



NY State of Health: The Official Health Plan Marketplace

2016 Open Enrollment Report August 2016

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Highlights

The NY State of Health Marketplace has successfully increased the affordability and accessibility of health insurance coverage in New York; enrolled more than 2.8 million New Yorkers into comprehensive, affordable coverage; and has driven the State's uninsured rate to its lowest point in decades.

More than 2.8 million people—about 15 percent of the State's population—were enrolled in plans through the NY State of Health as of the end of the 2016 open enrollment period on January 31, 2016. That represents a net increase of nearly 700,000 since the second open enrollment period when 2.1 million people enrolled. New York has seen a significant, corresponding reduction in the number of uninsured. Since the Marketplace opened in 2013, the number of uninsured New Yorkers has declined by nearly 850,000. The rate of uninsured declined from 10 percent to 5 percent between 2013 and September 2015, according to data recently released by the Centers for Disease Control and Prevention.¹

New York launched a new program, the Essential Plan, in 2016 for lower income individuals and families. The Essential Plan 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.

In 2016, 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 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. This share is lower than the nearly three-fourths of QHP enrollees who were eligible for coverage with financial assistance in 2015 because many new and returning Marketplace enrollees in 2016 are now eligible for the Essential Plan instead of QHPs

NYSOH by the Numbers

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

15%: The share of New Yorkers who are covered through NYSOH.

850,000: The reduction in uninsured New Yorkers since NYSOH opened.

13,205: The number of NYSOH enrollment experts helping consumers across the state.

1.8 million: The number of unique visitors to NYSOH's website.

1.3 million: The number of calls answered by NYSOH customer service center, an average of 102,000 per week, during the 2016 OEP.

3.6 million: The number of times consumers used NYSOH's anonymous shopping tool during the 2016 OEP.

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

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

1,400: The number of NYSOH community outreach events in 2015-2016.

¹ CDC/NCHS, National Health Interview Survey, 2015, Family Core component. "Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, January–September 2015" <http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201602.pdf>

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

with financial assistance. In total, eighty-one percent of individuals enrolled in QHPs or the Essential Plan are eligible for coverage with financial assistance.

In-person assistors continued to play an important role in enrolling New Yorkers into coverage. In 2016, there were more than 13,000 certified enrollment experts: 914 Navigators, 6,383 Certified Application Counselors, and 5,908 brokers. Of the individuals enrolled in the Marketplace as of the close of the 2016 open enrollment period, nearly three-fourths (74 percent) enrolled with the help of an assistor. These percentages include all types of assistors including navigators, certified application counselors and insurance agents and brokers. Seventeen percent of consumers enrolled without assistance through the Marketplace website. Finally, 9 percent of consumers enrolled over the phone with the assistance of the Marketplace Customer Service Center.

Overall, the NYSOH website experienced very high volumes of website traffic, with 1.8 million unique visitors during the 2016 open enrollment period. Despite these volumes, the website has operated at or above expectations, with an average system response time of 2.4 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 2016 open enrollment period, the Customer Service Center answered more than 1.3 million calls, with an average weekly call volume of 102,000 and a peak volume of over 112,000 calls in December during the final days individuals could sign-up for coverage.

New Yorkers continue to have a broad choice of health plan options through the marketplace in every county of the state. Statewide, fifteen health insurers offer health plan coverage to individuals and eight health insurers also offer plans to small businesses; thirteen health insurers offer coverage to Essential Plan enrollees through the Marketplace, eighteen health insurers offer Medicaid and fifteen offer CHP coverage. Eleven health insurers participate in QHPs, Essential Plan, Medicaid, and CHP, 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 plan at each metal level (Platinum, Gold, Silver, and Bronze) in every county of its Marketplace service area. A strategy that has gained popularity among Marketplaces across the country, standard plans allow consumers to more easily compare plan 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. Realizing that consumers may want additional choices, the Marketplace also permits insurers to offer "non-standard" plans that may cover additional services such as adult dental and vision care. Similar to 2015, the majority of Marketplace enrollees (63 percent) have enrolled in standard plans in 2016, and a consistent share of individuals (37 percent) opted in 2016 for non-standard plans that included coverage for additional benefits and/or a modified cost sharing design.

NY State of Health continued to make available this year the plan preview, or anonymous shopping tool, which allows individuals to shop for a health plan and get a personalized premium estimate before starting an application. Over 3.6 million people used this tool during the third open enrollment period.

In 2016, NY State of Health further increased efforts to reach non-English speakers across the state. Consumer education materials are available in 24 languages (including English), including five additional languages that were not available last year. To help educate consumers, a video introducing the new Essential Plan (shown on the right) for lower income individuals and families was added to the series of brief informational videos on subjects such as young adult coverage, renewing coverage, the value of health insurance, and a Super Bowl-themed video that illustrated the costs of being uninsured. Videos in English and Spanish have been collectively viewed 1.4 million times. During the 2016 open enrollment period, NY State of Health also distributed over 1.7 million pieces of educational materials through various outreach efforts with community partners and at events.



The Marketplace sponsored a comprehensive state-wide advertising campaign across TV, radio, print, digital, social media, and out-of-home media. In 2016, ads featured NY State of Health in-person assistors who shared their stories of how they help New Yorkers get affordable coverage. Another set of ads were created highlighting the theme of “You’d be surprised how easy it is to get a good, low-cost health plan”. Ads were run in English, Spanish, and Chinese and in an expanded number of ethnic community publications in order to reach a diverse range of eligible New Yorkers. The Marketplace also reached consumers through direct emails with important reminders about the steps needed to renew coverage and enrollment deadlines; to introduce the new Essential Plan to those who, based on information provided to NY State of Health, meet the income eligibility criteria; and to encourage individuals who started but did not yet complete an application to come back to the Marketplace to choose a health plan and enroll. During the 2016 open enrollment period, the Marketplace sent 2.4 million emails to consumers.

In addition, NY State of Health representatives participated in over 1,400 events throughout the year to provide information and enrollment assistance to consumers at venues such as public libraries, pharmacies, fairs and festivals, grocery stores, and farmers markets. Lastly, a “Sign-Up NY” mall tour was launched on the weekend of November 20th and continued through the end of the open enrollment period at 8 different shopping center locations across the State. This tour included a partnership with Marvel™ superheroes as a fun way to attract consumers to the NY State of Health booth where they could learn about Marketplace coverage, ask questions of an in-person assistor, and enroll into coverage on site.



Enroll by Dec 15 to start coverage Jan 1, 2016

You'll find many quality health plans, help paying for the plan you pick, and our new Essential Plan for lower-income New Yorkers.

-  1-855-355-5777 or TTY: 1-800-662-1220
-  nystateofhealth.ny.gov
-  Through free in-person help

Help is available in your own language.

Section1: Introduction

The NY State of Health Marketplace has successfully increased the affordability and accessibility of health insurance coverage in New York; enrolled more than 2.8 million New Yorkers into comprehensive, affordable coverage; and has driven the State’s uninsured rate to its lowest point in decades.

More than 2.8 million people—about 15 percent of the state’s population—were enrolled in plans through the NY State of Health as of the end of the 2016 open enrollment period on January 31, 2016. That represents a net increase of nearly 700,000 since the second open enrollment period when 2.1 million people enrolled. New York has seen a significant, corresponding reduction in the number of uninsured. Since the Marketplace opened in 2013, the number of uninsured New Yorkers has declined by nearly 850,000. The rate of uninsured declined from 10 percent to 5 percent between 2013 and September 2015, according to data recently released by the Centers for Disease Control and Prevention (CDC).³ The same CDC release estimates that New York’s uninsured rate for children is 2.2 percent, as of September 2015. In addition, an analysis of 2014 Census data by Georgetown University’s Health Policy Institute found that New York has by far, the lowest rate of uninsured for Hispanic children (3.8 percent) among states with the largest overall populations of Hispanic children.⁴

New York launched a new program, the Essential Plan, in 2016 for lower income individuals and families. The Essential Plan 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. As of January 31, 2016, nearly 98 percent of individuals determined to be eligible for the Essential Plan were enrolled in coverage, and combined with new and returning Qualified Health Plans (QHP) enrollees, the Marketplace continues to meet or exceed its enrollment goals.

As an integrated insurance Marketplace, NY State of Health provides one-stop shopping, enabling New Yorkers to enroll in the full spectrum of health coverage: Medicaid and Child Health Plus (CHP), subsidized and unsubsidized private coverage through the Essential Plan and Qualified Health Plans (QHP), and private QHP health plans available to small employers and employees through the Small Business Marketplace.

NY State of Health offers New Yorkers a choice of health plans in every county of the State in every program. Statewide, fifteen health insurers offer QHP coverage to individuals and eight health insurers also offer plans to small businesses, thirteen offer Essential Plan coverage, eighteen offer Medicaid, and fifteen offer CHP. Eleven insurers participate in all Marketplace programs: QHP, Essential Plan, Medicaid and CHP.

The Essential Plan, New York’s brand-name for the Basic Health Plan, a state option under the Affordable Care Act, has provided New York’s Marketplace with a unique opportunity—offer consumers

³ CDC/NCHS, National Health Interview Survey, 2015, Family Core component. “Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, January–September 2015” <http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201602.pdf>

⁴ Center for Children and Families, Georgetown University Health Policy Institute. “Historic Gains in Health Coverage for Hispanic Children in the Affordable Care Act’s First Year.” <http://ccf.georgetown.edu/wp-content/uploads/2016/01/CCF-NCLR-Uninsured-Hispanic-Kids-Report-Final-Jan-14-2016.pdf>

the same or better benefits at a lower cost or no cost, and at the same time realize savings for state taxpayers. Starting on January 1, 2016, consumers who would have previously been eligible for a QHP were instead enrolled in the Essential Plan where they received the same benefits as they otherwise would have, but with no annual deductible, lower copayments and a premium of either \$20 per person per month or nothing depending on their income. The average consumer will save over \$1,100 a year compared with QHP coverage. At the same time, implementation of the Essential Plan allowed New York to enroll most lawfully present non-citizens with incomes at or below 138 percent of FPL who were previously enrolled in state-funded Medicaid into the Essential Plan with federal financial participation. The consumers receive the same type of benefits as they did under the state funded Medicaid program, but rather than receiving no federal funding, the state receives 95 percent of the federal tax and cost sharing credits that these individuals would have received had they enrolled in a QHP to provide coverage. This change results in an estimated state savings exceeding \$1 billion for taxpayers in state fiscal year 2015-16 by leveraging federal subsidies for legally residing immigrants, who were previously 100 percent state funded.

In 2016, 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.⁵ 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.

In 2016, NY State of Health further increased efforts to reach non-English speakers across the state. Consumer education materials are available in 24 languages (including English), including five additional languages that were not available last year. To help educate consumers, a video introducing the new Essential Plan for lower income individuals and families was added to the series of informational videos on subjects such as young adult coverage, renewing coverage, the value of health insurance, and a Super Bowl-themed video that illustrated the costs of being uninsured. Videos in English and Spanish have been collectively viewed over 1.4 million times. During the 2016 open enrollment period, NY State of Health also distributed over 1.7 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 13,000 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, 2016, the close of the third 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 2016 open enrollment period to data at the end of the 2015 enrollment period.

⁵ 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_oiHV1sq2D2tPSNfJr

Section 2: Individual Marketplace

As of January 31, 2016, 2,833,823 New Yorkers enrolled in coverage through the NY State of Health's Individual Marketplace. This includes 271,964 people enrolled in Qualified Health Plans (QHP), with and without financial assistance, 379,559 in the Essential Plan (EP), 1,966,920 people enrolled in Medicaid, and 215,380 enrolled in Child Health Plus (CHP). This report offers a snapshot of these more than 2.8 million people who were enrolled as of January 31, 2016.

The Essential Plan

Under the Affordable Care Act, States have the option of implementing a Basic Health Program (BHP) for lower-income populations. Two groups of individuals are eligible for the BHP. First, individuals under age 65 with household incomes of 0-138 percent of FPL who are lawfully present in the United States, but do not qualify for Federal Medicaid because they have been legal residents for less than five years. Second, individuals under age 65 with household incomes between 138 and 200 percent of the federal poverty level (FPL), who would have otherwise been eligible for a QHP with financial assistance. As of January 2016, New York is one of only two states nationwide to receive federal approval under the Affordable Care Act to offer a BHP. In New York, the BHP has been branded the Essential Plan (EP).

EP offers qualified individuals and families a choice of plans from high-quality, private health insurers through the NY State of Health Marketplace. As part of the Marketplace 2016 Health Insurer Invitation, all licensed New York State health insurers were invited to apply for certification to offer the EP in 2016. Consistent with the QHP certification process, all insurers that met the EP certification requirements were certified to offer EP in 2016.⁶

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 (\$17,655 for a household of one; \$36,375 for a household of four) have no monthly premium. Those with slightly higher incomes at greater than 150 percent to 200 percent of FPL (\$23,540 for a household of one; \$48,500 for a household of four) have a low monthly premium of \$20.

The Essential Plan by the Numbers

379,559: The number of New Yorkers enrolled in the Essential Plan (EP) as of January 2016.

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

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

98%: The share of individuals determined eligible for EP who enroll in coverage.

⁶ New York State of Health. "Invitation and Requirements for Insurer Certification and Recertification for Participation in 2016" (April 17, 2015).

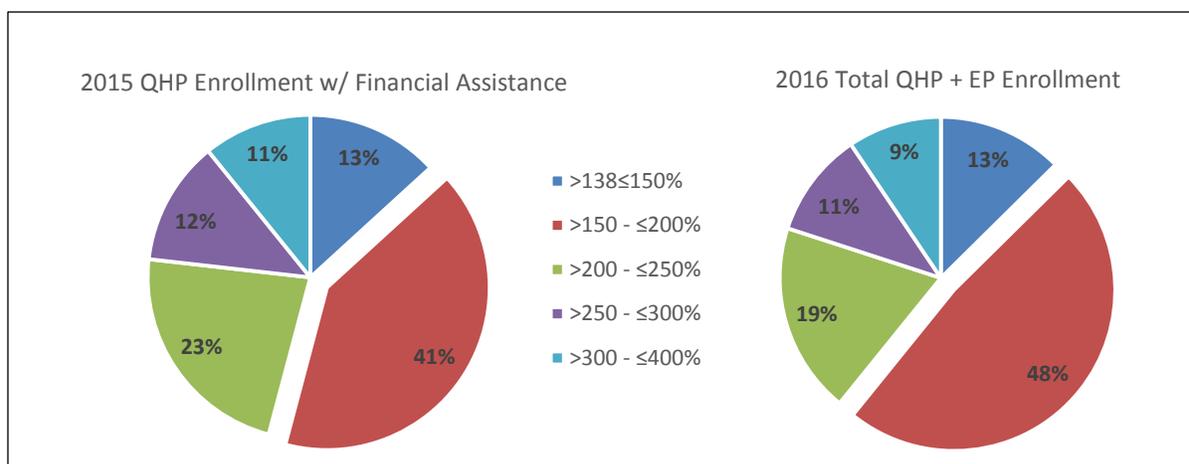
<http://info.nystateofhealth.ny.gov/sites/default/files/2016%20Invitation%20to%20Participate%20in%20NYSOH.pdf>

Figure 1: EP Enrollees, by income

FPL	% Enrollees in EP N = 379,559
≤138%	40%
>138- ≤150%	12%
>150 - ≤200%	47%
TOTAL	100%

As expected, the markedly lower premiums and cost sharing in EP relative to QHP – the average consumer saves over \$1,100 compared with QHP coverage – has resulted in high enrollment levels. Indeed, the Marketplace has enrolled a higher share of enrollees with income 150-200 percent of FPL in 2016 compared to 2015 (see figure below). Furthermore, the enrollment rate among individuals determined to be eligible for EP is 98 percent compared with 58 and 91 percent for consumers determined eligible for QHP and CHP. (All individuals determined eligible for Medicaid are automatically covered by fee-for-service the month they receive their determination, effectively a 100 percent enrollment rate among individuals who are determined to be eligible).

Figure 2: Comparison of Marketplace Enrollment by Income, 2015-2016



New and Returning Enrollees

2016 Marketplace enrollment is composed of individuals who are new to the Marketplace in 2016, and individuals who were enrolled in coverage through the Marketplace at some point in 2014 or 2015 and return to the Marketplace in 2016, referred to as re-enrollees or returning enrollees. Across QHP, EP, and CHP, approximately 20 percent of enrollees are new to the Marketplace and 80 percent are returning enrollees. A smaller number of Medicaid enrollees (11 percent) are new to Marketplace in 2016.

Starting in mid-October 2015 and ending in mid-November, renewal notices were sent electronically or by mail to QHP households that were enrolled in NY State of Health as of October 1, 2015. QHP enrollees whose program eligibility was unchanged from the previous year and who did not want to change their insurer in 2016, did not have to take any action to remain covered in 2016. Those QHP enrollees who were determined to be eligible for EP at renewal were enrolled into the EP plan offered

by their current health insurance company, if one was available. If their 2015 insurer did not offer the EP, consumers were asked to choose a new health insurer for their 2016 EP coverage.

Enrollees were only required to take action to renew coverage if their household information or eligibility information could not be confirmed with State and Federal data sources, or if they wanted to make a change in their health plan or level of coverage.

Medicaid and CHP enrollment is year-round, so renewal occurs throughout the year aligned with enrollees' twelve month recertification date.

Financial Assistance for QHP Enrollees

More than half (54 percent) of QHP enrollees receive financial assistance to lower the cost of their coverage. This is a lower share than in past years because with the introduction of the Essential Plan in 2016, a portion of lower income New Yorkers who previously would have enrolled in a QHP with financial assistance were instead eligible for the EP. Enrollment in a QHP with financial assistance remained 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 \$47,080 for an individual and \$97,000 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 \$47,080 and for families of four earning less than \$97,000; and/or
- 2) Cost-sharing reductions that lower co-payments, deductibles, and maximum out-of-pocket costs for single adults earning between \$23,540 and \$29,425, and for families of four earning between \$48,500 and \$60,525.

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. 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 fifty-four percent of people enrolled in QHPs through NY State of Health who are receiving financial assistance as of January 31, 2016, 27 percent are eligible for both premium tax credits and cost-sharing reductions and 27 percent are eligible only for premium tax credits. The remaining 46 percent of QHP enrollees are enrolled in Full Cost QHPs. As expected with the introduction of the EP, the composition of QHP enrollees has changed in 2016 relative to 2015. In 2015, 57 percent of enrollees were APTC+CSR, 17 percent were APTC only, and 26 percent were full-pay.

QHP Enrollment by the Numbers

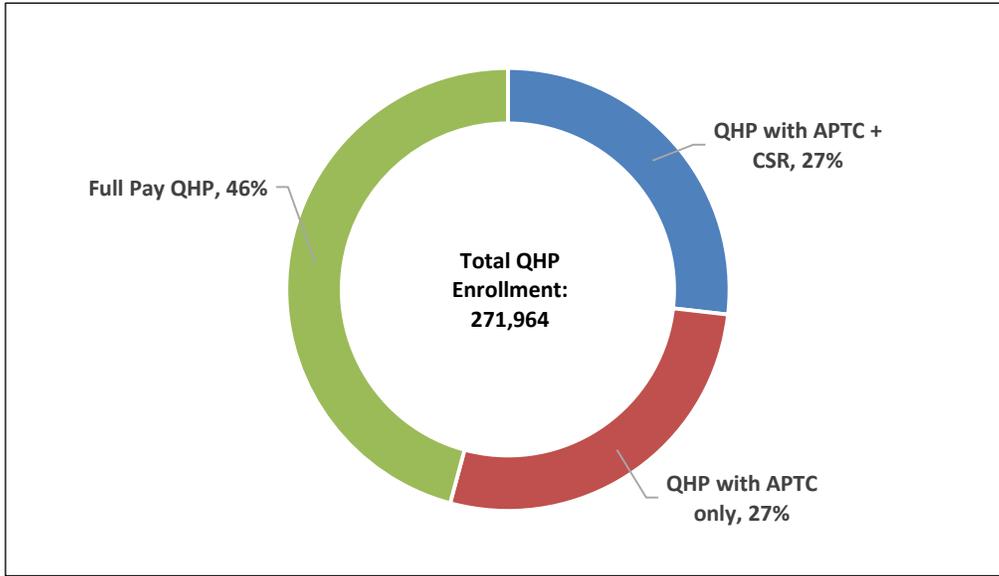
271,964: The number of New Yorkers enrolled in Qualified Health Plans (QHP) as of January 2016.

20%: The share of QHP enrollees that were new to the Marketplace in 2016.

54%: The share of QHP enrollees who receive financial assistance.

\$170: The average monthly premium tax credit available to eligible QHP enrollees.

Figure 3: Qualified Health Plan Enrollment by Financial Assistance Status



In 2016, the average monthly Advance Premium Tax Credit (APTC) available for those who qualified for financial assistance is \$170 per month, down from \$220 at the end of the previous open enrollment period. This reduction is again due to individuals with incomes between 138 and 200 percent of FPL being enrolled in EP instead of in QHPs with APTC as they were in 2014 and 2015. Together, the 147,406 New Yorkers enrolled in QHPs with financial assistance would access an estimated \$300 million in annualized tax credits.

QHP Enrollees by Income

Eligibility for financial assistance available through the Marketplace is based on household income.⁷ Looking only at enrollees in subsidized QHPs, the distribution of enrollment is: nearly half (49 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 (27 percent) have household incomes between 250 and 300 percent of FPL, and the remaining 24 percent have incomes between 300 and 400 percent of FPL.

Figure 4: Subsidized QHP Enrollees, by Income

FPL	Total Enrollees in QHP with Financial Assistance (n= 147,406)
≤250%	49%
>250 - ≤300%	27%
>300 - ≤400%	24%
TOTAL	100%

⁷ 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.

Medicaid

Through January 31, 2016, 1,966,920 individuals enrolled in Medicaid through NY State of Health.⁸ This includes 1,743,805 enrollees who renewed 2015 coverage and 223,115 enrollees who are new to the Marketplace during the 2016 Open Enrollment Period.⁹ A lower share of Marketplace Medicaid enrollees are new to the Marketplace (11 percent) compared with QHP and EP enrollees. 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, 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, consistent with 2015.

Child Health Plus

Through January 31, 2016, 215,380 children enrolled in Child Health Plus (CHP) through the NY State of Health, including 46,479 enrollees (22 percent) who are new to the Marketplace during the 2016 Open Enrollment Period.¹⁰ 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 and 154 percent of FPL for children over 1). 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-six percent of children enrolled in CHP through the Marketplace are enrolled with no premium or sliding scale premiums, and 4 percent are enrolled with full premiums.

⁸ 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 Medicaid enrollees who previously enrolled outside the Marketplace and take new applications from non-MAGI populations.

⁹ The 223,115 new Medicaid enrollees may include some individuals who are not new to the Medicaid program, but are new to the Marketplace.

¹⁰ As of January 1, 2014, new applications for Child Health Plus were centralized through the Marketplace.

Section 3: Marketplace Demographics

Insurance Status at Time of Application

At the end of the 2016 open enrollment period, ninety-two percent (92 percent) of those who enrolled through the Marketplace reported that they did not have health insurance at the time they applied.¹¹ Medicaid, CHP, and EP enrollees were the most likely to report being uninsured, at 96 percent, 91 percent, and 95 percent respectively. Among QHP enrollees, 57 percent report being uninsured at the time of application.¹² These data correspond with changes in the statewide uninsured rate, which is about half of what it was compared to before the Marketplace opened.

Overall, compared to the end of the 2015 open enrollment period, a slightly higher share of consumers report not having insurance prior to enrollment through the Marketplace, 92 percent versus 89 percent. The share of enrollees who were uninsured at the time of application is higher for Medicaid and CHP enrollees at the end of the 2016 enrollment period compared to the end of the 2015 enrollment period, but lower for QHP. The lower uninsured rate among QHP enrollees in 2016 is likely due to individuals with incomes between 138 and 200 percent of FPL enrolling in EP instead of in QHPs with APTC as they were in 2014 and 2015, and because the overall pool of uninsured individuals statewide that QHPs draw enrollment from has declined since the Marketplace opened in 2013.

Figure 5: Uninsured at Time of Application

Program Type	% of Uninsured Enrollees
Medicaid	96%
CHP	91%
EP	95%
QHP*	57%
Total	92%

**Does not include full-pay QHP enrollees that did not apply for financial assistance.*

¹¹ To assess eligibility for certain types of financial assistance, the Marketplace asks consumers if they are currently enrolled in coverage. In the application process, the Marketplace also determines if consumers are currently enrolled in public minimum essential coverage (MEC), such as Medicare. Consumers who were not enrolled in public MEC and report that they were uninsured at the time of application through the Marketplace are counted as uninsured. Consumers' insurance status at the time of application is based on the first time they applied for coverage in the Marketplace

¹² This QHP figure includes 77 percent of subsidized QHP enrollees who were uninsured at the time of application, as well as the 33 percent of full pay QHP enrollees that applied for but were determined ineligible for financial assistance, and were uninsured at the time of application.

NYSOH Demographics by the Numbers

92%: The share of Marketplace enrollees who report being uninsured at the time of application.

57%: The share of Marketplace enrollees who live in New York City.

61%: The share of Marketplace enrollees age 34 or younger.

20%: The share of Marketplace enrollees who indicated a language other than English as their preferred language.

15%: The share of marketplace enrollees who reported that they are Black/African American.

25%: The share of marketplace enrollees who reported that they are Hispanic.

100%: The share of NYS counties where the uninsured rate declined between 2013 and 2015.

Enrollment by Region and County

New Yorkers from every county in the State have enrolled in coverage through the Marketplace.¹³ Similar to 2015 and 2014, more than half (57 percent) of Marketplace enrollees live in New York City; twelve percent live on Long Island; fifteen 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.

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

Figure 6: 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	60%	40%	64%	42%	57%
Long Island	10%	19%	12%	20%	12%
Capital/Mid-Hudson/North Country	14%	21%	12%	20%	15%
Western	5%	6%	4%	6%	5%
Central	11%	14%	9%	12%	11%
Total	100%	100%	100%	100%	100%

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

Enrollment varies by region as do uninsured rates. Between 2013 and 2015, uninsured rates declined in all counties of the state. In 2015, county-level uninsured rates across New York are as low as 4 percent in Saratoga County and as high as 8 and 10 percent in Bronx and Queens Counties, respectively.¹⁴ These rates do not yet reflect the impact of the 2016 open enrollment period.

Appendix B compares 2013 and 2015 uninsured rates by county.

¹³ 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.

¹⁴ The most recent county-level uninsured data for NY for 2015 is available through the Enroll America/Civis Analytics uninsured model of county-level, which draws from phone survey conducted in May 2015, along with public and administrative data, including the Census.

Marketplace Enrollment by Age

Figure 7 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, 2016, 31 percent of QHP enrollees are age 34 or younger, with 28 percent between the ages of 18 and 34. These shares are similar to 2015. EP enrollment is weighted toward young adults - 38 percent of EP enrollees are between age 34 or younger.

Most children under age 18 who were not eligible for Medicaid, enrolled in Child Health Plus. 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 if they want to receive the subsidies for which they are eligible. In fact, only 4 percent of QHP enrollees are children.

Figure 7: Marketplace Enrollment by Age

Age	Medicaid	CHP	EP	QHPs	All Programs
<18 Years	29%	96%	--	4%	28%
18 - 25 Years	18%	4%	14%	8%	15%
26 - 34 Years	19%	--	24%	20%	18%
35 - 44 Years	13%	--	21%	17%	14%
45 - 54 Years	12%	--	22%	22%	14%
55 - 64 Years	9%	--	20%	28%	12%
≥65 Years	0%	--	--	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 8: Marketplace Enrollment by Gender

Gender	Medicaid	CHP	EP	All QHPs	Total
Female	52%	48%	54%	50%	52%
Male	48%	52%	46%	50%	48%
Total	100%	100%	100%	100%	100%

Marketplace Enrollment by Preferred Language

Overall, 20 percent of Marketplace enrollees indicated a language other than English as their preferred language, compared to 18 percent in 2015.¹⁵ Across all programs, 14 percent (399,296) selected Spanish as their preferred language, 5 percent (143,439) selected Chinese, 1 percent (24,712) selected Russian, and 80 percent (2,256,745) of enrollees selected English. Compared to 2015, there was a slight increase in the share of enrollees who selected Spanish as their preferred language (from 13 to 14 percent), however, that represents an increase of nearly 130,000 people. Consumers enrolled in Medicaid, CHP, and EP were more likely to select a language other than English, compared to consumers in QHPs.

Figure 9: Enrollment by Preferred Spoken Language

Preferred Spoken Language	Medicaid	CHP	EP	All QHPs	All Programs
Chinese	5%	3%	10%	2%	5%
English	79%	81%	71%	95%	80%
French	<1%	<1%	0%	<1%	<1%
Haitian Creole	<1%	<1%	0%	<1%	<1%
Italian	<1%	<1%	0%	<1%	<1%
Korean	N/A	N/A	N/A	N/A	N/A
Russian	1%	1%	2%	<1%	1%
Spanish	15%	15%	16%	3%	14%
Total	100%	100%	100%	100%	100%

In 2016, the NY State of Health increased efforts to reach New Yorkers with limited English proficiency across the State. Select consumer education materials are available in 24 languages (including English), including five additional languages that were not available last year: Burmese, Karen, Somali, Swahili and Tigrinya. Materials continue to be available in: Chinese, French, Haitian Creole, Italian, Korean, Russian and Spanish, Arabic, Bengali, Hindi, Japanese, Nepali, Polish, Twi, Urdu, Vietnamese, Yiddish.

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

Customer Service Representatives (CSRs) at the Customer Service Center are able to assist consumers in all languages. More than 200 bilingual CSRs speak 5 languages other than English (Spanish, Mandarin, Russian, Cantonese and Haitian Creole) and all CSRs assist consumers in other languages through the Language Line translation service. From November 1, 2015 through January 31, 2016, the Customer Service Center provided assistance to consumers in 94 languages including English. Detailed data on the number of calls answered in these languages can be found in Appendix G. On average, 20 percent of calls answered on a monthly basis are answered in a language other than English in 2016, compared to 14 percent in 2015. Of the 1.3 million calls answered during the 2016 open enrollment period, nearly

¹⁵ 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.

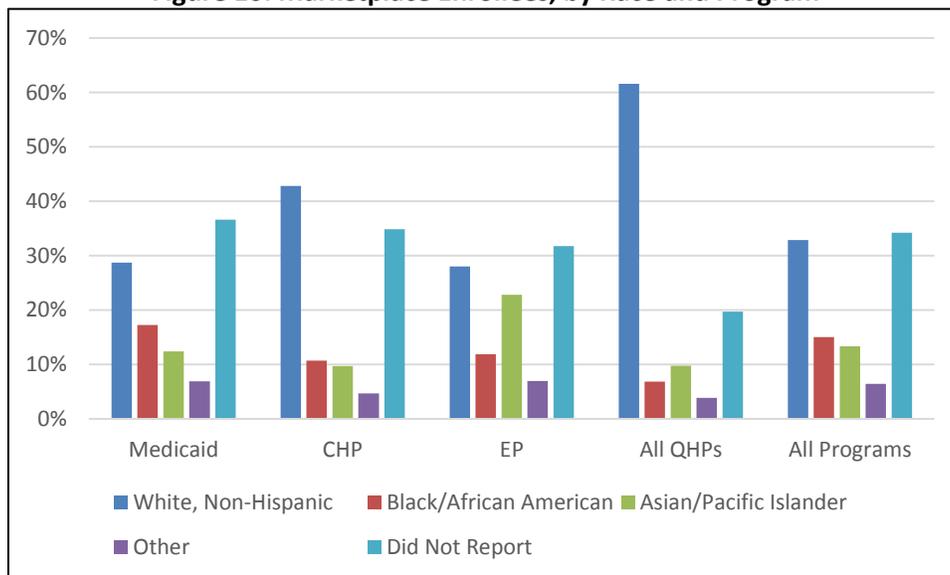
200,000 were in Spanish, nearly 30,000 in Mandarin, over 16,000 in Russian, over 11,000 in Cantonese and nearly 11,000 in Haitian Creole.

Additionally, navigators provide assistance in 38 languages, and brokers and Certified Application Counselors also provide assistance in languages other than English.

Marketplace Enrollment by Race and Ethnicity¹⁶

Thirty-three (33 percent) of Marketplace enrollees reported that they are White, Non-Hispanic, 15 percent reported that they are Black/African American, 13 percent reported that they are Asian/Pacific Islander, and 6 percent reported their race as “other.”¹⁷ These shares are similar to 2015, though there was a slight decrease in the number who report to be White, non-Hispanic (36 to 33 percent). More than one-third of enrollees (34 percent) did not respond to the optional question about race, an increase of 3 percentage points compared to the end of the previous open enrollment period. 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.

Figure 10: Marketplace Enrollees, by Race and Program



Additionally, twenty-five percent of Marketplace enrollees reported that they are Hispanic. While this is the same share that reported being Hispanic in 2015, it represents a nearly 200,000 increase in number

¹⁶ 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.

¹⁷ 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.”

of enrollees who report being Hispanic. This percentage is higher among Medicaid enrollees (28 percent), CHP (25 percent) and EP (23 percent) than QHP enrollees (10 percent). Across all programs, 13 percent of enrollees chose not to respond to the question on Hispanic ethnicity, a slight increase from 12 percent at the end of the previous enrollment period.

Figure 11: Marketplace Enrollees, by Hispanic Ethnicity

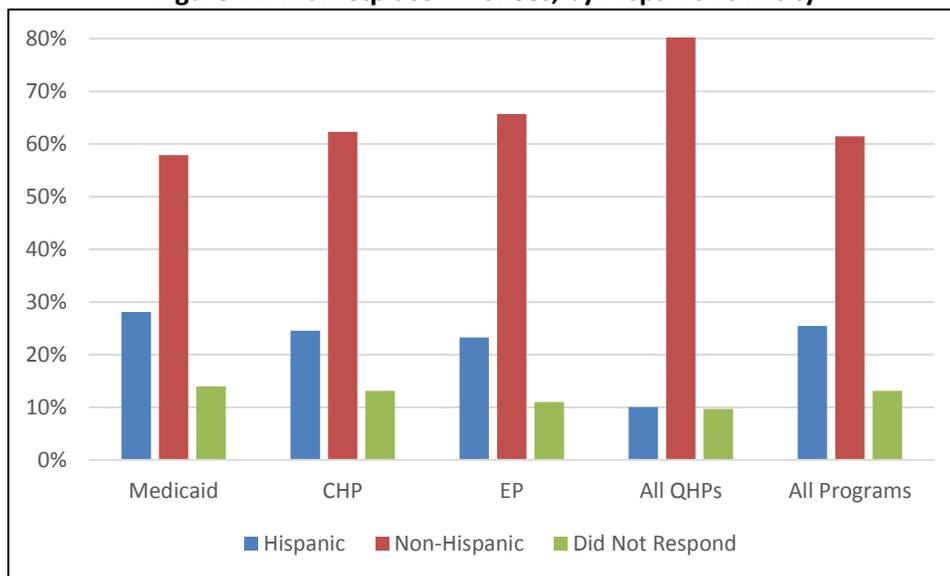


Figure 12: Marketplace Enrollees, by Race and Ethnicity

Race	Medicaid	CHP	EP	All QHPs	All Programs
White, Non-Hispanic	29%	43%	28%	62%	33%
Black/African American	17%	11%	12%	7%	15%
Asian/Pacific Islander	12%	10%	23%	10%	13%
Other	7%	5%	7%	4%	6%
Did Not Report	37%	35%	32%	20%	34%
Total	102%	103%	101%	102%	102%

Ethnicity	Medicaid	CHP	EP	All QHPs	All Programs
Hispanic	28%	25%	23%	10%	25%
Non-Hispanic	58%	62%	66%	80%	61%
Did Not Respond	14%	13%	11%	10%	13%
Total	100%	100%	100%	100%	100%

Section 4: Qualified Health Plan and Essential Plan Enrollment

QHP Individual Marketplace Enrollment by Insurer

Fifteen insurers offered individual QHP coverage through NY State of Health in 2016. While the number of insurer options available varies by county, ranging from 10 in New York City to 2 in Chemung, Schuyler, and Tompkins Counties, consumers in most counties have at least 4 health insurer options. In 2016, two health insurers, MetroPlus and CareConnect, each expanded the service areas in which QHP coverage is offered by one county.

Each of the 15 insurers offering coverage through NY State of Health has enrolled members into QHPs. (Note that the table below shows insurers by their d/b/a, or “doing business as,” since they may differ depending on geographic region of the State). In 2016, Fidelis has the largest market share (26 percent) followed by Empire, Oscar, MetroPlus, and Healthfirst, which each have 10 percent of statewide enrollment.

Plan Selection by the Numbers

15: The number of insurers offering Qualified Health Plans (QHP).

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

66%: The share of QHP enrollment held by the top five insurers.

77%: The share of EP enrollment held by the top five insurers.

Figure 13: QHP Individual Marketplace Enrollment by Insurer

Insurer	% of QHP Enrollment	Insurer	% of QHP Enrollment
Fidelis Care	26%	EmblemHealth	4%
Empire Blue Cross Blue Shield (Medical Downstate)	10%	UnitedHealthcare	4%
Oscar	10%	BlueCross BlueShield of Western New York	2%
MetroPlus Health Plan	10%	Independent Health	2%
Healthfirst	10%	CDPHP	1%
MVP Health Care	6%	WellCare of New York	<1%
CareConnect	5%	BlueShield of Northeastern New York	<1%
Excellus BlueCross BlueShield	5%	Univera Healthcare	<1%
Affinity Health Plan	5%	Empire Blue Cross (Medical Upstate)	<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.

Five of the insurers with the highest statewide enrollment in 2016 also had among the highest enrollment in 2015: Fidelis, Healthfirst, Empire, MetroPlus, and MVP. However, between 2015 and 2016, Oscar’s share of statewide enrollment increased from 5 to 10 percent.

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 table below displays each insurer’s enrollment as a percentage of the total enrollment in the counties in which it participates. Nine insurers have 14 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 2015 open enrollment period shows that six insurers have had an increase or decrease in total market share of five percentage points or more. Compared to 2014, four insurers—BCBS of Western NY, Independent Health, HealthFirst, and Oscar—have seen their Market shares by service area increase by 10 percent or more, while two insurers, MetroPlus and MVP Health Care, have seen theirs fall by more than 10 percent.

Figure 14: QHP Individual Marketplace Enrollment by Insurer and by Service Area

Insurer	April 15, 2014	February 28, 2015	January 31, 2016
Excellus BCBS	29%	28%	36%*
BCBS of Western NY	17%	20%	32%*
Independent Health	16%	13%	27%*
Fidelis Care	19%	20%	27%*
MetroPlus Health Plan	35%	18%	23%*
MVP Health Care	33%	20%	20%
Healthfirst	5%	17%	15%
Oscar	4%	7%	14%*
Empire BCBS	18%	13%	14%
CDPHP	7%	7%	10%
Empire Blue Cross	2%	2%	8%*
North Shore LIJ	4%	3%	7%
Affinity Health Plan	1%	7%	7%
Emblem Health	13%	7%	5%
United Healthcare	2%	3%	5%
BCBS of NE NY	<1%	1%	4%
Wellcare**	N/A	<1%	1%
Univera Healthcare	4%	2%	<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 C.

Detailed data on 2016 Individual Marketplace enrollment by QHP insurer by county is shown in Appendix D.

EP Enrollment by Insurer

Thirteen insurers offered individual EP coverage in 2016. (Note that the table below shows insurers by their d/b/a, or “doing business as,” since they may differ depending on geographic region of the State). Eleven of these insurers also offered QHPs, promoting continuity of coverage for individuals who were enrolled in a QHP in 2015, but were determined eligible for EP when they renewed coverage for 2016. In addition, eleven insurers participate in Medicaid, CHP, EP, and QHPs, which allows for continuity when family members are eligible for different programs and/or individuals’ program eligibility changes over time.

Figure 15: EP Enrollment by Insurer

Insurer	% of EP Enrollees	Insurer	% of EP Enrollees
Fidelis Care	23%	Excelsus BlueCross BlueShield	4%
Healthfirst	21%	WellCare of New York	4%
UnitedHealthcare Community Plan	14%	MVP Health Care	3%
MetroPlus Health Plan	10%	Independent Health	1%
Empire Blue Cross Blue Shield HealthPlus	9%	YourCare Health Plan	1%
Affinity Health Plan	5%	Univera Healthcare	<1%
EmblemHealth Essential Plan - HMO	4%	Crystal Run Health Plan	<1%
TOTAL			100%

Detailed data on 2016 EP insurer by county is shown in Appendix E.

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.¹⁸

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. Compared to 2015, there are significantly fewer QHP enrollees who receive cost-sharing subsidies because individuals and families with incomes between 138 and 200 percent of FPL, are in EP in 2016 instead of in QHPs with APTC and cost sharing reductions, as they were in 2014 and 2015.

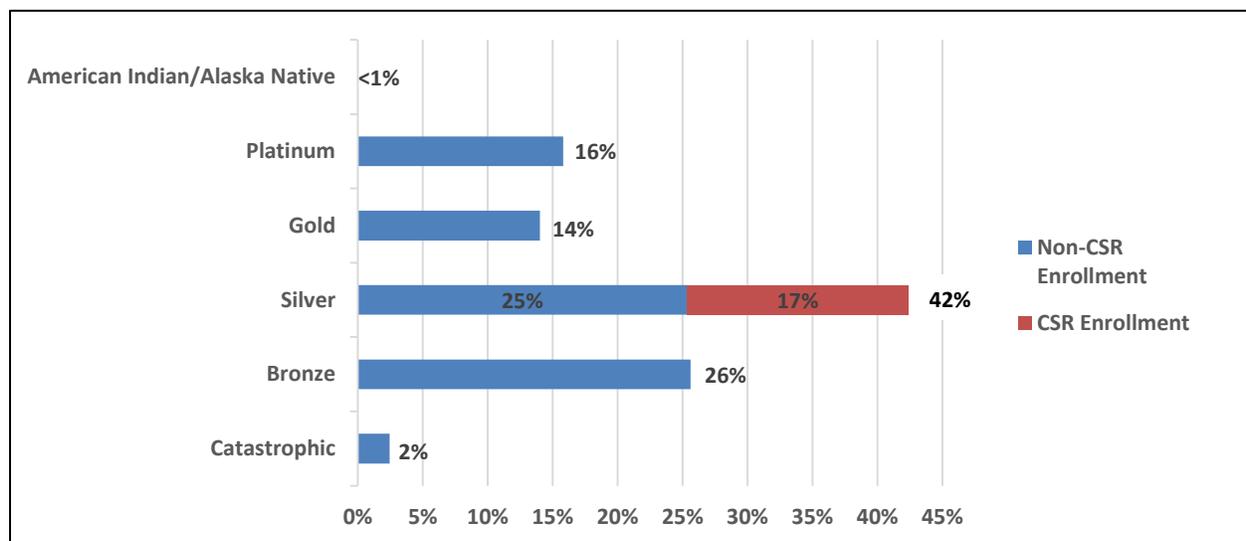
The majority of QHP consumers who completed the enrollment process and were determined to be eligible for APTC with cost-sharing reductions chose Silver plans in which they can use cost-sharing

¹⁸ 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>

reductions. Overall, 80 percent of those who are eligible for cost-sharing reductions, enrolled in a Silver plan with that benefit. The remaining 20 percent enrolled in different metal levels. These trends are consistent with the 2015 open enrollment period, when overall, the same share of cost-sharing reduction eligible enrollees—80 percent—enrolled in these plans.

As of January 31, 2016, 16 percent of enrollees are enrolled in Platinum plans, 14 percent are in Gold plans, 25 percent are in Silver plans without cost sharing reductions, 17 percent are in a Silver cost-sharing reduction plan, 26 percent are in Bronze plans, and 2 percent are in Catastrophic plans. A total of 287 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 addition of EP has notably changed the distribution of QHP enrollment by metal level, although, the combined enrollment in Silver plans (Full Pay and with cost sharing reductions) remains the most popular at 42 percent.¹⁹

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.²⁰ Twenty-seven 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, which is lower than the 55 percent of QHP enrollees in these plans last year due to enrollees being transitioned to EP.²¹ When considering the nearly 400,000 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 69 percent.

¹⁹ 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 also not eligible for Medicare.

²⁰ 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.

²¹ 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.

Trends in Plan Selection

To gain a better understanding of what is driving plan selection, 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 most popular plans in each county. Some trends are beginning to emerge. While most Marketplace enrollees are gravitating 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 limiting the total number of plan choices, the Marketplace permits insurers to offer up to three “non-standard” plans at any metal level, in all or any part of its service area. Non-standard plans offered on the Marketplace, starting in 2015, were required to be meaningfully different from the standard plan. Non-standard QHPs are considered to be meaningfully different when additional benefits, beyond the Essential Health Benefits, are covered, or when the non-standard plan cost sharing difference from the standard plan allows consumers to easily identify the differences to determine which plan provides the highest value at the lowest cost to address their needs.

Thirteen of the 15 individual Marketplace insurers elected to offer one or more non-Standard plans in 2016. Fidelis and EmblemHealth insurers offer only standard plans. As of January 31, 2016, 63 percent of consumers enrolled in standard QHP plans, and 37 percent enrolled in Non-standard QHPs, a decrease from last year when 39 percent enrolled in Non-standard QHPs.

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. On the other hand, 55 percent of non-standard plans each have less than 500 enrollees, suggesting that the design of these plans have not been sufficiently differentiated to attract consumers.

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 2016 Plan Invitation required insurers that offer an out-of-network plan outside the Marketplace to 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, including a law enacted in 2014 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 2016 open enrollment period, the Individual Marketplace 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 20 counties, 23 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. In some areas, higher metal level plans with out-of-network benefits can be as much as 40 percent more costly.

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 2016 open enrollment period. We found that in approximately 90 percent of the State’s counties, the most popular Silver plan (i.e., the Silver plan that consumers most often selected) had a premium that ranked in the bottom third in price. In addition, in all but 7 counties, the most popular Silver plan has lower deductibles – that is, it is equal to or less than the deductible in the lowest cost Silver plan and equal to or less than standard plan deductibles.

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

Eleven 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 coverage. Through January 31, 2016, 22,107 consumers enrolled in a SADP; 8 percent of all QHP enrollees, similar to 2015. In 2016, Delta Dental started offering its three SADPs in all 62 counties of the state, likely explaining why Delta Dental saw the most significant growth in SADP market share from 12 percent in 2015 to 30 percent in 2016.

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

Stand Alone Dental Plan	% of SADP Enrollment (n = 22,107)
Delta Dental of New York, Inc.	30%
Healthplex Insurance Company, Inc.	17%
Guardian	16%
Empire Blue Cross Blue Shield (Dental Downstate)	15%
Dentcare Delivery Systems Inc.	8%
Solstice Health Insurance Company	7%
BlueCross BlueShield of Western New York	3%
Dentegra Insurance Company of New England	2%
BlueShield of Northeastern New York	1%
Empire Blue Cross (Dental Upstate)	1%
EmblemHealth	<1%
TOTAL	100%

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 at convenient times and locations. In 2016, navigators spoke at least 38 languages including sign language. Through January 31, 2016, the Marketplace has trained and certified more than 13,000 people 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 only assist consumers in the Individual Marketplace.

Figure 18: Number of Assistors, by Type as of January 31, 2016

Type of Assistor	# of Assistors
Navigators	914
Certified Application Counselors (CAC) and Facilitated Enrollers (FE)	6,383
Agents and Brokers	5,908
TOTAL	13,205

Enrollment by Channel

As of January 31, 2016 nearly three-fourths (74 percent) of consumers who were enrolled in coverage through the Marketplace used the help of an in-person assistor when they first enrolled. This is an increase from 67 percent in 2015 and 49 percent in 2014. 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, 60 percent did so with the help of a Certified Application Counselor, 10 percent with the help of a navigator, 9 percent enrolled by telephone with the help of a Customer Service Representative, 4 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 (66 percent), and EP (80 percent) than for QHPs (44 percent). Conversely, 65 percent of those who enrolled in a QHP without financial assistance enrolled independently through the web.

Customer Service by the Numbers

13,205: Number of NYSOH certified assistors across the state.

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

3.6 million: Number of times consumers used the anonymous shopping tool.

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

94: Number of languages in which consumers received telephone assistance.

74%: The share of non-English speaking callers CSRs responded to directly.

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

1.7 million: Number of educational materials distributed during 2016 open enrollment.

1,400: Number of NYSOH community outreach

Figure 19: Enrollment by Channel

Channel	Medicaid	CHP	EP	All QHPs	All Programs
Agents and Brokers	1%	5%	5%	17%	4%
CAC and FE	65%	54%	65%	18%	60%
Navigator	10%	11%	9%	9%	10%
Phone	9%	12%	7%	11%	9%
Website with no assistor	14%	17%	13%	45%	17%
TOTAL	100%	100%	100%	100%	100%

Section 6: Website and Customer Service Center

Website

Between November 1, 2015 and January 31, 2016, over 1.8 million (1,802,242) unique visitors viewed 96,673,943 web pages. Website traffic increased throughout the open enrollment period. The website operated at or above expectations, with an average system response time of 2.4 seconds for each web page. Traffic to the website peaked at nearly 15,000 concurrent users per hour, on December 14, 2015, leading up to the deadline to enroll in coverage that begins on January 1, 2016.

As of January 31, 2016, there had been 72,907 sessions, where users accessed the Spanish Language version of the Marketplace's 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, 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 2016 open enrollment period (November 1, 2015 to January 31, 2016), the Customer Service Center answered 1,329,643 calls. The number of calls answered by Customer Service Center peaked at nearly 112,000 calls per week in December during the final days individuals could sign-up for coverage that started on January 1, 2016. On average, the Customer Service Center answered nearly 102,000 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.

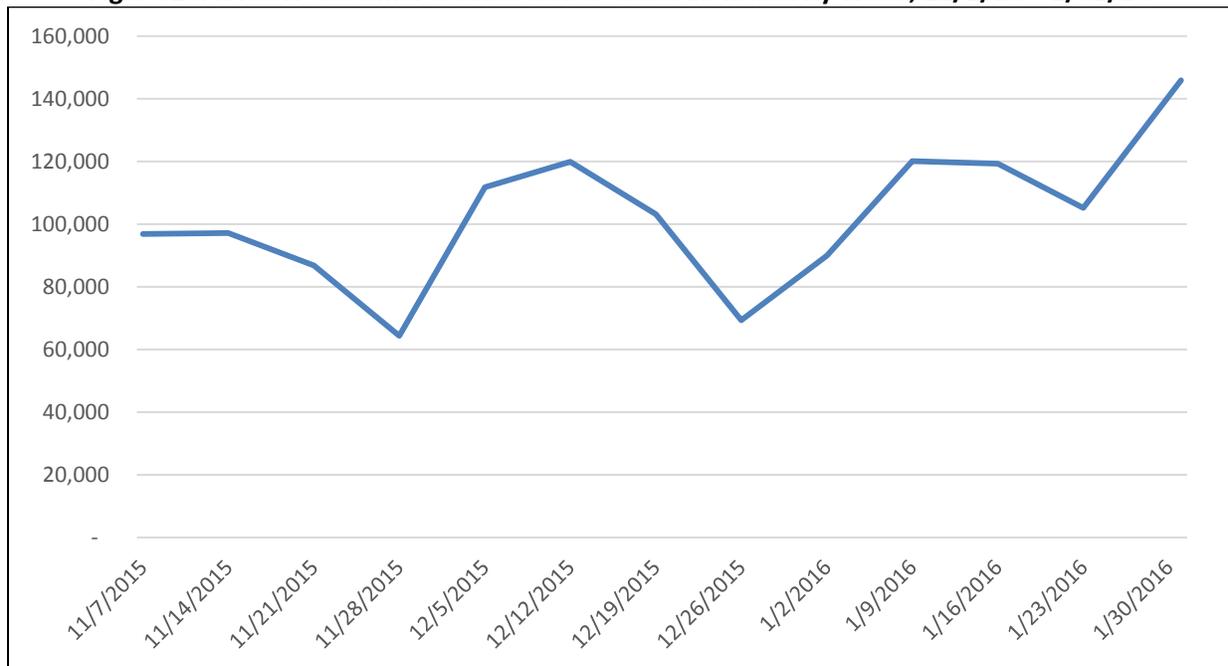
More than 200 CSRs speak English and one of the following 5 languages: Spanish, Mandarin, Russian, Cantonese and Haitian Creole, and these CSRs directly responded to 74 percent of non-English speaking callers. The remaining non-English speaking callers received assistance through three-way calls with an outside interpreter service. During the 2016 open enrollment period, CSRs responded to 266,724 non-English calls, about 20 percent of all calls, up from 14 percent of all calls in 2015. These non-English calls comprised 93 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 Department of Health. These are important tax documents issued to consumers who were enrolled in QHPs, Medicaid, or CHP. Weekly call volume specific to IRS Forms 1095-A and 1095-B peaked at over 12,000 calls answered during the week of February 8.

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 2.8 million consumers. Documents are related to income, citizenship and/or immigration status, and other eligibility factors. On average, Maximus processed nearly 2,600 documents per day, taking an average of 4 days per document.

Figure 20: NYSOH Customer Service Center Calls Answered by Week, 11/1/15 – 1/31/16



Social Media

From November 1, 2015, through January 31, 2016, the social media team responded to nearly 1,000 comments across social media channels. Many consumers post to NY State of Health social media pages with questions about eligibility rules, 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 December when the team received more than 380 comments, and more than 290 comments were posted in the month of November.

More than 24,227 individuals are following the Marketplace on its social media channels, including 16,845 fans on Facebook and 6,233 followers on Twitter. Facebook followers increased by nearly 26 percent between November 1, 2015, and January 31, 2016, while Twitter followers increased by approximately 20 percent during the same period.

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, 2016, 3,217 small businesses offered insurance to their employees through the SBM. On average, employers purchasing through the SBM contribute 72 percent towards the cost of the employee's coverage. Sixty-four percent offer coverage to the dependents of their employees, compared to 62 percent at the end of the 2015 open enrollment period. As anticipated by early projections, the average enrolled small business has 3 employees. More than 13,000 employees and their dependents (13,224) have enrolled in coverage through the SBM. The employee choice model continues to be popular among enrolled employers. Of the employers that enrolled in the Small Business Marketplace, 74 percent offer 2 or more QHPs to their employees while about a quarter (26 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 35 percent of employers enrolled in the SBM and 20 percent of enrollees; Long Island accounts for 9 percent of employers and 7 percent of enrollees; the Capital/Mid-Hudson/North County region accounts for 21 percent of employers and 17 percent of enrollees; the Western region accounts for 14 percent of

Small Business Marketplace by the Numbers

13,224: The number of employees and dependents enrolled in the Small Business Marketplace (SBM) as of January 2016.

3,217: The number of employers offering coverage on the SBM.

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

72%: The average share employer contribution towards premiums.

64%: The share of employers offering dependent coverage.

74%: The share of employers offering two or more health plans to their employees.

employers and 19 percent of enrollees and the Central New York region accounts for 21 percent of employers and 37 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	35%	20%
Long Island	9%	7%
Capital/Mid-Hudson/North Country	21%	17%
Western	14%	19%
Central	21%	37%
Total	100%	100%

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, 2016. (Note that the table 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 60 percent of the SBM enrollees: Excellus BlueCross BlueShield (35 percent), MVP (14 percent), and CareConnect (12 percent). Excellus BlueCross Blue Shield’s saw the largest increase in statewide market share increasing from 27 to 35 percent from 2015 to 2016.

Figure 22: SHOP Enrollment by Insurer

Insurer	% of SHOP Enrollees N =13,224
Excellus BlueCross BlueShield	35%
MVP Health Plan	14%
CareConnect	12%
EmblemHealth	11%
Independent Health	8%
MetroPlus Health Plan	7%
BlueCross BlueShield of Western New York	6%
CDPHP	5%
BlueShield of Northeastern New York	1%
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.

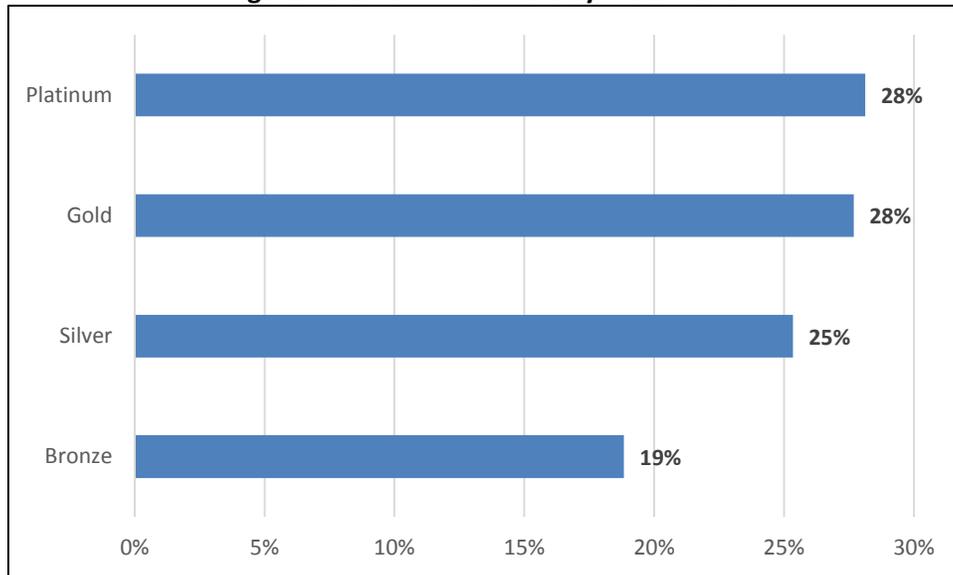
While there are eight insurers offering QHPs through the SBM, the number of insurers participating in each county varies. QHP insurers participate in a different number of counties across the State based upon their respective service areas. Participation by county ranges from 5 (MetroPlus) to 48 (MVP Health Plan). Detailed data on SBM enrollment by QHP insurer by county is shown in Appendix F.

SBM Enrollment by Metal Level

The Marketplace offers QHPs at four metal levels: Platinum, Gold, Silver, and Bronze. Catastrophic plans are not available in the Small Business Marketplace.

Twenty-eight percent of SBM enrollees are enrolled in Platinum plans, 28 percent are enrolled in Gold plans, 25 percent are enrolled in Silver plans, and 19 percent of enrollees are enrolled in Bronze plans. More than half (56 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, 2016, 2,189 employees and their dependents (17 percent of SBM enrollees) enrolled in a SADP. SADP enrollment has remained relatively steady compared to 2015. Many other enrollees received dental benefits through their QHP. SADP Insurer market share has remained relatively consistent between 2015 and 2016.

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

Stand Alone Dental Plan Insurer	% of Enrollees (n = 2,189)
Guardian	43%
Delta Dental of New York, Inc.	22%
MetLife	13%
Healthplex Insurance Company, Inc.	9%
Solstice Health Insurance Company	5%
Dentcare Delivery Systems Inc.	5%
BlueCross BlueShield of Western New York	2%
BlueShield of Northeastern New York	1%
Dentegra Insurance Company of New England	1%
TOTAL	100%

Section 10: Appendices

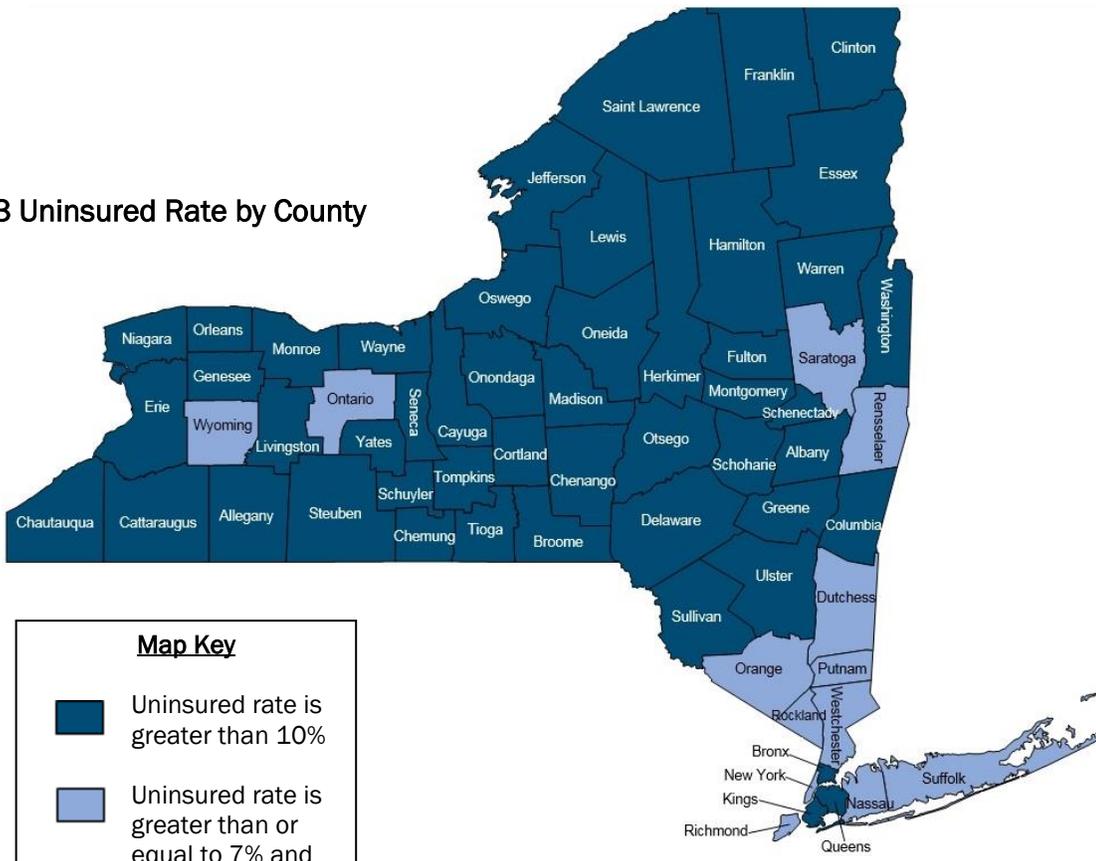
APPENDIX A: NUMBER AND DISTRIBUTION OF ENROLLEES BY COUNTY AND PROGRAM

Number of Enrollees, By Program and County					
County	Medicaid	CHP	EP	All QHPs	All Programs
Albany	20,722	2,833	3,053	2,794	29,402
Allegany	3,382	338	490	441	4,651
Bronx	264,244	12,761	42,383	8,544	327,932
Broome	12,136	1,693	1,967	1,963	17,759
Cattaraugus	6,335	687	788	928	8,738
Cayuga	5,494	894	862	859	8,109
Chautauqua	9,189	1,085	1,432	1,612	13,318
Chemung	7,238	547	834	838	9,457
Chenango	4,317	458	562	534	5,871
Clinton	4,998	905	901	847	7,651
Columbia	4,576	689	796	1,242	7,303
Cortland	3,167	516	569	465	4,717
Delaware	3,798	349	393	499	5,039
Dutchess	19,803	3,539	2,757	5,110	31,209
Erie	62,224	6,676	8,708	9,458	87,066
Essex	2,574	460	423	507	3,964
Franklin	3,974	422	526	468	5,390
Fulton	5,029	696	654	566	6,945
Genesee	4,120	654	657	720	6,151
Greene	3,700	554	579	633	5,466
Hamilton	313	48	84	87	532
Herkimer	5,016	852	760	704	7,332
Jefferson	7,925	1,014	1,207	971	11,117
Kings	374,634	30,673	79,365	38,506	523,178
Lewis	2,197	414	426	361	3,398
Livingston	3,287	537	554	648	5,026
Madison	3,907	624	726	678	5,935
Monroe	49,248	6,891	8,317	8,686	73,142
Montgomery	4,698	626	536	449	6,309
Nassau	80,807	17,590	20,292	25,557	144,246
New York	142,197	6,792	25,630	30,894	205,513
Niagara	14,914	1,823	2,141	2,277	21,155
Oneida	15,963	2,379	2,537	2,014	22,893
Onondaga	33,211	4,249	4,696	4,262	46,418
Ontario	6,776	1,339	1,187	1,504	10,806
Orange	28,932	5,617	4,304	4,560	43,413
Orleans	3,146	467	469	499	4,581

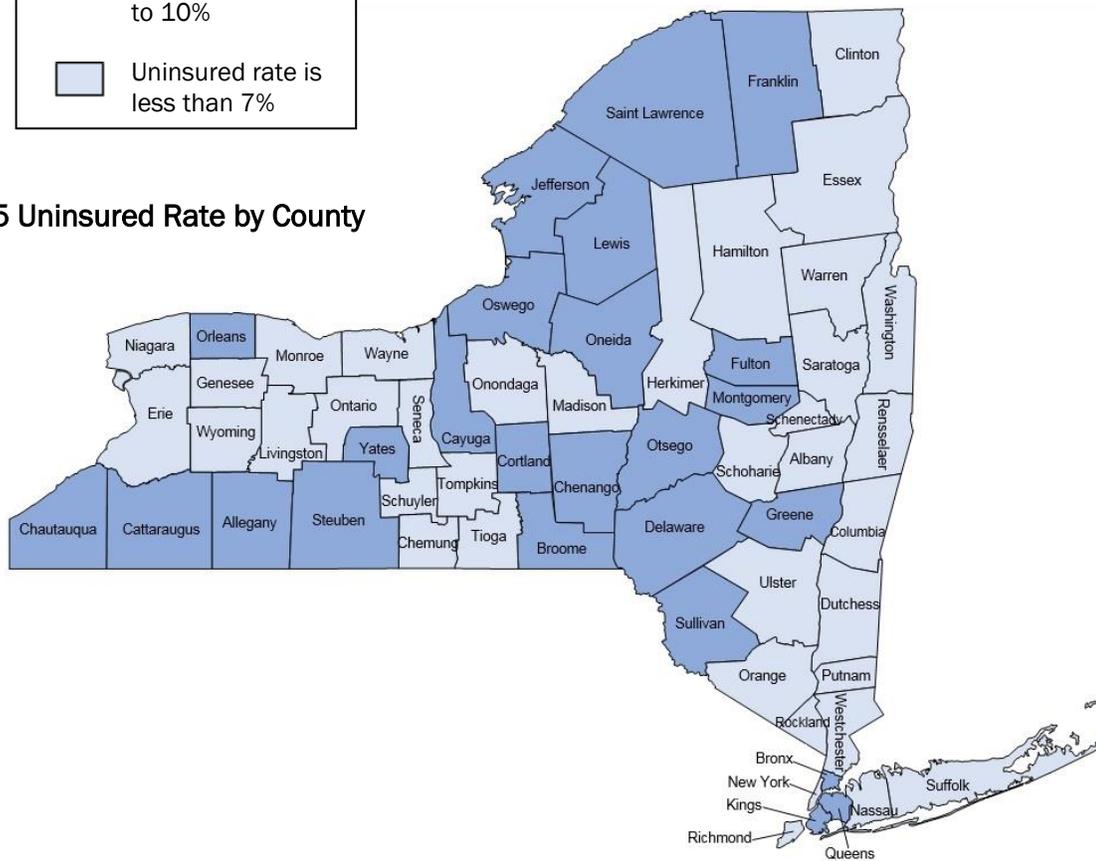
Oswego	9,490	1,349	1,246	1,062	13,147
Otsego	4,546	634	715	704	6,599
Putnam	5,244	1,133	845	2,270	9,492
Queens	352,025	31,272	87,992	31,428	502,717
Rensselaer	10,132	1,635	1,260	1,506	14,533
Richmond	42,688	4,125	6,677	5,467	58,957
Rockland	28,965	7,152	5,069	5,209	46,395
Saratoga	10,774	2,481	1,913	3,011	18,179
Schenectady	14,729	1,879	1,967	1,512	20,087
Schoharie	2,047	292	296	399	3,034
Schuyler	1,495	197	269	264	2,225
Seneca	2,219	361	386	345	3,311
St. Lawrence	7,301	1,040	1,094	842	10,277
Steuben	8,337	926	1,107	1,057	11,427
Suffolk	113,189	23,846	24,223	28,839	190,097
Sullivan	8,152	941	1,050	907	11,050
Tioga	3,965	466	528	609	5,568
Tompkins	4,969	827	983	1,351	8,130
Ulster	14,231	2,538	2,609	2,856	22,234
Warren	4,806	787	884	957	7,434
Washington	5,928	1,017	804	956	8,705
Wayne	7,349	1,406	1,220	1,403	11,378
Westchester	70,985	9,565	12,967	16,291	109,808
Wyoming	3,092	529	535	677	4,833
Yates	2,071	291	355	357	3,074
TOTAL	1,966,920	215,380	379,559	271,964	2,833,823

Appendix B: Changes in County-Level Uninsured Rates, 2013 vs. 2015

2013 Uninsured Rate by County



2015 Uninsured Rate by County



APPENDIX C: Marketplace Program Participation by Insurer

Insurer (Parent Company)	Medicaid	Child Health Plus (CHP)	Essential Plan (EP)	Qualified Health Plans (QHPs)	Small Business Marketplace	Total Number of Programs
Affinity Health Plan	X	X	X	X		4
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
Empire Blue Cross Blue Shield ¹	X	X	X	X		4
Excelsus BlueCross BlueShield ²	X	X	X	X	X	5
Fidelis Care	X	X	X	X		4
Healthfirst	X	X	X	X		4
HealthNow ³	X	X		X	X	4
Independent Health	X	X	X	X	X	5
MetroPlus Health Plan ⁴	X	X	X	X	X	5
MVP Health Care	X	X	X	X	X	5
Oscar				X		1
Today's Options of NY	X	X				2
UnitedHealthcare	X	X	X	X		4
VNSNY Choice Select Health ⁵	X					1
WellCare of New York	X	X	X	X		4
YourCare Health Plan	X	X	X			3
Total Number of Insurers	18	15	13	15	8	--

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 D: QHP ENROLLMENT BY COUNTY AND PLAN^{22,23}

QHP Enrollees by County and Insurer -- Individual Marketplace			
County		# of Enrollees	% of Enrollees
Albany	Insurer	2,793	100%
	Fidelis Care	1,446	52%
	MVP Health Care	618	22%
	CDPHP	540	19%
	BlueShield of Northeastern New York	115	4%
	Empire Blue Cross (Medical Upstate)	60	2%
	WellCare of New York	13	<1%
	EmblemHealth	1	<1%
Allegany		441	100%
	Fidelis Care	254	58%
	BlueCross BlueShield of Western New York	120	27%
	Independent Health	62	14%
	Univera Healthcare	5	1%
Bronx		8,544	100%
	Healthfirst	2,484	29%
	MetroPlus Health Plan	2,481	29%
	Fidelis Care	979	11%
	Affinity Health Plan	886	10%
	Oscar	488	6%
	EmblemHealth	479	6%
	Empire Blue Cross Blue Shield (Medical Downstate)	432	5%
	CareConnect	172	2%
	UnitedHealthcare	139	2%
	WellCare of New York	4	<1%
Broome		1,962	100%
	Fidelis Care	1,038	53%
	Excellus BlueCross BlueShield	677	35%
	MVP Health Care	202	10%
	CDPHP	45	2%
Cattaraugus		928	100%
	Fidelis Care	480	52%
	BlueCross BlueShield of Western New York	247	27%
	Independent Health	174	19%
	Univera Healthcare	27	3%

²² QHP Enrollment totals in Appendix C may not match the data in Appendix A due to timing difference for report production.

²³ 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		859	100%
	Fidelis Care	558	65%
	Excellus BlueCross BlueShield	227	26%
	MVP Health Care	74	9%
Chautauqua		1,612	100%
	Fidelis Care	810	50%
	BlueCross BlueShield of Western New York	381	24%
	Independent Health	372	23%
	Univera Healthcare	49	3%
Chemung		838	100%
	Fidelis Care	562	67%
	Excellus BlueCross BlueShield	276	33%
Chenango		534	100%
	Fidelis Care	284	53%
	MVP Health Care	154	29%
	Excellus BlueCross BlueShield	83	16%
	CDPHP	13	2%
Clinton		847	100%
	MVP Health Care	535	63%
	Excellus BlueCross BlueShield	241	28%
	BlueShield of Northeastern New York	70	8%
	Empire Blue Cross (Medical Upstate)	1	<1%
Columbia		1,241	100%
	Fidelis Care	681	55%
	MVP Health Care	275	22%
	CDPHP	206	17%
	Empire Blue Cross Blue Shield (Medical Downstate)	46	4%
	BlueShield of Northeastern New York	30	2%
	EmblemHealth	3	<1%
Cortland		465	100%
	Fidelis Care	315	68%
	Excellus BlueCross BlueShield	127	27%
	MVP Health Care	23	5%

Delaware		498	100%
	Fidelis Care	237	48%
	Excellus BlueCross BlueShield	184	37%
	CDPHP	32	6%
	MVP Health Care	27	5%
	Empire Blue Cross Blue Shield (Medical Downstate)	16	3%
	EmblemHealth	2	<1%
Dutchess		5,108	100%
	Fidelis Care	3,783	74%
	MVP Health Care	651	13%
	CDPHP	301	6%
	Empire Blue Cross Blue Shield (Medical Downstate)	208	4%
	WellCare of New York	80	2%
	UnitedHealthcare	58	1%
	EmblemHealth	27	<1%
Erie		9,457	100%
	BlueCross BlueShield of Western New York	3,469	37%
	Independent Health	3,086	33%
	Fidelis Care	2,744	29%
	Univera Healthcare	156	2%
	Excellus BlueCross BlueShield	2	<1%
Essex		507	100%
	Fidelis Care	300	59%
	MVP Health Care	82	16%
	Excellus BlueCross BlueShield	81	16%
	CDPHP	26	5%
	BlueShield of Northeastern New York	15	3%
	Empire Blue Cross (Medical Upstate)	3	<1%
Franklin		468	100%
	Fidelis Care	331	71%
	Excellus BlueCross BlueShield	85	18%
	MVP Health Care	52	11%
Fulton		566	100%
	Fidelis Care	376	66%
	MVP Health Care	97	17%
	CDPHP	64	11%
	BlueShield of Northeastern New York	16	3%
	Excellus BlueCross BlueShield	7	1%
	Empire Blue Cross (Medical Upstate)	6	1%

Genesee		720	100%
	Fidelis Care	329	46%
	MVP Health Care	144	20%
	Independent Health	129	18%
	BlueCross BlueShield of Western New York	114	16%
	Univera Healthcare	4	<1%
Greene		633	100%
	Fidelis Care	342	54%
	MVP Health Care	164	26%
	CDPHP	80	13%
	Empire Blue Cross Blue Shield (Medical Downstate)	40	6%
	BlueShield of Northeastern New York	7	1%
Hamilton		87	100%
	Fidelis Care	63	72%
	MVP Health Care	13	15%
	Excellus BlueCross BlueShield	8	9%
	CDPHP	3	3%
Herkimer		703	100%
	MVP Health Care	335	48%
	Excellus BlueCross BlueShield	317	45%
	CDPHP	51	7%
Jefferson		971	100%
	Fidelis Care	575	59%
	Excellus BlueCross BlueShield	218	22%
	MVP Health Care	178	18%
Kings		38,506	100%
	MetroPlus Health Plan	9,567	25%
	Healthfirst	6,724	17%
	Oscar	6,723	17%
	Fidelis Care	6,571	17%
	Empire Blue Cross Blue Shield (Medical Downstate)	3,397	9%
	EmblemHealth	1,913	5%
	Affinity Health Plan	1,539	4%
	UnitedHealthcare	1,526	4%
	CareConnect	524	1%
	WellCare of New York	22	<1%

Lewis		361	100%
	Fidelis Care	239	66%
	Excellus BlueCross BlueShield	74	20%
	MVP Health Care	48	13%
Livingston		648	100%
	MVP Health Care	291	45%
	Excellus BlueCross BlueShield	243	38%
	Fidelis Care	114	18%
Madison		678	100%
	Fidelis Care	379	56%
	Excellus BlueCross BlueShield	179	26%
	MVP Health Care	112	17%
	CDPHP	8	1%
Monroe		8,685	100%
	Excellus BlueCross BlueShield	3,796	44%
	MVP Health Care	3,716	43%
	Fidelis Care	1,173	14%
Montgomery		449	100%
	MVP Health Care	303	67%
	CDPHP	90	20%
	BlueShield of Northeastern New York	31	7%
	Empire Blue Cross (Medical Upstate)	15	3%
	Excellus BlueCross BlueShield	10	2%
Nassau		25,556	100%
	Fidelis Care	5,649	22%
	Empire Blue Cross Blue Shield (Medical Downstate)	4,986	20%
	Oscar	4,531	18%
	CareConnect	4,393	17%
	Healthfirst	3,023	12%
	UnitedHealthcare	1,317	5%
	Affinity Health Plan	924	4%
	EmblemHealth	733	3%

New York		30,887	100%
	Oscar	6,634	21%
	MetroPlus Health Plan	5,818	19%
	Empire Blue Cross Blue Shield (Medical Downstate)	4,579	15%
	Healthfirst	4,405	14%
	UnitedHealthcare	3,244	11%
	Fidelis Care	2,710	9%
	EmblemHealth	1,968	6%
	Affinity Health Plan	1,192	4%
	CareConnect	331	1%
	WellCare of New York	6	<1%
Niagara		2,277	100%
	Fidelis Care	878	39%
	BlueCross BlueShield of Western New York	796	35%
	Independent Health	590	26%
	Univera Healthcare	13	<1%
Oneida		2,014	100%
	Fidelis Care	1,292	64%
	MVP Health Care	395	20%
	Excellus BlueCross BlueShield	297	15%
	CDPHP	30	1%
Onondaga		4,260	100%
	Fidelis Care	2,084	49%
	Excellus BlueCross BlueShield	1,866	44%
	MVP Health Care	310	7%
Ontario		1,504	100%
	MVP Health Care	680	45%
	Excellus BlueCross BlueShield	652	43%
	Fidelis Care	172	11%
Orange		4,560	100%
	Affinity Health Plan	1,853	41%
	Fidelis Care	1,643	36%
	MVP Health Care	461	10%
	Empire Blue Cross Blue Shield (Medical Downstate)	288	6%
	UnitedHealthcare	120	3%
	EmblemHealth	81	2%
	CDPHP	68	1%
	WellCare of New York	46	1%

Orleans		499	100%
	Fidelis Care	249	50%
	MVP Health Care	112	22%
	BlueCross BlueShield of Western New York	101	20%
	Independent Health	31	6%
	Univera Healthcare	6	1%
Oswego		1,062	100%
	Fidelis Care	719	68%
	Excellus BlueCross BlueShield	197	19%
	MVP Health Care	146	14%
Otsego		704	100%
	Excellus BlueCross BlueShield	373	53%
	MVP Health Care	230	33%
	CDPHP	101	14%
Putnam		2,270	100%
	Fidelis Care	1,850	81%
	MVP Health Care	187	8%
	Empire Blue Cross Blue Shield (Medical Downstate)	156	7%
	UnitedHealthcare	56	2%
	EmblemHealth	21	<1%
Queens		31,428	100%
	MetroPlus Health Plan	7,821	25%
	Healthfirst	5,775	18%
	Fidelis Care	5,500	18%
	Oscar	2,831	9%
	Empire Blue Cross Blue Shield (Medical Downstate)	2,560	8%
	EmblemHealth	2,321	7%
	CareConnect	2,279	7%
	Affinity Health Plan	1,554	5%
	UnitedHealthcare	742	2%
	WellCare of New York	45	<1%

Rensselaer		1,505	100%
	Fidelis Care	822	55%
	MVP Health Care	314	21%
	CDPHP	281	19%
	BlueShield of Northeastern New York	49	3%
	Empire Blue Cross (Medical Upstate)	32	2%
	WellCare of New York	7	<1%
Richmond		5,467	100%
	Fidelis Care	1,569	29%
	Healthfirst	811	15%
	EmblemHealth	800	15%
	Empire Blue Cross Blue Shield (Medical Downstate)	724	13%
	MetroPlus Health Plan	470	9%
	Oscar	378	7%
	CareConnect	264	5%
	Affinity Health Plan	228	4%
	UnitedHealthcare	223	4%
Rockland		5,209	100%
	Fidelis Care	2,116	41%
	Affinity Health Plan	825	16%
	Empire Blue Cross Blue Shield (Medical Downstate)	721	14%
	MVP Health Care	508	10%
	EmblemHealth	405	8%
	Oscar	383	7%
	UnitedHealthcare	226	4%
	WellCare of New York	25	<1%
Saratoga		3,010	100%
	Fidelis Care	1,607	53%
	MVP Health Care	787	26%
	CDPHP	437	15%
	BlueShield of Northeastern New York	136	5%
	Empire Blue Cross (Medical Upstate)	43	1%
Schenectady		1,512	100%
	Fidelis Care	827	55%
	MVP Health Care	416	28%
	CDPHP	225	15%
	BlueShield of Northeastern New York	25	2%
	Empire Blue Cross (Medical Upstate)	19	1%

Schoharie		399	100%
	MVP Health Care	243	61%
	CDPHP	141	35%
	Empire Blue Cross (Medical Upstate)	15	4%
Schuyler		264	100%
	Fidelis Care	196	74%
	Excelsus BlueCross BlueShield	68	26%
Seneca		345	100%
	MVP Health Care	157	46%
	Excelsus BlueCross BlueShield	136	39%
	Fidelis Care	52	15%
St. Lawrence		842	100%
	Fidelis Care	494	59%
	Excelsus BlueCross BlueShield	189	22%
	MVP Health Care	159	19%
Steuben		1,057	100%
	Fidelis Care	793	75%
	Excelsus BlueCross BlueShield	249	24%
	MVP Health Care	15	1%
Suffolk		28,837	100%
	Fidelis Care	7,290	25%
	Empire Blue Cross Blue Shield (Medical Downstate)	6,513	23%
	Oscar	4,625	16%
	CareConnect	3,476	12%
	Healthfirst	2,806	10%
	Affinity Health Plan	1,439	5%
	EmblemHealth	1,438	5%
	UnitedHealthcare	1,250	4%
Sullivan		907	100%
	Fidelis Care	669	74%
	MVP Health Care	144	16%
	Empire Blue Cross Blue Shield (Medical Downstate)	65	7%
	UnitedHealthcare	22	2%
	EmblemHealth	7	<1%
Tioga		609	100%
	Fidelis Care	393	65%
	Excelsus BlueCross BlueShield	180	30%
	MVP Health Care	27	4%
	CDPHP	9	1%

Tompkins		1,349	100%
	Excellus BlueCross BlueShield	1,096	81%
	MVP Health Care	253	19%
Ulster		2,854	100%
	MVP Health Care	1,182	41%
	WellCare of New York	752	26%
	CDPHP	572	20%
	Empire Blue Cross Blue Shield (Medical Downstate)	231	8%
	UnitedHealthcare	63	2%
	EmblemHealth	52	2%
	BlueShield of Northeastern New York	2	<1%
Warren		957	100%
	Fidelis Care	639	67%
	MVP Health Care	208	22%
	CDPHP	72	8%
	BlueShield of Northeastern New York	18	2%
	Empire Blue Cross (Medical Upstate)	18	2%
	EmblemHealth	2	<1%
Washington		956	100%
	Fidelis Care	622	65%
	MVP Health Care	211	22%
	CDPHP	80	8%
	BlueShield of Northeastern New York	29	3%
	Empire Blue Cross (Medical Upstate)	14	1%
Wayne		1,403	100%
	MVP Health Care	692	49%
	Excellus BlueCross BlueShield	522	37%
	Fidelis Care	189	13%
Westchester		16,290	100%
	Fidelis Care	3,938	24%
	Empire Blue Cross Blue Shield (Medical Downstate)	3,265	20%
	Affinity Health Plan	2,326	14%
	CareConnect	2,248	14%
	Oscar	1,425	9%
	EmblemHealth	1,371	8%
	MVP Health Care	894	5%
	UnitedHealthcare	823	5%

Wyoming		676	100%
	Fidelis Care	284	42%
	BlueCross BlueShield of Western New York	158	23%
	MVP Health Care	130	19%
	Independent Health	97	14%
	Univera Healthcare	7	1%
Yates		357	100%
	Excellus BlueCross BlueShield	166	46%
	MVP Health Care	124	35%
	Fidelis Care	67	19%
			<1%
Unknown		29	100%
GRAND TOTAL		271,964	100%

APPENDIX E: ESSENTIAL PLAN ENROLLMENT BY COUNTY AND INSURER

EP Enrollees by County and Insurer -- Individual Marketplace			
County		# of Enrollees	% of Enrollees
Albany	Insurer	3,053	100%
	Fidelis Care	1,381	45%
	MVP Health Care	728	24%
	Unitedhealthcare Community Plan	534	17%
	WellCare of New York	410	13%
Allegany		490	100%
	Fidelis Care	219	45%
	YourCare Health Plan	208	42%
	Univera Healthcare	63	13%
Bronx		42,383	100%
	Healthfirst	15,077	36%
	MetroPlus Health Plan	8,211	19%
	Fidelis Care	6,024	14%
	Unitedhealthcare Community Plan	3,269	8%
	Affinity Health Plan	3,199	8%
	WellCare of New York	2,992	7%
	Empire Blue Cross Blue Shield HealthPlus	2,738	6%
	EmblemHealth Essential Plan - HMO	873	2%
Broome		1,967	100%
	Excellus BlueCross BlueShield	811	41%
	Unitedhealthcare Community Plan	590	30%
	Fidelis Care	566	29%
Cattaraugus		788	100%
	Fidelis Care	408	52%
	YourCare Health Plan	290	37%
	Univera Healthcare	90	11%
Cayuga		862	100%
	Fidelis Care	359	42%
	Excellus BlueCross BlueShield	281	33%
	Unitedhealthcare Community Plan	222	26%
Chautauqua		1,432	100%
	Fidelis Care	821	57%
	Unitedhealthcare Community Plan	253	18%
	YourCare Health Plan	188	13%
	Univera Healthcare	170	12%
Chemung		834	100%
	Excellus BlueCross BlueShield	508	61%
	Unitedhealthcare Community Plan	326	39%

Chenango		562	100%
	Fidelis Care	274	49%
	Excellus BlueCross BlueShield	145	26%
	Unitedhealthcare Community Plan	143	25%
Clinton		901	100%
	Excellus BlueCross BlueShield	511	57%
	Unitedhealthcare Community Plan	390	43%
Columbia		796	100%
	Fidelis Care	576	72%
	Unitedhealthcare Community Plan	220	28%
Cortland		569	100%
	Fidelis Care	343	60%
	Excellus BlueCross BlueShield	226	40%
Delaware		393	100%
	Fidelis Care	279	71%
	Excellus BlueCross BlueShield	114	29%
Dutchess		2,757	100%
	MVP Health Care	1,305	47%
	Unitedhealthcare Community Plan	765	28%
	WellCare of New York	687	25%
Erie		8,708	100%
	Independent Health	3,363	39%
	Fidelis Care	2,525	29%
	YourCare Health Plan	1,225	14%
	Unitedhealthcare Community Plan	1,168	13%
	Univera Healthcare	427	5%
Essex		423	100%
	Fidelis Care	170	40%
	Excellus BlueCross BlueShield	157	37%
	Unitedhealthcare Community Plan	96	23%
Franklin		526	100%
	Fidelis Care	278	53%
	Excellus BlueCross BlueShield	248	47%
Fulton		654	100%
	Fidelis Care	472	72%
	Unitedhealthcare Community Plan	110	17%
	Excellus BlueCross BlueShield	72	11%
Genesee		657	100%
	Fidelis Care	271	41%
	MVP Health Care	177	27%
	Unitedhealthcare Community Plan	158	24%

	Univera Healthcare	51	8%
Greene		579	100%
	Fidelis Care	387	67%
	Unitedhealthcare Community Plan	192	33%
Hamilton		84	100%
	Fidelis Care	60	71%
	Excellus BlueCross BlueShield	24	29%
Herkimer		760	100%
	Fidelis Care	417	55%
	Excellus BlueCross BlueShield	343	45%
Jefferson		1,207	100%
	Unitedhealthcare Community Plan	579	48%
	Excellus BlueCross BlueShield	298	25%
	Fidelis Care	234	19%
	MVP Health Care	96	8%
Kings		79,365	100%
	Healthfirst	21,944	28%
	Fidelis Care	18,299	23%
	MetroPlus Health Plan	12,360	16%
	Unitedhealthcare Community Plan	10,100	13%
	Empire Blue Cross Blue Shield HealthPlus	9,189	12%
	WellCare of New York	2,842	4%
	Affinity Health Plan	2,540	3%
	EmblemHealth Essential Plan - HMO	2,091	3%
Lewis		426	100%
	Fidelis Care	168	39%
	Excellus BlueCross BlueShield	133	31%
	Unitedhealthcare Community Plan	125	29%
Livingston		554	100%
	Excellus BlueCross BlueShield	180	32%
	MVP Health Care	167	30%
	Unitedhealthcare Community Plan	115	21%
	Fidelis Care	92	
Madison		726	100%
	Fidelis Care	318	44%
	Excellus BlueCross BlueShield	221	30%
	Unitedhealthcare Community Plan	187	26%
Monroe		8,317	100%
	Excellus BlueCross BlueShield	3,811	46%
	Unitedhealthcare Community Plan	1,830	22%
	MVP Health Care	1,716	21%

	Fidelis Care	960	
Montgomery		536	100%
	Fidelis Care	427	80%
	Excellus BlueCross BlueShield	109	20%
Nassau		20,292	100%
	Healthfirst	4,620	23%
	Unitedhealthcare Community Plan	4,403	22%
	Fidelis Care	4,291	21%
	Empire Blue Cross Blue Shield HealthPlus	4,072	20%
	EmblemHealth Essential Plan - HMO	1,474	7%
	Affinity Health Plan	1,432	7%
New York		25,630	100%
	Healthfirst	8,673	34%
	Fidelis Care	4,292	17%
	MetroPlus Health Plan	3,402	13%
	Empire Blue Cross Blue Shield HealthPlus	3,216	13%
	Unitedhealthcare Community Plan	1,954	8%
	Affinity Health Plan	1,738	7%
	WellCare of New York	1,185	5%
	EmblemHealth Essential Plan - HMO	1,170	5%
Niagara		2,141	100%
	Fidelis Care	848	40%
	Independent Health	669	31%
	Unitedhealthcare Community Plan	555	26%
	Univera Healthcare	69	3%
Oneida		2,537	100%
	Fidelis Care	1,266	50%
	Excellus BlueCross BlueShield	724	29%
	Unitedhealthcare Community Plan	547	22%
Onondaga		4,696	100%
	Excellus BlueCross BlueShield	1,936	41%
	Unitedhealthcare Community Plan	1,528	33%
	Fidelis Care	1,232	26%
Ontario		1,187	100%
	Excellus BlueCross BlueShield	587	49%
	MVP Health Care	252	21%
	Unitedhealthcare Community Plan	252	21%
	Fidelis Care	96	8%
Orange		4,304	100%
	Fidelis Care	1,318	31%
	Affinity Health Plan	1,140	26%

	MVP Health Care	630	15%
	Crystal Run Health Plan	545	13%
	Unitedhealthcare Community Plan	493	11%
	WellCare of New York	178	4%
Orleans		469	100%
	Fidelis Care	383	82%
	Univera Healthcare	86	18%
Oswego		1,246	100%
	Fidelis Care	483	39%
	Unitedhealthcare Community Plan	437	35%
	Excellus BlueCross BlueShield	326	26%
Otsego		715	100%
	Excellus BlueCross BlueShield	403	56%
	Fidelis Care	312	44%
Putnam		845	100%
	Empire Blue Cross Blue Shield HealthPlus	845	100%
Queens		87,992	100%
	Healthfirst	22,193	25%
	Fidelis Care	16,581	19%
	MetroPlus Health Plan	14,884	17%
	Empire Blue Cross Blue Shield HealthPlus	11,910	14%
	Unitedhealthcare Community Plan	8,022	9%
	Affinity Health Plan	4,953	6%
	EmblemHealth Essential Plan - HMO	4,807	5%
	WellCare of New York	4,642	5%
Rensselaer		1,260	100%
	MVP Health Care	646	51%
	Unitedhealthcare Community Plan	359	28%
	WellCare of New York	255	20%
Richmond		6,677	100%
	Fidelis Care	1,875	28%
	Empire Blue Cross Blue Shield HealthPlus	1,857	28%
	Healthfirst	1,281	19%
	EmblemHealth Essential Plan - HMO	776	12%
	Unitedhealthcare Community Plan	640	10%
	Affinity Health Plan	165	2%
	MetroPlus Health Plan	83	1%
Rockland		5,069	100%
	Fidelis Care	2,529	50%
	Unitedhealthcare Community Plan	1,096	22%
	MVP Health Care	709	14%

	Affinity Health Plan	508	10%
	WellCare of New York	227	4%
Saratoga		1,913	100%
	Fidelis Care	1,168	61%
	MVP Health Care	745	39%
Schenectady		1,967	100%
	Fidelis Care	1,337	68%
	MVP Health Care	630	32%
Schoharie		296	100%
	Fidelis Care	296	100%
Schuyler		269	100%
	Fidelis Care	154	57%
	Excellus BlueCross BlueShield	115	43%
Seneca		386	100%
	Excellus BlueCross BlueShield	205	53%
	Unitedhealthcare Community Plan	122	32%
	Fidelis Care	59	15%
St. Lawrence		1,094	100%
	Excellus BlueCross BlueShield	390	36%
	Unitedhealthcare Community Plan	366	33%
	Fidelis Care	338	31%
Steuben		1,107	100%
	Fidelis Care	648	59%
	Excellus BlueCross BlueShield	459	41%
Suffolk		24,223	100%
	Unitedhealthcare Community Plan	7,434	31%
	Fidelis Care	5,755	24%
	Healthfirst	5,678	23%
	EmblemHealth Essential Plan - HMO	2,771	11%
	Affinity Health Plan	2,585	11%
Sullivan		1,050	100%
	Fidelis Care	417	40%
	MVP Health Care	403	38%
	Crystal Run Health Plan	230	22%
Tioga		528	100%
	Fidelis Care	242	46%
	Excellus BlueCross BlueShield	162	31%
	Unitedhealthcare Community Plan	124	23%
Tompkins		983	100%
	Excellus BlueCross BlueShield	983	100%
Ulster		2,609	100%

	Fidelis Care	901	35%
	MVP Health Care	872	33%
	Unitedhealthcare Community Plan	457	18%
	WellCare of New York	379	15%
Warren		884	100%
	Fidelis Care	484	55%
	Unitedhealthcare Community Plan	260	29%
	MVP Health Care	140	16%
Washington		804	100%
	Fidelis Care	804	100%
Wayne		1,220	100%
	Excellus BlueCross BlueShield	685	56%
	Unitedhealthcare Community Plan	353	29%
	Fidelis Care	182	15%
Westchester		12,967	100%
	Fidelis Care	4,149	32%
	MVP Health Care	2,773	21%
	Unitedhealthcare Community Plan	2,247	17%
	EmblemHealth Essential Plan - HMO	1,970	15%
	Affinity Health Plan	1,828	14%
Wyoming		535	100%
	Fidelis Care	325	61%
	Unitedhealthcare Community Plan	123	23%
	Univera Healthcare	87	16%
Yates		355	100%
	Excellus BlueCross BlueShield	291	82%
	Fidelis Care	64	18%
GRAND TOTAL		379,559	100%

APPENDIX F: SHOP ENROLLMENT BY COUNTY AND INSURER – SMALL BUSINESS MARKETPLACE²⁴

SHOP Enrollees by County and Insurer -- Small Business Marketplace			
County		# of Enrollees	% of Enrollees
Albany	Insurer	255	100%
	CDPHP	148	58%
	MVP Health Care	85	33%
	BlueShield of Northeastern New York	17	7%
	CareConnect	4	2%
	Excellus BlueCross BlueShield	1	<1%
Allegany		17	100%
	BlueCross BlueShield of Western New York	10	59%
	Independent Health	7	41%
Bronx		140	100%
	EmblemHealth	80	57%
	CareConnect	42	30%
	MetroPlus Health Plan	18	13%
Broome		268	100%
	Excellus BlueCross BlueShield	267	>99%
	CDPHP	1	<1%
Cattaraugus		88	100%
	Independent Health	59	67%
	BlueCross BlueShield of Western New York	26	30%
	Univera Healthcare	3	3%
Cayuga		102	100%
	Excellus BlueCross BlueShield	101	99%
	MVP Health Care	1	<1%
Chautauqua		349	100%
	BlueCross BlueShield of Western New York	141	40%
	Independent Health	125	36%
	Univera Healthcare	83	24%
Chemung		79	100%
	Excellus BlueCross BlueShield	79	100%
Chenango		79	100%
	Excellus BlueCross BlueShield	51	65%
	MVP Health Care	20	25%
	CDPHP	8	10%
Clinton		102	100%

²⁴ 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.

	Excellus BlueCross BlueShield	90	88%
	MVP Health Care	12	12%
Columbia		58	100%
	CDPHP	23	40%
	MVP Health Care	21	36%
	BlueShield of Northeastern New York	14	24%
Cortland		62	100%
	Excellus BlueCross BlueShield	61	98%
	MVP Health Care	1	2%
Delaware		56	100%
	Excellus BlueCross BlueShield	50	89%
	CDPHP	5	9%
	MVP Health Care	1	2%
Dutchess		205	100%
	MVP Health Care	122	60%
	CDPHP	79	39%
	CareConnect	2	<1%
	EmblemHealth	2	<1%
Erie		1,276	100%
	Independent Health	729	57%
	BlueCross BlueShield of Western New York	498	39%
	Excellus BlueCross BlueShield	25	2%
	Univera Healthcare	15	1%
	MVP Health Care	6	<1%
	CDPHP	3	<1%
Essex		34	100%
	Excellus BlueCross BlueShield	18	53%
	CDPHP	8	24%
	MVP Health Care	8	24%
Franklin		49	100%
	Excellus BlueCross BlueShield	48	98%
	MVP Health Care	1	2%

Genesee		249	100%
	MVP Health Care	150	60%
	BlueCross BlueShield of Western New York	41	16%
	Independent Health	31	12%
	Excellus BlueCross BlueShield	14	6%
	Univera Healthcare	13	5%
Greene		48	100%
	MVP Health Care	44	92%
	CDPHP	4	8%
Hamilton		18	100%
	Excellus BlueCross BlueShield	15	83%
	CDPHP	3	17%
Herkimer		114	100%
	Excellus BlueCross BlueShield	56	49%
	MVP Health Care	53	46%
	CDPHP	5	4%
Jefferson		679	100%
	Excellus BlueCross BlueShield	645	95%
	MVP Health Care	33	5%
	CDPHP	1	<1%
Kings		787	100%
	MetroPlus Health Plan	301	38%
	EmblemHealth	270	34%
	CareConnect	215	27%
	CDPHP	1	<1%
Lewis		138	100%
	Excellus BlueCross BlueShield	136	99%
	MVP Health Care	2	1%
Livingston		59	100%
	Excellus BlueCross BlueShield	42	71%
	MVP Health Care	17	29%
Madison		77	100%
	Excellus BlueCross BlueShield	68	88%
	MVP Health Care	9	12%
Monroe		1,111	100%
	Excellus BlueCross BlueShield	918	83%
	MVP Health Care	186	17%
	EmblemHealth	3	<1%
	Independent Health	3	<1%
	BlueCross BlueShield of Western New York	1	<1%

Montgomery		27	100%
	BlueShield of Northeastern New York	10	37%
	CDPHP	9	33%
	MVP Health Care	8	30%
Nassau		518	100%
	CareConnect	396	76%
	EmblemHealth	102	20%
	MetroPlus Health Plan	11	2%
	MVP Health Care	8	2%
	CDPHP	1	<1%
New York		1,281	100%
	MetroPlus Health Plan	533	42%
	EmblemHealth	513	40%
	CareConnect	217	17%
	MVP Health Care	12	<1%
	CDPHP	6	<1%
Niagara		152	100%
	Independent Health	111	73%
	BlueCross BlueShield of Western New York	37	24%
	Univera Healthcare	4	3%
Oneida		214	100%
	Excellus BlueCross BlueShield	119	56%
	MVP Health Care	95	44%
Onondaga		834	100%
	Excellus BlueCross BlueShield	831	100%
	MVP Health Care	3	<1%
Ontario		110	100%
	Excellus BlueCross BlueShield	88	80%
	MVP Health Care	22	20%
Orange		105	100%
	MVP Health Care	81	77%
	CDPHP	21	20%
	EmblemHealth	3	3%
Orleans		132	100%
	MVP Health Care	110	83%
	Independent Health	14	11%
	Excellus BlueCross BlueShield	8	6%

Oswego		92	100%
	Excellus BlueCross BlueShield	69	75%
	MVP Health Care	23	25%
Otsego		60	100%
	Excellus BlueCross BlueShield	30	50%
	MVP Health Care	16	27%
	CDPHP	12	20%
	EmblemHealth	2	3%
Putnam		54	100%
	MVP Health Care	53	98%
	CDPHP	1	2%
Queens		462	100%
	CareConnect	180	39%
	EmblemHealth	180	39%
	MetroPlus Health Plan	99	21%
	MVP Health Care	2	<1%
	CDPHP	1	<1%
Rensselaer		120	100%
	CDPHP	63	53%
	MVP Health Care	30	25%
	BlueShield of Northeastern New York	27	23%
Richmond		39	100%
	CareConnect	22	56%
	EmblemHealth	16	41%
	MetroPlus Health Plan	1	3%
Rockland		99	100%
	EmblemHealth	67	68%
	MVP Health Care	32	32%
Saratoga		148	100%
	CDPHP	63	43%
	MVP Health Care	51	34%
	BlueShield of Northeastern New York	34	23%
Schenectady		42	100%
	CDPHP	21	50%
	BlueShield of Northeastern New York	13	31%
	MVP Health Care	8	19%
Schoharie		8	100%
	CDPHP	4	50%
	BlueCross BlueShield of Western New York	2	25%
	MVP Health Care	2	25%

Schuyler		24	100%
	Excellus BlueCross BlueShield	24	100%
Seneca		39	100%
	Excellus BlueCross BlueShield	21	54%
	MVP Health Care	18	46%
St. Lawrence		274	100%
	Excellus BlueCross BlueShield	267	97%
	MVP Health Care	5	2%
	Independent Health	2	<1%
Steuben		91	100%
	Excellus BlueCross BlueShield	91	100%
Suffolk		398	100%
	CareConnect	258	65%
	EmblemHealth	129	32%
	MetroPlus Health Plan	5	1%
	Excellus BlueCross BlueShield	4	1%
	CDPHP	1	<1%
	MVP Health Care	1	<1%
Sullivan		48	100%
	MVP Health Care	47	98%
	EmblemHealth	1	2%
Tioga		23	100%
	Excellus BlueCross BlueShield	23	100%
Tompkins		228	100%
	Excellus BlueCross BlueShield	228	100%
Ulster		241	100%
	MVP Health Care	141	59%
	CDPHP	94	39%
	MetroPlus Health Plan	4	2%
	EmblemHealth	2	<1%
Warren		61	100%
	CDPHP	36	59%
	MVP Health Care	19	31%
	BlueShield of Northeastern New York	6	10%
Washington		60	100%
	CDPHP	56	93%
	MVP Health Care	4	7%

Wayne		82	100%
	Excellus BlueCross BlueShield	81	99%
	MVP Health Care	1	1%
Westchester		369	100%
	CareConnect	219	59%
	EmblemHealth	83	22%
	MVP Health Care	51	14%
	CDPHP	13	4%
	MetroPlus Health Plan	3	<1%
Wyoming		287	100%
	MVP Health Care	245	85%
	BlueCross BlueShield of Western New York	28	10%
	Independent Health	14	5%
Yates		3	100%
	Excellus BlueCross BlueShield	3	100%
GRAND TOTAL		13,224	100%

Appendix G: Numbers of Calls Answered by Language

Language	Calls Answered	
	# of Calls	% of Calls
English	1,062,939	80%
Spanish	192,155	14%
Mandarin	28,794	2%
Russian	16,038	1%
Cantonese	11,507	1%
Haitian Creole	10,829	1%
Other	7,381	<1%
TOTAL Calls Answered	1,329,643	100%

Language	# of Calls	Language	# of Calls	Language	# of Calls
Bengali	1,512	Ukrainian	25	Tigrinya	5
Arabic	1,039	Hungarian	23	Bulgarian	4
Korean	818	Romanian	23	Ilocano	4
French	417	Yiddish	18	Krio	4
Polish	379	Tamil	17	Lingala	4
Hindi	378	Amharic	16	Macedonian	4
Urdu	324	Fula	16	Sinhalese	4
Albanian	257	Karenni	16	Yoruba	4
Nepali	245	Mandinka	16	Malay	3
Vietnamese	231	Georgian	14	Sorani	3
Burmese	143	Pashto	14	Taiwanese	3
Punjabi	143	Laotian	13	Chuukese	2
Italian	137	Bambara	12	Hakka-Chinese	2
Japanese	118	Dari	12	Kinyarwanda	2
Portuguese	117	Swahili	12	Azerbaijani	1
Karen	100	Armenian	9	Czech	1
Turkish	94	Chin	9	German	1
Farsi	65	Mongolian	9	Hmong	1
Greek	58	Serbian	9	Khana	1
Bosnian	46	Igbo	8	Krahn	1
Akan	43	Slovak	8	Kunama	1
Hebrew	39	Telugu	8	Luganda	1
Fuzhou	37	Soninke	7	Maay	1
Tagalog	36	Toishanese	7	Mam	1
Malayalam	35	Wolof	7	Marathi	1
Somali	33	Cambodian	6	Marshallese	1
Uzbek	33	Croatian	6	Navajo	1
Thai	31	Fukienese	6	Oromo	1
Gujarati	29	Indonesian	6		
Tibetan	25	Moroccan Arabic	5		
TOTAL					7,381