
	CareConnect	29	71%
	EmblemHealth	9	22%
	MetroPlus Health Plan	3	7%
Rockland		84	100%
	EmblemHealth	63	75%
	MVP Health Plan, Inc.	21	25%
Saratoga		147	100%
	MVP Health Plan, Inc.	58	39%
	CDPHP	46	31%
	BlueShield of Northeastern New York	43	29%

Schenectady		58	100%
	BlueShield of Northeastern New York	26	45%
	MVP Health Plan, Inc.	20	34%
	CDPHP	12	21%
Schoharie		10	100%
	MVP Health Plan, Inc.	9	90%
	Independent Health	1	10%
Schuyler		14	100%
	Excellus BlueCross BlueShield	14	100%
Seneca		32	100%
	Excellus BlueCross BlueShield	29	91%
	MVP Health Plan, Inc.	3	9%
St. Lawrence		392	100%
	Excellus BlueCross BlueShield	388	99%
	Independent Health	2	<1%
	MVP Health Plan, Inc.	2	<1%
Steuben		96	100%
	Excellus BlueCross BlueShield	90	94%
	MVP Health Plan, Inc.	4	4%
	BlueCross BlueShield of Western New York	2	2%
Suffolk		342	100%
	CareConnect	291	85%
	EmblemHealth	41	12%
	Excellus BlueCross BlueShield	4	1%
	MetroPlus Health Plan	3	<1%
	CDPHP	2	<1%
	MVP Health Plan, Inc.	1	<1%
Sullivan		14	100%
	MVP Health Plan, Inc.	14	100%
Tioga		2	100%
	Excellus BlueCross BlueShield	2	100%
Tompkins		207	100%
	Excellus BlueCross BlueShield	207	100%
Ulster		217	100%
	MVP Health Plan, Inc.	155	71%
	CDPHP	57	26%
	MetroPlus Health Plan	5	2%
Warren		52	100%
	BlueShield of Northeastern New York	22	42%
	CDPHP	18	35%
	MVP Health Plan, Inc.	12	23%

Washington		33	100%
	BlueShield of Northeastern New York	21	64%
	MVP Health Plan, Inc.	12	36%
Wayne		113	100%
	Excellus BlueCross BlueShield	74	65%
	MVP Health Plan, Inc.	39	53%
Westchester		303	100%
	CareConnect	227	75%
	EmblemHealth	43	14%
	MVP Health Plan, Inc.	27	9%
	CDPHP	6	2%
Wyoming		281	100%
	MVP Health Plan, Inc.	211	75%
	Independent Health	35	12%
	BlueCross BlueShield of Western New York	34	12%
	BlueShield of Northeastern New York	1	<1%
Yates		5	100%
	Excellus BlueCross BlueShield	3	60%
	MVP Health Plan, Inc.	2	40%
GRAND TOTAL		11,769	100%

Appendix F: Numbers of Calls Answered by Language

Language	Calls Answered	
	# of Calls	% of Calls
English	1,651,353	84%
Spanish	226,094	11%
Mandarin	39,370	2%
Russian	18,482	1%
Cantonese	15,473	1%
Haitian Creole	8,921	<1%
Other	11,367	<1%
TOTAL Calls Answered	1,971,060	100%

Language	# of Calls	Language	# of Calls	Language	# of Calls	Language	# of Calls
Bengali	3,019	Fuzhou	47	Hausa	10	French Canadian	1
Arabic	2,029	Hungarian	43	Malay	10	Kunama	1
Korean	1,678	Ukrainian	43	Lingala	10	Edo	1
French	1,035	Swahili	39	Igbo	9	Liberian Pidgin	1
Hindi	714	Romanian	38	German	7	Chuukese	1
Polish	577	Gujarati	37	Slovak	7	Welsh	1
Albanian	534	Amharic	35	Portuguese Br.	6	Navajo	1
Urdu	529	Serbian	32	Maay	6	Danish	1
Nepali	503	Fulani	30	Ilocano	5	Cebuano	1
Vietnamese	368	Tamil	29	Oromo	5	Azerbaijani	1
Karen	342	Indonesian	28	Sorani	5	Nigerian Pidgin	1
Punjabi	324	Georgian	26	Fukienese	5	Sylhetti	1
Burmese	324	Kinyarwanda	25	Moroccan Arabic	4		
Portuguese	261	Wolof	24	Yemeni Arabic	4		
Japanese	252	Tigrinya	23	Armenian	4		
Italian	192	Yoruba	22	Macedonian	4		
Greek	151	Chin	22	Portug.Creole	3		
Turkish	145	Mandingo	21	Ewe	3		
Farsi	121	Bulgarian	20	Sudanese Arabic	3		
Somali	114	Dari	20	Kurmanji	2		
Tagalog	106	Karenni	19	Rohingya	2		
Malayalam	97	Telugu	19	Toishanese	2		
Bosnian	82	Mongolian	18	Patois	2		
Yiddish	73	Sinhalese	17	Taiwanese	2		
Tibetan	66	Soninke	16	Latvian	2		
Hebrew	62	Croatian	15	Marathi	2		
Akan	60	Bambara	13	Ga	2		
Pashto	51	Rundi	13	Swedish	2		
Uzbek	50	Laotian	12	Lithuanian	2		
Thai	47	Cambodian	11	Krio	1		
TOTAL							14,806