



# NY State of Health: The Official Health Plan Marketplace

## 2018 Open Enrollment Report May 2018

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## Highlights

NY State of Health completed its fifth successful Open Enrollment Period (OEP) with a record 4.3 million New Yorkers enrolled in coverage and a record low state uninsured rate.

Despite a year marked by concerns about the continuation of the Affordable Care Act, consumer demand for coverage in New York remained strong. New York had a positive message in 2018: a broad choice of plan options at a cost that, for many, was *lower* than in 2017. Marketplace enrollment increased by nearly 700,000 during this OEP. New York's Essential Plan remained very popular, driving individual market enrollment in NY State of Health to far exceed expectations: the combined Qualified Health Plan and Essential Plan enrollment has reached nearly 1 million people. New York has seen a significant, corresponding reduction in the number of uninsured, from 10 percent in 2013 when the Marketplace opened to below 5 percent in 2017.<sup>1</sup>

New Yorkers continue to have a broad choice of health plan options through the Marketplace in every county of the state. Statewide, twelve health insurers offer Qualified Health Plans (QHP) to individuals and five also offer plans to small businesses.<sup>2</sup> Throughout the 2018 Open Enrollment Period, most QHP consumers had a choice of at least four individual market insurer options. Fifteen health insurers offer coverage to Essential Plan enrollees through the Marketplace, nineteen insurers offer Medicaid and sixteen offer Child Health Plus (CHP). Ten insurers participate in all individual market programs offered through NY State of Health which allows for continuity of coverage when family members are eligible for different programs and/or individuals' program eligibility changes over time.

In 2018, individual premium rates for QHPs continue to be nearly 50 percent lower on average than before the establishment of the NY State of Health.<sup>3</sup> Consistent with 2017, at the end of the 2018

### NYSOH By the Numbers

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

**22%:** The share of New Yorkers who are covered through NYSOH.

**9%:** The increase in enrollment in Qualified Health Plans and Essential Plans from 2017 to 2018.

**4:** The number of plan choices for most New Yorkers

**\$531 million:** Aggregate amount of tax credits QHP enrollees are expected to receive in 2018.

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

**1.8 million:** The number of calls answered by NYSOH customer service center, an average of 128,187 per week, during the 2018 OEP.

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

**2.1 million:** The number of educational materials distributed during the 2018 OEP.

<sup>1</sup> CDC/NCHS, National Health Interview Survey, 2017. "Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, January–June 2017"  
<https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201711.pdf>

<sup>2</sup> As of April 2018, four additional insurers began to offer coverage through the Small Business Marketplace (SBM). This report reflects enrollment as of January 31, 2018 and reflects the period with five SBM issuers.

<sup>3</sup> New York State Department of Financial Services. "DFS ANNOUNCES 2018 HEALTH INSURANCE RATES IN A CONTINUED ROBUST NEW YORK MARKET" (August 2017).  
<http://www.dfs.ny.gov/about/press/pr1708151.htm>

OEP 149,000 (59 percent) enrolled with financial assistance and 104,000 (41 percent) enrolled without financial assistance. The consistent share of “full pay” QHP enrollees (those who do not receive financial assistance) compared to last year is evidence of continued demand for coverage and stability in the individual market despite premium increases resulting from rising health care costs, and legislative and regulatory uncertainty at the federal level. On average, enrollees receive \$296 a month in federal tax credits to further reduce the cost of coverage, up from an average tax credit of \$233 last year. In aggregate, New Yorkers are expected to receive over \$531 million in tax credits during 2018, a 33 percent increase since 2017. As a result, for many consumers who receive tax credits, the lowest cost silver plans in 2018 are less costly than in 2017.

The age mix of QHP enrollees is consistent with 2017. The share of QHP enrollees under age 35 remains stable at 31 percent of total enrollment. As in 2017, younger enrollees were slightly more likely to enroll later in the open enrollment period than older enrollees.

While consumer demand for coverage remains strong, there were some differences in the types of coverage consumers purchased. In particular, there was a shift to more affordable metal levels in 2018. With the increase in average tax credit in 2018, Bronze coverage is available for free or at a very low-cost to lower-income individuals. The overall share of enrollees selecting Bronze plans increased from 30 percent in 2017 to 33 percent in 2018, which translates to about 11,000 more Bronze plan enrollees. The same share of enrollees selected Silver and Gold plans this year as they did last year, however, Platinum plan enrollment decreased from 15 percent in 2017 to 12 percent in 2018. Finally, Catastrophic plan enrollment fell slightly from 3 percent to 2 percent, likely reflecting a move to Bronze.

There is a strong correlation between enrollee age and the plan metal level they select; younger enrollees are more likely to select Bronze plans while older enrollees are more likely to select Gold or Platinum plans. In 2018, 39 percent of enrollees under age 35 select Bronze plans compared with only 25 percent of enrollees age 55 or older. On the other hand, 35 percent of enrollees over age 54 select Gold and Platinum plans compared with only 20 percent of enrollees under age 35. It is also likely that income and age are correlated; however, NYSOH-specific data are not available by age and income.

In 2018, there was an increase in the share of QHP enrollees (68 percent) who selected standard plan options up from 63 percent in 2017, and non-standard plan enrollment was, again, concentrated in plans that offered additional benefits. In 2018, most QHP enrollees continued to select the lowest cost Silver plan in their county. There was also consistent dispersion of enrollment across insurers: no one insurer has more than half of the enrollment in their service area and most insurers have between 6 and 23 percent of the enrollment in their respective service areas, reflecting a competitive insurance market.

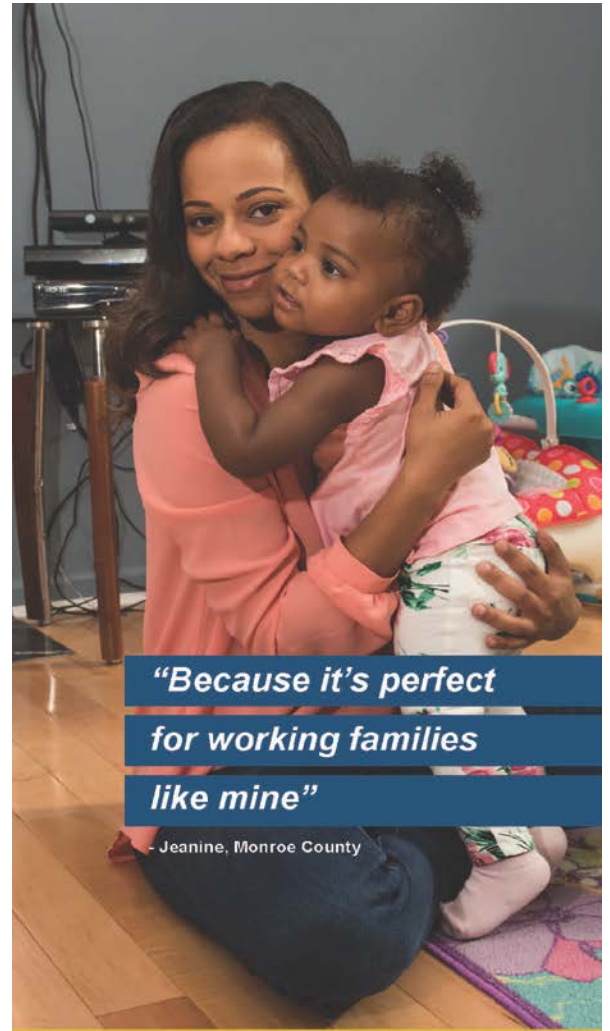
New York's Essential Plan for lower-income individuals continues to be extremely popular. Enrollment in the Essential Plan increased by 11 percent, from 665,324 to 738,851, since the end of January 2017. The Essential Plan lowers premiums and provides comprehensive benefits with no annual deductibles, free preventive care, and low copayments. Like Medicaid and CHP, individuals eligible for the Essential Plan can enroll all year round.

Taken together, enrollment in the Essential Plan and QHPs increased by 84,000 (9 percent) between 2017 and 2018, from over 908,000 to nearly 1 million people.

In-person assistors continued to play an important role in enrolling New Yorkers into coverage. In 2018, 77 percent of individuals enrolled with the help of an in-person assistor, including navigators, certified application counselors, and licensed insurance brokers.

The NY State of Health website and Customer Service Center had a very busy OEP season. The website had two million unique visitors during OEP and December 15 was again the busiest day of open enrollment with over 100,000 website visitors on this day alone, an increase of more than 10,000 website visitors compared to this same day last year. The Customer Service Center answered nearly 1.8 million calls during the three-month 2018 open enrollment period, with an average weekly call volume of 129,261 and there were over 55,000 calls on December 15<sup>th</sup> alone for enrollment into January 1<sup>st</sup> coverage.

In the past year, NY State of Health continued efforts to reach non-English speaking residents across the state through statewide advertising in English, Spanish, and Mandarin; and through participation in more than 1,879 community outreach and education events, including many focused in non-English speaking communities. These included partnerships with NYC-based Chinese-language broadcaster New Tang Dynasty, Ibero-American Action League, and the Haitian American Community Coalition in Brooklyn, sponsorship of the Upstate Latino Summit and the 2017 Festival Latino Americano in Syracuse. During the 2018 OEP, there was a 25 percent increase in the number of Spanish-speaking enrollees, which amounts to 140,000 more Spanish-speaking enrollees than last year, as well as a more than 180,000 person increase in the number of marketplace enrollees who report being Hispanic.



**There are 4 million reasons to enroll.  
What's yours?**

**Enrollment ends January 31<sup>st</sup>**

**[www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov) | 1-855-355-5777**





During the 2018 Open Enrollment Period, the Marketplace sponsored a comprehensive statewide advertising campaign featuring New Yorkers who generously shared their personal stories about how coverage through NY State of Health impacted their lives and, in some cases, saved their lives. Ads ran in English, Spanish and Mandarin on several different media platforms throughout the state, including TV, radio, print, and digital. Print ads were placed in over 45 ethnic media outlets in the New York City area.

From November 1, 2017 through January 31, 2018, the Customer Service Center's social media team responded to nearly 2,956 consumer comments across social media channels. Many consumers post to the NY State of Health social media pages with questions about eligibility rules, enrollment, covered benefits, deadlines, and how to seek additional assistance. The Marketplace also uses social media to share reminders about key dates and to promote events where Marketplace representatives will be in the community. Information is posted in both English and Spanish. Social media activity peaked in January when NY State of Health received more than 1,285 social media comments. Nearly 38,000 individuals are following the Marketplace on its social media channels.



There are 4 million reasons to enroll.  
**What's yours?**

[www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov) | 1-855-355-5777



The Marketplace also reached consumers through 1.2 million personalized emails (sent in English and Spanish) with important information and reminders about enrolling or staying enrolled in coverage. Marketplace representatives also held outreach and enrollment events at venues such as colleges, public libraries, state parks, pharmacies, grocery stores, fairs and festivals, and farmer's markets.

## **Section 1: Introduction**

On January 31, 2018, NY State of Health completed its fifth successful Open Enrollment Period (OEP). The NY State of Health Marketplace has increased the affordability and accessibility of health insurance coverage in New York and has driven the State's uninsured rate to its lowest point in decades.

Despite a year marked by concerns about the continuation of the Affordable Care Act, consumer demand for coverage in New York remained strong. New York had a positive message in 2018: a broad choice of plan options at a cost that, for many, was *lower* than in 2017. Marketplace enrollment increased by nearly 700,000 during this OEP. New York's Essential Plan remained very popular, driving individual market enrollment in NY State of Health to far exceed expectations: the combined Qualified Health Plan and Essential Plan enrollment has reached nearly 1 million people. New York has seen a significant, corresponding reduction in the number of uninsured, from 10 percent in 2013 when the Marketplace opened to below 5 percent in 2017.<sup>4</sup>

New Yorkers continue to have a broad choice of health plan options through the Marketplace in every county of the state. Statewide, twelve health insurers offer Qualified Health Plans (QHP) to individuals and five also offer plans to small businesses.<sup>5</sup> Throughout the 2018 Open Enrollment Period, most QHP consumers had a choice of at least four individual market insurer options. Fifteen health insurers offer coverage to Essential Plan enrollees through the Marketplace, nineteen insurers offer Medicaid and sixteen offer Child Health Plus (CHP). Ten insurers participate in all individual market programs offered through NY State of Health which allows for continuity of coverage when family members are eligible for different programs and/or individuals' program eligibility changes over time.

In 2018, individual premium rates for QHPs continue to be nearly 50 percent lower on average than before the establishment of the NY State of Health.<sup>6</sup> Consistent with 2017, at the end of the 2018 OEP 149,000 (59 percent) enrolled with financial assistance and 104,000 (41 percent) enrolled without financial assistance. The consistent share of "full pay" QHP enrollees (those who do not receive financial assistance) compared to last year is evidence of continued demand for coverage and stability in the individual market despite premium increases resulting from rising

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<sup>4</sup> CDC/NCHS, National Health Interview Survey, 2017. "Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, January–June 2017"  
<https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201711.pdf>

<sup>5</sup> As of April 2018, four additional insurers began to offer coverage through the small Business Marketplace (SBM). This report reflects enrollment as of January 31, 2018 and reflects the period with five SBM issuers.

<sup>6</sup> New York State Department of Financial Services. "DFS ANNOUNCES 2018 HEALTH INSURANCE RATES IN A CONTINUED ROBUST NEW YORK MARKET" (August 2017).  
<http://www.dfs.ny.gov/about/press/pr1708151.htm>



health care costs, and legislative and regulatory uncertainty at the federal level. On average, enrollees receive \$296 a month in federal tax credits to further reduce the cost of coverage, up from an average tax credit of \$233 last year. In aggregate, New Yorkers are expected to receive over \$531 million in tax credits during 2018, a 33 percent increase since 2017. As a result, for many consumers who receive tax credits, the lowest cost silver plans in 2018 are less costly than in 2017.

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, 2018, the close of the fifth 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 2018 open enrollment period to data at the end of the 2017 enrollment period.

## **Section 2: Individual Marketplace**

As of January 31, 2018, 4,332,393 New Yorkers enrolled in coverage through the NY State of Health's Individual Marketplace. This includes 253,102 people enrolled in QHPs with and without financial assistance, 738,851 in the Essential Plan (EP), 2,965,863 people enrolled in Medicaid, and 374,577 enrolled in Child Health Plus (CHP). This report offers a snapshot of these more than 4.3 million people who were enrolled as of January 31, 2018.

### **QHP Enrollees**

As of January 31, 2018, 253,102 individuals were enrolled in a Qualified Health Plan (QHP). More than half (59 percent) receive financial assistance to lower the cost of their coverage. Enrollment in a QHP with financial assistance is available for individuals who earn too much to be eligible for EP, but have a household income at or below 400 percent of the federal poverty level (FPL) (approximately \$48,240 for an individual and \$98,400 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 \$48,240 and for families of four earning less than \$98,400; and/or
- 2) Cost-sharing reductions (CSR) that lower co-payments, deductibles, and maximum out-of-pocket costs for single adults earning between \$24,121 and \$30,150, and for families of four earning between \$49,201 and \$61,500.

#### **QHP Enrollment By the Numbers**

**253,102:** The number of New Yorkers enrolled in Qualified Health Plans (QHP) as of January 31 2018.

**24%:** The share of QHP enrollees that were new to the Marketplace in 2018.

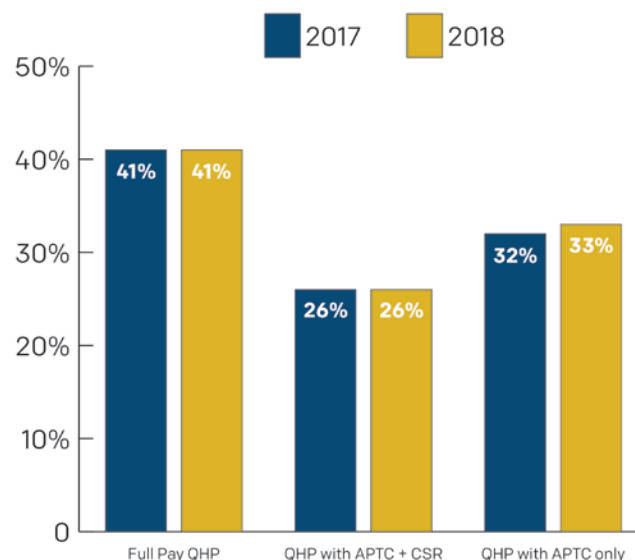
**59%:** The share of QHP enrollees who receive financial assistance.

**\$296:** The average monthly premium tax credit available to eligible QHP enrollees.

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

Among the 253,102 QHP enrollees, 26 percent are eligible for both premium tax credits and cost-sharing reductions and 33 percent are eligible only for premium tax credits. The remaining 41 percent of QHP enrollees are enrolled in full cost QHPs. The consistent share of QHP enrollees who do not receive financial assistance compared to last year is evidence of stability in the individual market despite premium increases due to rising health care costs, and legislative and regulatory uncertainty at the federal level.

**Figure 1: Qualified Health Plan Enrollment by Financial Assistance Status**



In 2018, the average monthly Advance Premium Tax Credit (APTC) available for those who qualified for financial assistance is \$296 per month. Together, the 149,438 New Yorkers enrolled in QHPs with financial assistance would access an estimated \$531 million in annualized tax credits.

### **QHP Enrollees by Income**

Eligibility for financial assistance available through the Marketplace is based on household income. Looking only at enrollees in subsidized QHPs, the distribution of enrollment is as follows: nearly half (44 percent) have incomes below 250 percent of the Federal Poverty Level (FPL) making them eligible for both APTC and CSR, more than one fourth (27 percent) have household incomes between 250 and 300 percent of FPL, and the remaining 29 percent have incomes between 300 and 400 percent of FPL.

**Figure 2: Subsidized QHP Enrollees, by Income**

FPL	Total Enrollees in QHP with Financial Assistance (n=149,438)
≤250%	44%
>250 ≤300%	27%
>300 ≤400%	29%
<b>TOTAL</b>	100%

### The Essential Plan

The Essential Plan, authorized by the Basic Health Program provisions of the Affordable Care Act, covers adults who are not eligible for Medicaid and have incomes up to 200 percent of FPL. Individuals enrolled in the Essential Plan comprise two groups: 41 percent are individuals with lower incomes who would have been eligible for state-only Medicaid prior to 2016; and 59 percent are individuals with incomes over the Medicaid levels who would have been enrolled in a QHP at a higher cost absent the Essential Plan. As compared to a Qualified Health Plan, the Essential Plan reduces both premium and out-of-pocket costs for these individuals by over \$1,450 a year, saving New Yorkers an estimated \$632 million a year.

EP offers qualified individuals a choice of plans from high-quality, private health insurers through the NY State of Health Marketplace. All plans available under 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. Fifty-four percent of consumers with incomes at or below 150 percent of FPL (\$18,090 for a household of one; \$36,900 for a household of four) had no monthly premium. The remaining 46 percent with incomes at greater than 150 percent up to 200 percent of FPL (\$24,120 for a household of one; \$49,200 for a household of four) have a low monthly premium of \$20.

EP enrollees with incomes above 138 percent of FPL have the option of purchasing EP plans that include vision and dental coverage. Thirty-two percent of EP enrollees in this income category chose to enroll in EP Plus vision and dental coverage. EP enrollees with incomes at or below 138 percent of FPL automatically have vision and dental coverage.

### **The Essential Plan By the Numbers**

**738,851:** The number of New Yorkers enrolled in the Essential Plan (EP) as of January 2018.

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

**\$1,450:** The average amount enrollees save annually by being enrolled in EP instead of QHPs.

**92%:** The share of individuals determined eligible for EP who enroll in coverage.

**Figure 3: EP Enrollees, by income**

EP Level	% Enrollees in EP (n=738,851)
EP 4 ( $\leq 100\%$ FPL)	29%
EP 3 ( $>100 \leq 138\%$ FPL)	12%
EP 2 ( $>138 \leq 150\%$ FPL)	13%
EP 1 ( $>150 \leq 200\%$ FPL)	46%
<b>TOTAL</b>	100%

### **New and Returning Enrollees**

2018 Marketplace enrollment is composed of individuals who are new to the Marketplace in 2018, and individuals who were enrolled in coverage through the Marketplace at some point in 2017 and return to the Marketplace in 2018, referred to as re-enrollees or returning enrollees. Twenty-four percent of QHP enrollees are new to the Marketplace and 76 percent are returning enrollees. Across Medicaid, CHP, and EP enrollees, a smaller share (7 percent) are new to Marketplace in 2018.

### **Medicaid**

As of January 31, 2018, 2,965,863 individuals enrolled in Medicaid through NY State of Health. This includes 2,798,124 enrollees who renewed 2017 coverage and 167,739 enrollees who are new to the Marketplace during the 2018 Open Enrollment Period.<sup>7</sup> Through the Affordable Care Act, New York expanded Medicaid eligibility levels to 138 percent of FPL to all eligible adults. Since New York's eligibility levels already largely met this new federal standard prior to the Affordable Care Act, under now expired Medicaid 1115 waivers, this expansion affects single and childless adults whose eligibility had previously been set at less than or equal to 100 percent of FPL. Approximately eight percent of Medicaid enrollees are part of the expansion population, childless adults with incomes between 100-138 percent FPL, consistent with 2017.

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<sup>7</sup> The 167,739 new Medicaid enrollees may include some individuals who are not new to the Medicaid program, but are new to the Marketplace.

## Child Health Plus

As of January 31, 2018, 374,577 children enrolled in Child Health Plus (CHP) through the NY State of Health, including 28,972 enrollees (8 percent) who are new to the Marketplace during the 2018 Open Enrollment Period.<sup>8</sup> Children up to age 19 in households with incomes up to 400 percent of FPL can enroll in subsidized insurance through CHP. CHP eligibility begins where Medicaid eligibility ends (223 percent of FPL for children under 1 year and 154 percent of FPL for children over 1 year). There is no CHP premium for children in households with incomes below 160 percent of FPL, and a sliding scale premium for those in households with incomes between 160 and 400 percent of FPL. Households with incomes above 400 percent of FPL have the option to purchase CHP or QHP coverage at full premium. Ninety-five percent of children enrolled in CHP through the Marketplace are enrolled with no premium or sliding scale premiums, and 5 percent are enrolled with full premiums. Children are also able to enroll in full pay QHPs, but only 4 percent of QHP enrollees are children.

## Section 3: Marketplace Demographics

### Enrollment by Region and County

New Yorkers from every county in the State have enrolled in coverage through the Marketplace, and during the 2018 OEP, marketplace enrollment increased in every county of the state.<sup>9</sup> Similar to previous years, slightly more than half (52 percent) of Marketplace enrollees live in New York City; 11.5 percent live on Long Island; 18 percent live in the Capital/Mid-Hudson/North Country region; 5.5 percent live in the Western region; and 13 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.

### **NYSOH Demographics By the Numbers**

**52%:** The share of Marketplace enrollees who live in New York City.

**64%:** The share of Marketplace enrollees age 34 or younger.

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

**13%:** The share of Marketplace enrollees who reported that they are Black/African American.

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

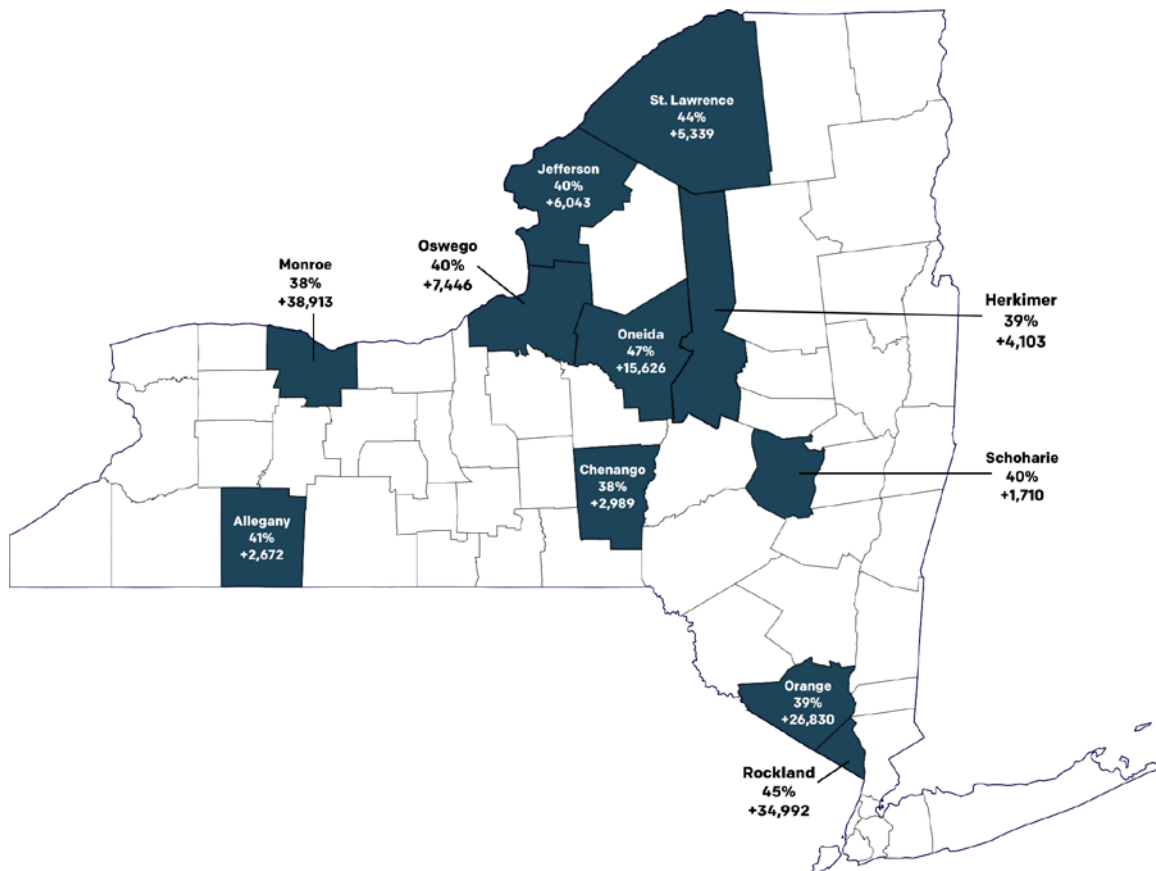
<sup>8</sup> As of January 1, 2014, new applications for Child Health Plus were centralized through the Marketplace.

<sup>9</sup> The counties included in each region are:

- **NYC:** Bronx, Kings, New York, Queens, and Richmond.
- **Long Island:** Nassau and Suffolk.
- **Capital/Mid-Hudson/North Country:** 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.

Upstate counties showed the highest percentage increases in total Marketplace enrollment including: Oneida (47%), Rockland (45%), St. Lawrence (44%), Allegany (41%), Schoharie (40%), Oswego (40%), Jefferson (40%), Herkimer (39%), Orange (39%), Monroe (38%) and Chenango (38%).

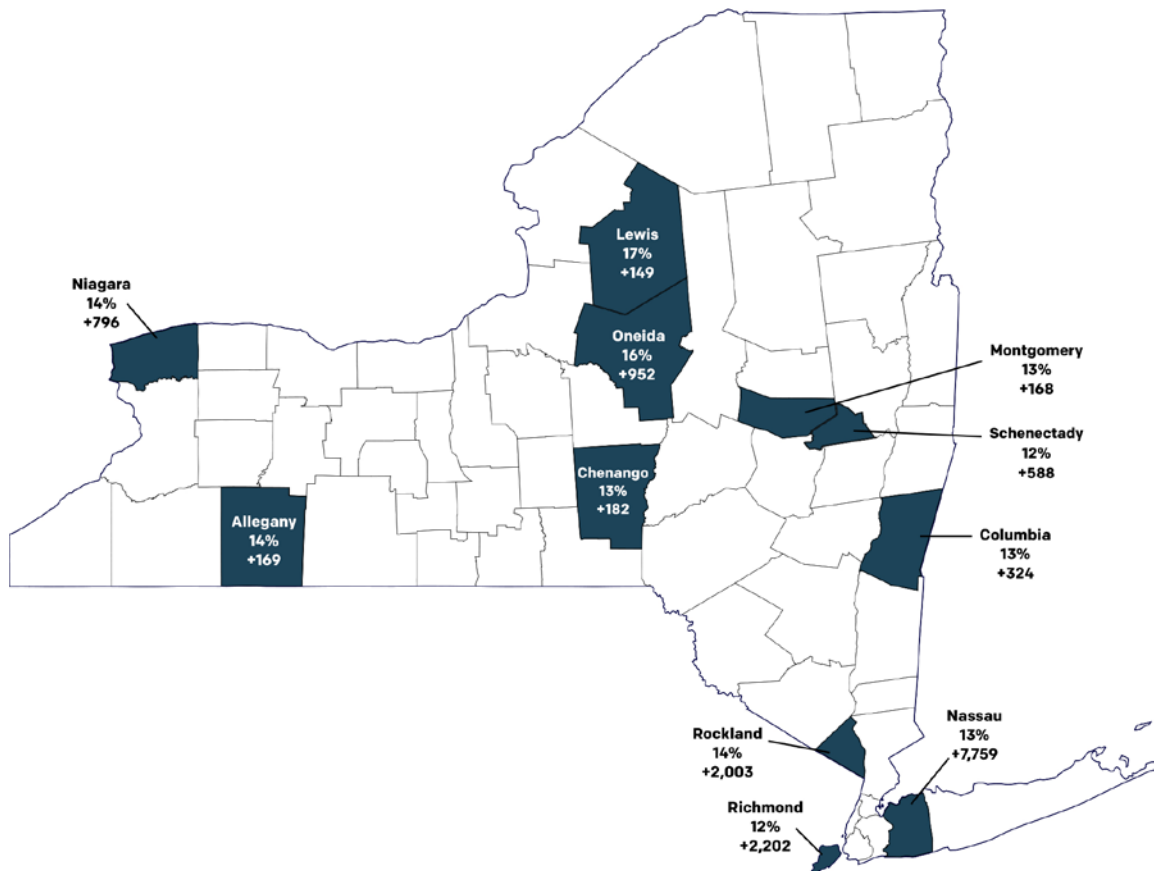
**Figure 4: Counties with the Highest Percentage Increase in Total Marketplace Enrollment between 2017 and 2018**



The greatest percentage increase in combined enrollment QHP and EP enrollment were seen in the following counties: Lewis (17%), Oneida (16%), Allegany (14%), Niagara (14%), Rockland (14%), Chenango (13%), Montgomery (13%), Nassau (13%), Columbia (13%), Schenectady (12%), and Richmond (12%).



**Figure 5: Counties with the Highest Percentage Increase in Combined QHP and EP Enrollment between 2017 and 2018**



Four counties saw EP/QHP enrollment increases of more than 40,000 people: Kings (89,319), Queens (88,411), Bronx (51,975), and Westchester (41,279).

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

### **Marketplace Enrollment by Age**

Figure 8 below shows the age distribution of enrollees in the Marketplace by program, which has remained stable since 2017. The age distribution varies widely by program because of different eligibility rules. As of January 31, 2018, 31 percent of QHP enrollees are age 34 or younger, with 27 percent between the ages of 18 and 34. EP enrollment is more heavily weighted toward young adults—39 percent of EP enrollees are age 34 or younger.

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

**Figure 6: Marketplace Enrollment by Age**

Age	Medicaid	CHP	EP	QHPs	All Programs
<18 Years	36%	96%	--	4%	33%
18 - 25 Years	15%	4%	14%	8%	14%
26 - 34 Years	17%	--	24%	19%	17%
35 - 44 Years	12%	--	23%	17%	13%
45 - 54 Years	11%	--	21%	22%	12%
55 - 64 Years	9%	--	17%	30%	11%
≥65 Years	<1%	--	--	<1%	<1%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

### 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, QHP, and EP, while more males than females were enrolled in CHP. Within QHP, females outnumber males in the subsidized program, but males have a slight majority of enrollees in full pay QHPs. This data is consistent with previous open enrollment periods.

**Figure 7: Marketplace Enrollment by Gender**

Gender	Medicaid	CHP	EP	All QHPs	All Programs
Female	53%	48%	55%	51%	53%
Male	47%	52%	45%	49%	47%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

### Marketplace Enrollment by Preferred Language

Overall, 23 percent of Marketplace enrollees indicated a language other than English as their preferred language, compared to 22 percent in 2017.<sup>10</sup> Across all programs, 16

<sup>10</sup> 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.

percent (709,193) selected Spanish as their preferred language, 5 percent (236,212) selected Chinese, 1 percent (39,109) selected Russian, and 77 percent (3,324,938) selected English. Compared to 2017, there was a 140,000, or 25 percent, increase in the number of individuals that selected Spanish as their preferred language. Consumers enrolled in Medicaid, CHP, and EP were more likely to select a language other than English, compared to consumers in QHPs.

**Figure 8: Enrollment by Preferred Spoken Language**

Preferred Spoken Language	Medicaid	CHP	EP	All QHPs	All Programs
Chinese	5%	4%	10%	2%	5%
English	77%	79%	68%	94%	77%
French	<1%	<1%	<1%	<1%	<1%
French Creole	<1%	<1%	<1%	<1%	<1%
Italian	<1%	<1%	<1%	<1%	<1%
Korean	<1%	<1%	<1%	<1%	<1%
Russian	1%	1%	2%	<1%	1%
Spanish	17%	16%	19%	3%	16%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

In 2018, NY State of Health continued efforts to reach non-English speaking residents across the state. The Marketplace continued its comprehensive statewide advertising campaign in English, Spanish, and Mandarin, advertising on tv, radio, digital platforms and print including an expanded number of ethnic community publications, in order to reach a diverse range of eligible New Yorkers.

In addition, NY State of Health also arranged more than 1,879 community outreach and education events during throughout the year with many focused in non-English speaking communities. Examples of outreach included, partnerships with NYC-based Chinese-language broadcaster New Tang Dynasty, Ibero-American Action League, and the Haitian American Community Coalition in Brooklyn. Additionally, NY State of Health sponsored the Upstate Latino Summit, the 2017 Festival Latino Americano in Syracuse and exhibited at the 2017 NYS Rural Women’s Assembly in Albany.

More than 400 Customer Service Representatives (CSRs) at the NY State of Health Customer Service Center speak English and one of the following 5 languages: Spanish, Mandarin, Russian, Cantonese and Haitian Creole, and these CSRs directly responded to 94 percent of non-English speaking callers. The remaining non-English speaking callers received assistance through three-way calls with an outside

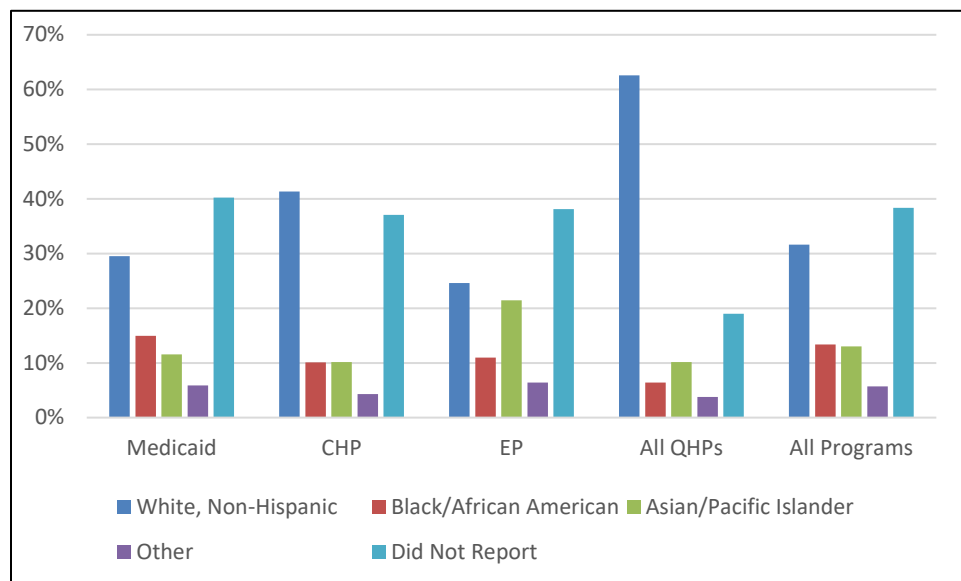
interpreter service. During the 2018 open enrollment period, over 297,000 calls were responded to in one of 101 different languages including English. Detailed data on the number of calls answered in these languages can be found in Appendix F.

Additionally, navigators provide assistance in 44 languages, and brokers and Certified Application Counselors also provide assistance in languages other than English.

### **Marketplace Enrollment by Race and Ethnicity<sup>11</sup>**

Consumers are asked to respond to optional questions about race and ethnicity during the application process. Thirty-eight percent of enrollees did not respond to questions about race, an increase of 1 percentage point compared to the end of the previous open enrollment period. Of those that did respond, 32 percent reported that they are White, Non-Hispanic, 13 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.”<sup>12</sup> These shares are similar to 2017. 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 9: Marketplace Enrollees, by Race and Program**



<sup>11</sup> 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.

<sup>12</sup> 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.”

Additionally, twenty-six percent of Marketplace enrollees continued to report that they are Hispanic (the same percentage as 2017), which represents a more than a 180,000 person increase since last year. These percentages are higher among Medicaid (27 percent), CHP (24 percent) and EP (25 percent) enrollees than QHP enrollees (10 percent). Across all programs, 14 percent of enrollees chose not to respond to the question on Hispanic ethnicity, which was the same as at the end of the previous enrollment period.

**Figure 10: Marketplace Enrollees, by Hispanic Ethnicity**

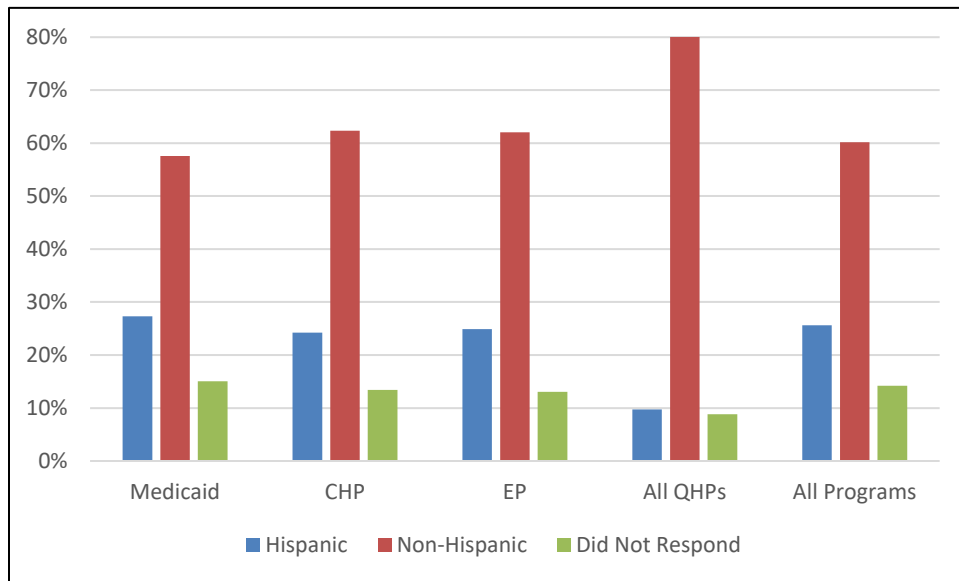


Figure 11: Marketplace Enrollees, by Race and Ethnicity

Race	Medicaid	CHP	EP	All QHPs	All Programs
White, Non-Hispanic	30%	41%	25%	63%	32%
Black/African American	15%	10%	11%	6%	13%
Asian/Pacific Islander	12%	10%	21%	10%	13%
Other	6%	4%	6%	4%	6%
Did Not Report	40%	37%	38%	19%	38%
<b>TOTAL</b>	<b>102%</b>	<b>103%</b>	<b>102%</b>	<b>102%</b>	<b>102%</b>

Ethnicity	Medicaid	CHP	EP	All QHPs	All Programs
Hispanic	27%	24%	25%	10%	26%
Non-Hispanic	58%	62%	62%	81%	60%
Did Not Respond	15%	13%	13%	9%	14%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>



## Section 4: Qualified Health Plan and Essential Plan Enrollment

### QHP Individual Marketplace Enrollment by Insurer

Twelve insurers offered individual QHP coverage through NY State of Health in 2018. The number of insurer options available varies by county, ranging from seven in New York City to two in Chemung, Schuyler, and Tompkins Counties. Most consumers have a choice of at least four health insurers available to them.

The figure below shows insurers by their d/b/a, or “doing business as,” since they may differ depending on geographic region of the State. In 2018, Fidelis, which offers Qualified Health Plans in all but six counties of the state, has the largest share (41 percent) of statewide enrollment, followed by Healthfirst (13 percent), which serves the counties of NYC and Long Island. Four of the five insurers with the highest statewide enrollment in 2018 – Fidelis, Oscar, MVP, and Healthfirst – also had the highest statewide enrollment in 2017. EmblemHealth, which had a 53 percent increase in Qualified Health Plan enrollment this year, is also among the insurers with the highest statewide enrollment in 2018.

### **Plan Selection By the Numbers**

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

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

**4:** Number of QHP insurers available to most consumers.

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

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

Figure 12: QHP Individual Marketplace Enrollment by Insurer

Insurer	% of QHP Enrollment	Insurer	% of QHP Enrollment
Fidelis Care	41%	UnitedHealthcare	3%
Healthfirst	13%	CDPHP	2%
Oscar	8%	Independent Health	1%
EmblemHealth	8%	BlueCross BlueShield of Western New York	1%
MVP Health Plan, Inc.	6%	BlueCross BlueShield of Northeastern New York	<1%
MetroPlus Health Plan	6%	Univera Healthcare	<1%
Excellus BlueCross BlueShield	5%	Empire Blue Cross (Medical Upstate)	<1%
Empire BlueCross BlueShield (Medical Downstate)	5%		
<b>TOTAL</b>			<b>100%</b>

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.

Marketplace insurers each have an approved service area comprising specific counties. The number of counties that each insurer participates in varies, ranging from five (MetroPlus) to 56 (Fidelis). Comparing enrollment by insurers' respective service areas shows significant dispersion of enrollment across plans. The figure below displays each insurer's enrollment as a percentage of the total enrollment in the counties in which it participates. No one insurer has more than half of the enrollment in their service area and most insurers have between 6 and 23 percent of the enrollment in their respective service areas, reflecting a competitive insurance market.

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

Insurer	January 31, 2017	January 31, 2018
Fidelis Care*	33%	42%
Excellus BlueCross BlueShield	34%	36%
Independent Health	20%	23%
BlueCross BlueShield of Western New York*	40%	23%
Healthfirst	24%	22%
MVP Health Plan, Inc.	22%	19%
MetroPlus Health Plan*	9%	15%
Oscar	10%	12%
CDPHP	10%	11%
EmblemHealth	7%	10%
BlueShield of Northeastern New York	8%	6%
Empire BlueCross BlueShield (Medical Downstate)*	12%	6%
Univera	1%	4%
UnitedHealthcare	4%	4%
Empire Blue Cross (Medical Upstate)	1%	1%

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

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

Detailed data on 2018 Individual Marketplace enrollment by QHP insurer by county is shown in Appendix C.

### EP Enrollment by Insurer

Fifteen insurers offered the Essential Plan (EP) in 2018 – the same 14 insurers that offered EP in 2017 and one addition, Molina Healthcare, which offers EP in Central NY. Statewide, 22 percent of EP enrollment was with Fidelis Care, 20 percent with Healthfirst, 15 percent with UnitedHealthcare Community Plan, 10 percent with MetroPlus, and the remaining 33 percent of enrollment was spread across the other insurers.

**Figure 14: EP Enrollment by Insurer**

Insurer	% of EP Enrollment	Insurer	% of EP Enrollment
Fidelis Care	22%	EmblemHealth Essential Plan - HMO	4%
Healthfirst	20%	MVP Health Care	3%
UnitedHealthcare Community Plan	15%	Independent Health	1%
MetroPlus Health Plan	10%	Univera Healthcare	1%
Empire BlueCross BlueShield HealthPlus	8%	YourCare Health Plan a Monroe Plan Company	<1%
Affinity Health Plan	6%	BlueCross BlueShield of Western New York	<1%
Excellus BlueCross BlueShield	5%	Crystal Run Health Plans	<1%
WellCare of New York	4%	Molina Healthcare	<1%
		<b>TOTAL</b>	<b>100%</b>

Detailed data on 2018 EP insurer by county is shown in Appendix D.

Comparing EP enrollment by insurers' respective service areas likewise shows significant dispersion of enrollment across plans. Excellus, which provides Essential Plan coverage in a 31-county service area serving the Southern Tier, Central New York, and the North Country, is the only insurer with more than 50 percent of EP

enrollees in its respective service area. All other insurers have between 4 and 27 percent of EP enrollment in their respective service areas.

**Figure 15: EP Enrollment by Insurer and by Service Area**

Insurer	January 31, 2017	January 31, 2018
Excellus BlueCross BlueShield*	48%	57%
Healthfirst	26%	27%
Independent Health	30%	26%
Fidelis Care	23%	23%
MVP Health Care	22%	23%
MetroPlus Health Plan	17%	16%
UnitedHealthcare Community Plan	16%	15%
Univera Healthcare	11%	15%
Empire BlueCross BlueShield HealthPlus	12%	12%
BlueCross BlueShield of Western New York*	6%	12%
Crystal Run Health Plans	11%	9%
YourCare Health Plan a Monroe Plan Company	11%	8%
Affinity Health Plan	7%	7%
WellCare of New York	5%	5%
EmblemHealth Essential Plan - HMO	5%	5%
Molina Healthcare	N/A	4%

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

## **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.

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

Despite the federal government's decision to stop making CSR payments to insurers in October 2017, the ACA requires insurers to offer lower cost sharing for eligible consumers.

As expected, the majority of QHP consumers (60 percent) who were determined eligible for APTC with CSR chose Silver plans in which they can use cost-sharing reduction benefits. The remaining 40 percent enrolled in different metal levels. The share of CSR-eligible consumers enrolling in a Silver plan in 2018 is consistent with the share that enrolled in 2017.

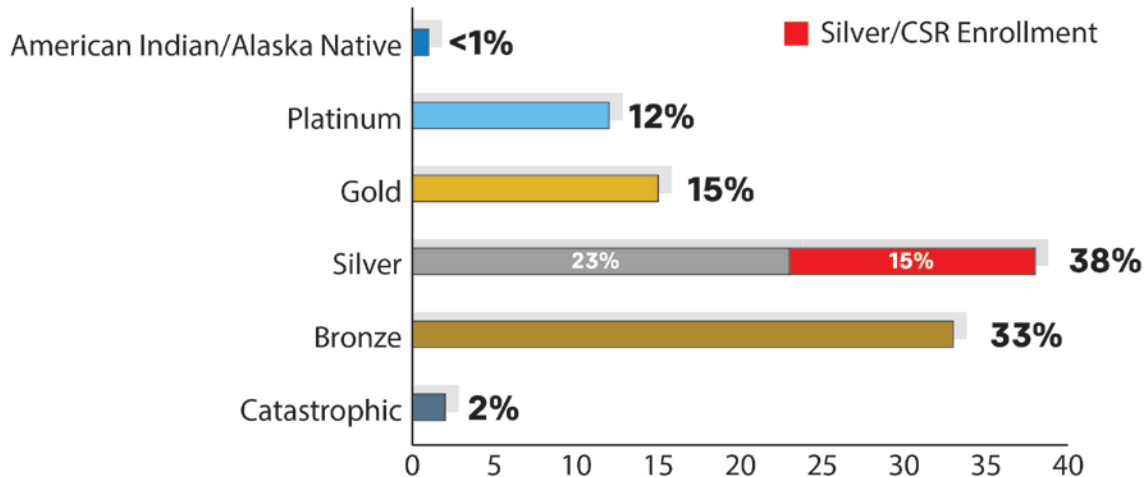
As of January 31, 2018, 12 percent of QHP enrollees are enrolled in Platinum plans, 15 percent are in Gold plans, 23 percent are in Silver plans without CSRs, 15 percent are in a Silver cost-sharing reduction plan, 33 percent are in Bronze plans, and 2 percent are in Catastrophic plans. A total of 233 consumers are enrolled in plans for American Indians or Alaska Natives with limited or no-cost sharing depending on their income and where they receive services. The combined enrollment in Silver plans (all variations) remains the most popular at 38 percent.<sup>13</sup>

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<sup>13</sup> Does not include approximately one percent of enrollees who remain in Silver CSR 1 and 2 plans because they are age 65 and over but not eligible for the EP and not eligible for Medicare.



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 \$4,000 for a standard Bronze plan to \$0 for a standard Platinum plan.<sup>14</sup> Twenty one 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.<sup>15</sup> While this is lower than earlier years, most of the change is because of the shift of QHP enrollees to EP where enrollees have no deductible; some of the change is consistent with the shift among QHP enrollees to lower premium level plans that tend to have higher deductibles. When considering the 738,851 individuals now enrolled in EP who have no deductible, the combined share of QHP and EP enrollees with low or no deductible is 80 percent, which is the same as in 2017.

### Trends in Plan Selection

Trends in enrollment in standard and non-standard plans, metal level, and low premium and deductible levels remain consistent with those observed in 2017. Most Marketplace enrollees continue to gravitate toward standard plan designs, enrollment in non-standard plans is concentrated in 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, and most consumers continue to enroll in in-network plans even when out-of-network benefits are available.

<sup>14</sup> 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.

<sup>15</sup> The standard Platinum plan has a deductible of \$0. The standard Gold plan has a deductible of \$600. American Indians/Alaska Natives with incomes  $\leq 300\%$  FPL can enroll in a QHP at any metal level with no cost sharing.

## **Standard vs. Non-Standard Plans**

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

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

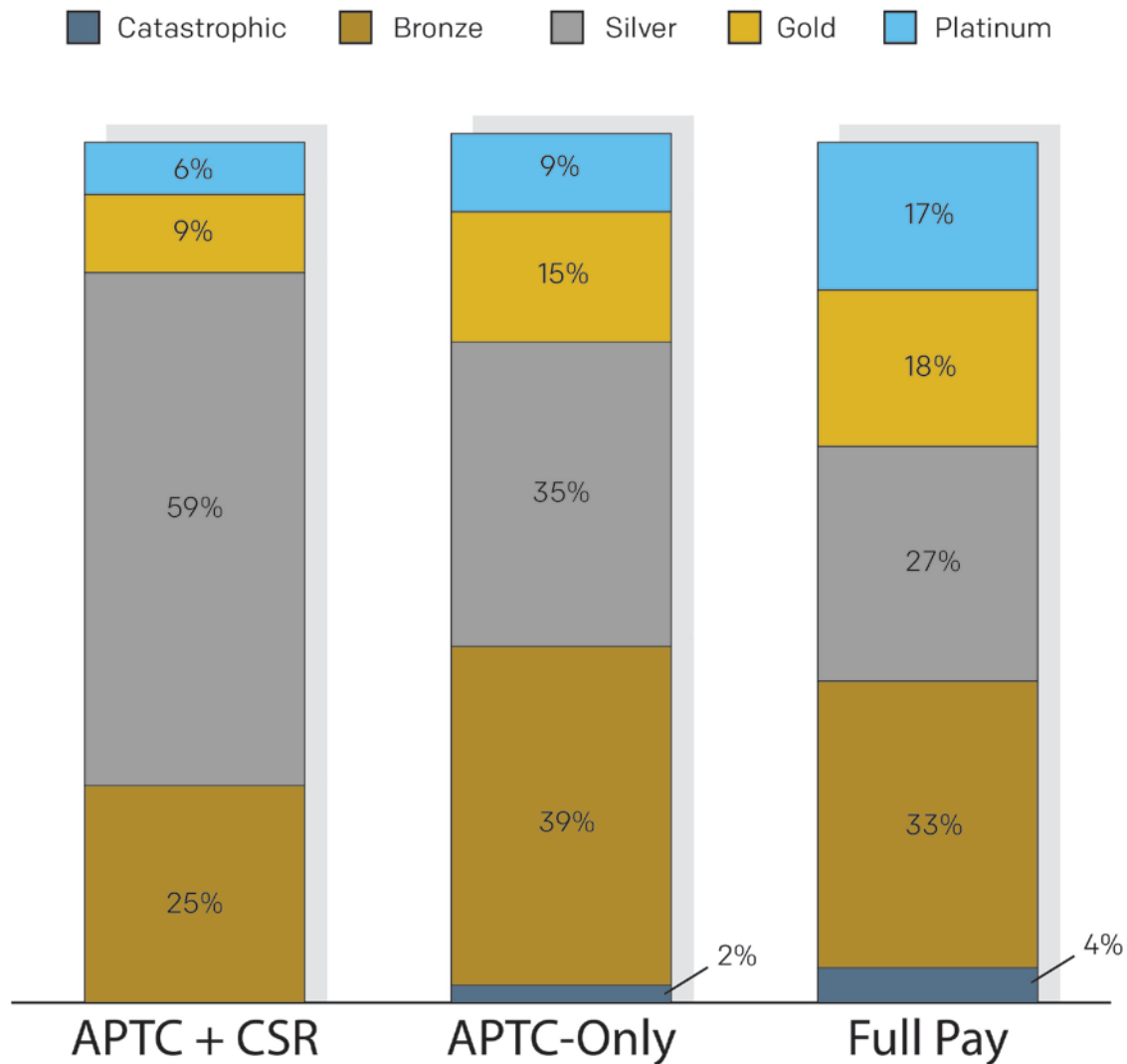
Ten of the 12 individual Marketplace insurers elected to offer one or more non-standard plans in 2018. Fidelis and Empire Blue Cross/Blue Shield offer only standard plans. As of January 31, 2018, 68 percent of consumers enrolled in standard QHP plans, and 32 percent enrolled in non-standard QHPs, which is a five-percentage point increase in standard plan selection compared to 2017. More than half of non-standard plan enrollment is concentrated in the in the two non-standard plans with the highest enrollments at any given metal level.

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

## **Metal Level**

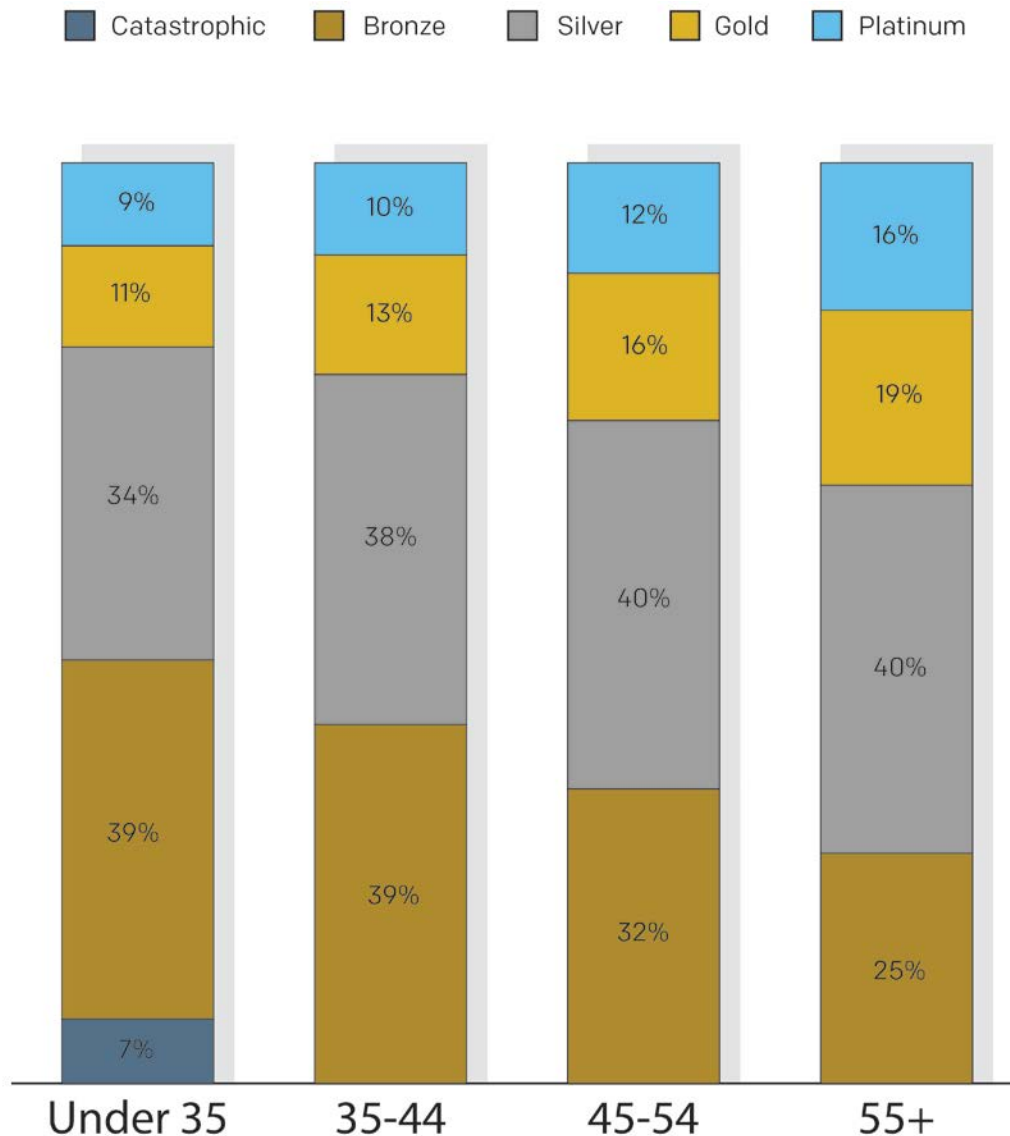
Enrollment by metal level provides some insight into which populations select which benefits packages and largely confirm expectations. For example, based on the data in Figure 17, Full Pay QHP enrollees are more likely to select higher metal level products (Platinum and Gold) than enrollees who receive financial assistance, while enrollees who receive tax credits are more likely to select Silver and Bronze products. We assume the APTC and CSR population is more likely to select a Silver plan because CSRs can only be used in Silver plans, and we generally expect lower income populations to be more price sensitive, which explains why they are more likely to select Bronze and Silver products.

Figure 17: QHP Enrollment by Financial Assistance Type & Metal Level



Another phenomenon, which aligns with expectations is that older enrollees (age 55 or above) are more likely to enroll in higher metal level products (Platinum and Gold) than younger enrollees. This is because older enrollees are assumed to have more health care needs and therefore, more likely to pay higher premiums so their per visit cost-sharing is lower. It is also likely that income and age are correlated. As expected, more young adults are enrolled in catastrophic coverage because under federal rules, only adults under age 30 and individuals who have been granted a hardship exemption from the individual mandate are eligible for catastrophic coverage.

Figure 18: QHP Enrollment by Metal Level & Age



### 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 2018 open enrollment period. We found that in nearly eighty-four percent of State’s counties the most popular Silver plan (i.e., the Silver plan that consumers most often selected) had the lowest premium.

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

### Stand Alone Dental Plan Individual Marketplace Enrollment by Insurer

Ten insurers offer stand-alone dental plans (SADP) through the Marketplace in 2018. Consumers who purchase a QHP that does not include “embedded” dental coverage (dental benefits included with medical benefits) may purchase a SADP with pediatric and/or family dental coverage. Through January 31, 2018, 22,614 consumers enrolled in a SADP; 9 percent of all QHP enrollees, similar to the share in 2017.

**Figure 19: Individual Marketplace Stand Alone Dental Plan Enrollment by Insurer**

Stand Alone Dental Plan	% of SADP Enrollment
Delta Dental of New York, Inc.	34%
Healthplex Insurance Company, Inc.	16%
Guardian	15%
Empire Blue Cross Blue Shield (Dental Downstate)	13%
Dentcare Delivery Systems Inc.	9%
Solstice Health Insurance Company	7%
BlueCross BlueShield of Western New York	3%
Empire Blue Cross (Dental Upstate)	2%
BlueShield of Northeastern New York	<1%
Dentegra Insurance Company of New England	<1%
<b>TOTAL</b>	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 to assist consumers at convenient times and locations. In 2018, navigators spoke at least 44 languages including sign language. Through January 31, 2018, the Marketplace had more than 9,500 active assistors to provide free, in-person enrollment assistance to New Yorkers applying for coverage through the Marketplace. Navigators are required to assist both individuals and small employers; licensed insurance brokers have the option to work with one or both markets, and Certified Application Counselors and Facilitated Enrollers assist consumers in the Individual Marketplace only.

Figure 20: Number of Assistors, by Type as of January 31, 2018



### Enrollment by Channel

All Marketplace applications are processed electronically through the NY State of Health website either directly by the consumer, by a certified assistor, or by a customer service representative on behalf of a consumer. Of those who enrolled in coverage through the Marketplace, 65 percent did so with the help of a Certified Application Counselor or Facilitated Enroller, 9 percent with the help of a navigator, 6 percent enrolled by telephone with the help of a Customer Service Representative, 3 percent with an agent or broker, and 17 percent enrolled directly through the website without assistance. The use of in-person assistance was much higher among those who enrolled in Medicaid (78 percent), CHP (74 percent), and EP (84 percent) than for QHPs (47 percent). Conversely, 58 percent of those who enrolled in a QHP without financial assistance enrolled independently through the web, a significantly higher share than all other programs.

### Customer Service By the Numbers

**9,517:** Number of NYSOH certified assistors across the state.

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

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

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

**94%:** The share of non-English speaking callers CSRs responded to directly.

**77%:** Share of Marketplace enrollment through an in-person assistor.

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

**2.1 million:** Number of educational materials distributed during OEP.

**171,500:** Number of educational materials distributed in non-English languages during OEP.

**470:** Number of NYSOH community outreach events during OEP.



Figure 21: Enrollment by Channel

Channel	Medicaid	CHP	EP	All QHPs	All Programs
Broker	1%	4%	4%	13%	3%
CAC	67%	60%	73%	24%	65%
Navigator	9%	10%	8%	9%	9%
Phone	7%	6%	2%	10%	6%
Website with No Assistor	16%	19%	14%	43%	17%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

## Section 6: Website and Customer Service Center

### Website

Between November 1, 2017 and January 31, 2018, nearly two million (1,970,935) unique visitors viewed 104,439,004 NY State of Health web pages. Website traffic increased throughout the open enrollment period. The website operated at or above expectations, with an average system response time of 2.9 seconds for each web page. December 15<sup>th</sup> was, again, the busiest day of open enrollment with over 3.4 million pageviews and 100,000 website visitors, an increase of more than 10,000 website visitors than on the same day last year.

### Customer Service Center

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

### Telephone and Application Assistance

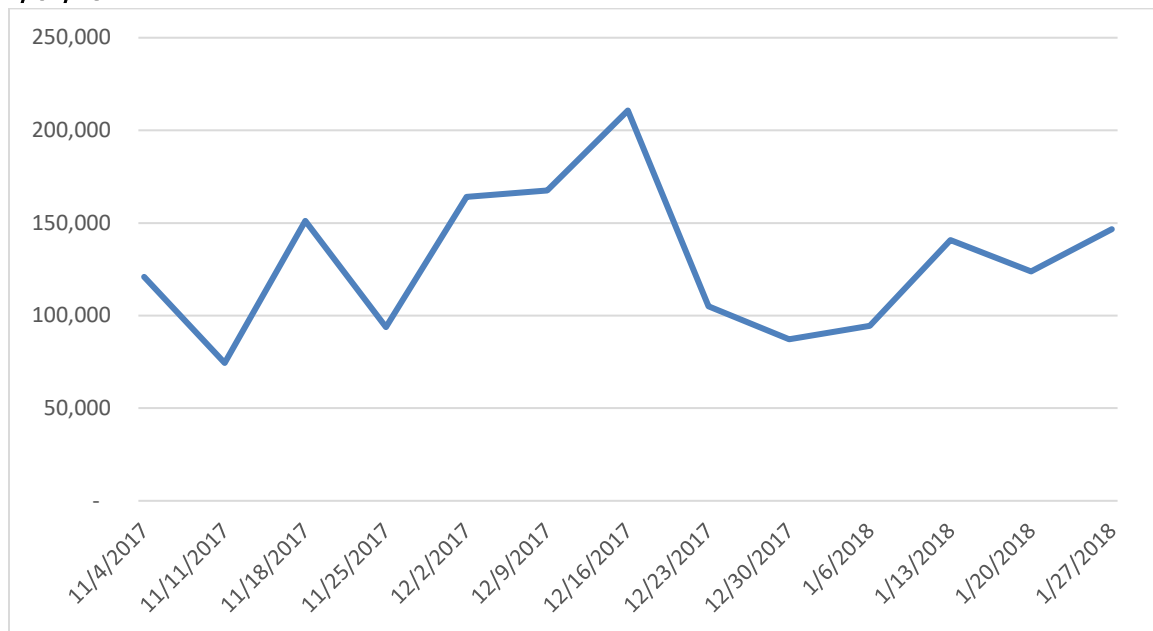
The Customer Service Center answers consumer inquiries across all Marketplace programs, including Medicaid, CHP, QHPs and the Essential Plan. Customer Service Representatives (CSRs) assist consumers in completing new and renewal phone applications from start to finish, as well as completing applications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

The Customer Service Center answered nearly 1.8 million calls during the three-month 2018 open enrollment period, with an average weekly call volume of 129,261 and there were over 55,000 calls on December 15<sup>th</sup> alone for enrollment into January 1<sup>st</sup> coverage.

The average time to complete an application by phone varies depending on whether 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 and 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 12.2 minutes on average.

Finally, CSRs answer consumer inquiries related to IRS Forms 1095-A and 1095-B that are issued by the NY State of Health and NYS Department of Health, respectively. These are important tax documents issued to consumers who were enrolled in QHPs, Essential Plan, Medicaid, or CHP. Weekly call volume specific to IRS Forms 1095-A and 1095-B peaked at over 25,000 calls answered during the week of February 13.

**Figure 22: NYSOH Customer Service Center Calls Answered by Week, 11/1/17 – 1/31/18**



## 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 a choice of insurers and QHPs to employees, allows employers to define coverage tiers and contribution levels, and is the only place eligible small businesses can purchase coverage and claim the small business tax credit available under the federal law.

As of January 31, 2018, 2,162 small businesses offered insurance to their employees through the SBM. On average, employers purchasing through the SBM contribute 71 percent towards the cost of the employee's coverage. Seventy-two percent offer coverage to the dependents of their employees. As anticipated by early projections, the average enrolled small business has 3 employees. Nearly 9,500 employees and their dependents (9,477) have enrolled in coverage through the SBM in 2018. The employee choice model continues to be popular among enrolled employers. Of the employers that enrolled in the Small Business Marketplace, 75 percent offer 2 or more QHPs to their employees while a little more than a quarter (25 percent) opt to offer only one QHP to their employees. Employers that offered two or more QHPs could offer multiple QHPs offered by a single insurer and/or across insurers.

Small businesses throughout the State have enrolled through the SBM. New York City accounts for 34 percent of employers enrolled in the SBM and 22 percent of enrollees; Long Island accounts for 5 percent of employers and 3 percent of enrollees; the Capital/Mid-Hudson/North County region accounts for 19 percent of employers and 14 percent of enrollees; the Western region accounts for 17 percent of employers and 21 percent of enrollees; and the Central New York region accounts for 26 percent of employers and 40 percent of enrollees.

### **Small Business Marketplace By the Numbers**

**9,477:** The number of employees and dependents enrolled in the Small Business Marketplace (SBM) as of January 31, 2018.

**2,162:** The number of employers offering coverage on the SBM.

**8:** The number of insurers offering coverage on the SBM in 2018.

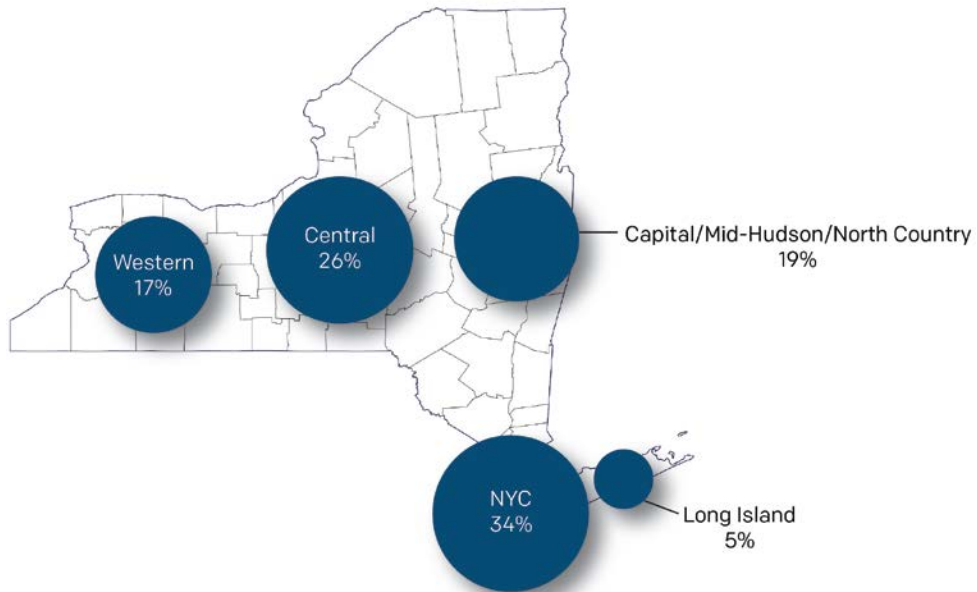
**71%:** The average share employer contribution towards premiums.

**72%:** The share of employers offering dependent coverage.

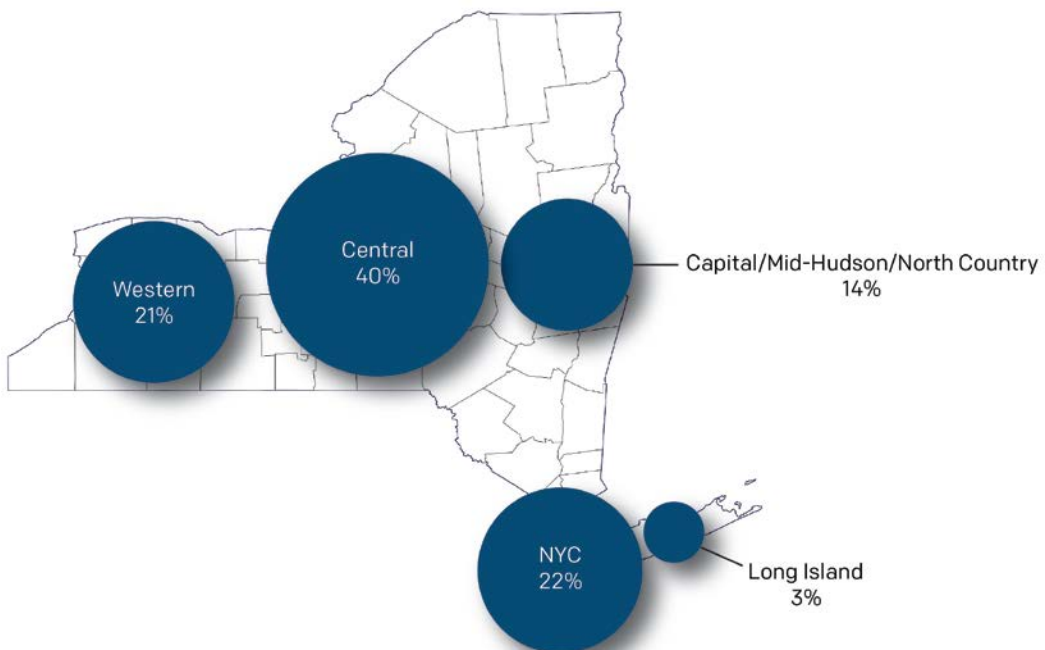
**75%:** The share of employers offering two or more health plans to their employees.

Figure 23: Small Business Marketplace Enrollment by Region, by Employer Location, and Employee/Dependent Location

Percent of Enrolled Employers by Region



Percent of Enrolled Employees and Dependents by Region



### Enrollment by SBM Insurer

SBM enrollment was distributed across eight insurers as of January 31, 2018.<sup>16</sup> Nearly 80 percent of SHOP enrollment was with four insurers: Excellus BlueCross BlueShield (37 percent), MVP (18 percent), MetroPlus (14 percent), and Independent Health (10 percent).

(Note that the figure below shows insurers by their d/b/a or “doing business as” name since these names differ depending on geographic region in the State).

**Figure 24: SHOP Enrollment by Insurer**

Issuer	% of SHOP Enrollment
Excellus BlueCross BlueShield	37%
MVP Health Plan, Inc.	18%
MetroPlus Health Plan	14%
Independent Health	10%
EmblemHealth	7%
CareConnect	5%
BlueCross BlueShield of Western New York	5%
BlueShield of Northeastern New York	2%
CDPHP	1%
Univera Healthcare	1%
<b>TOTAL</b>	<b>100%</b>

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.

<sup>16</sup> Because SHOP has year-round enrollment, insurers that participated in SHOP in 2017 but withdrew in 2018, CareConnect, Emblem, and MVP, still have enrollment during calendar year 2018.

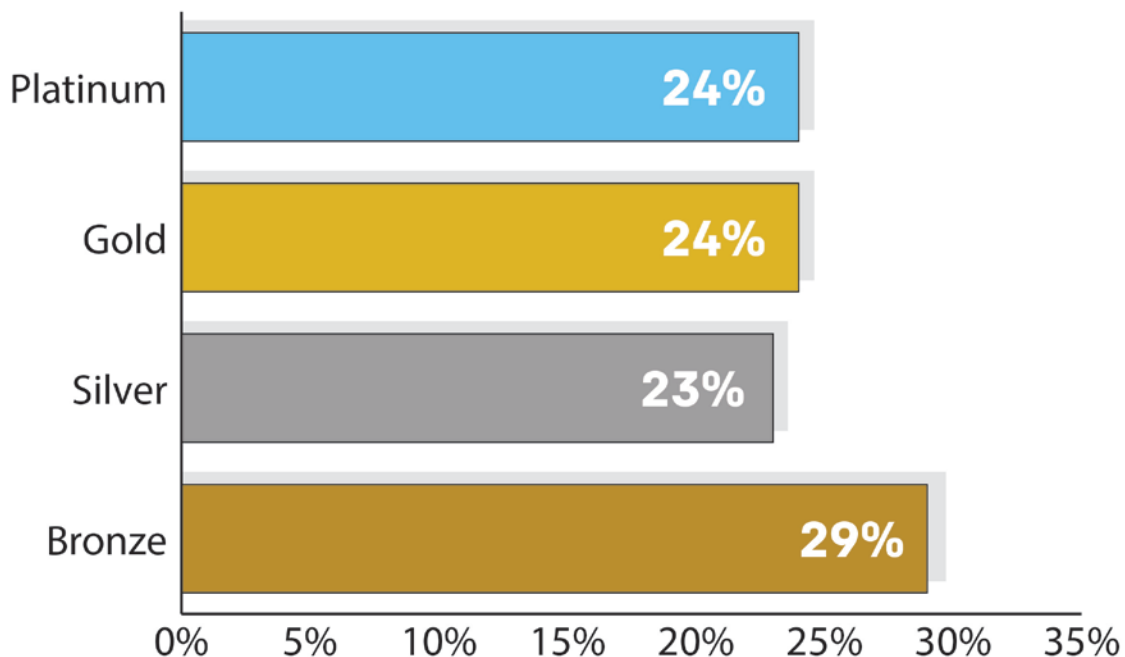
Insurers each have an approved service area comprised of specific counties; as such, the number of insurers participating in each county varies. Participation by county ranges from 5 (MetroPlus) to 52 (MVP Health Plan). Detailed data on SBM enrollment by QHP insurer by county is shown in Appendix E.

### **SBM Enrollment by Metal Level**

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

Twenty-four percent of SBM enrollees are enrolled in Platinum plans, 24 percent are enrolled in Gold plans, 23 percent are enrolled in Silver plans, and 29 percent of enrollees are enrolled in Bronze plans. Nearly half (48 percent) of Small Business Marketplace enrollees are in plans with low or no deductibles (Platinum and Gold plans). Compared with 2017, a smaller share of SHOP enrollees selected Platinum and Gold level products and a greater share selected Bronze level products. In 2017, the distribution of SHOP enrollment was 28 percent Platinum, 27 percent Gold, 23 percent Silver, and 23 percent Bronze.

**Figure 25: 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, 2018, 1,557 employees and their dependents (16 percent of SBM enrollees) enrolled in a SADP. SADP enrollment among SBM enrollees has remained relatively steady compared to 2017. Many other enrollees received dental benefits through their QHP. Market share across the SADPs remained relatively consistent between 2017 and 2018.

**Figure 25: SHOP Enrollment in Stand Alone Dental Plans by Insurer**

Stand Alone Dental Plan Issuer	% of Enrollees (n=1,557)
Guardian	34%
Delta Dental of New York, Inc.	34%
Healthplex Insurance Company, Inc.	11%
MetLife	9%
BlueCross BlueShield of Western New York	4%
Solstice Health Insurance Company	3%
BlueShield of Northeastern New York	3%
Dentcare Delivery Systems Inc.	2%
Dentegra Insurance Company of New England	<1%
<b>TOTAL</b>	100%



## Section 8: Appendices

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

Number of Enrollees, By Program and County					
County	Medicaid	CHP	EP	All QHPs	All Programs
Albany	36,926	5,055	5,612	2,881	50,474
Allegany	7,189	677	906	452	9,224
Bronx	344,437	20,685	78,926	7,256	451,304
Broome	17,014	2,810	3,481	1,959	25,264
Cattaraugus	13,004	1,356	1,408	936	16,704
Cayuga	7,471	1,634	1,512	919	11,536
Chautauqua	13,333	1,924	2,382	1,640	19,279
Chemung	10,241	977	1,485	858	13,561
Chenango	8,306	1,021	1,010	533	10,870
Clinton	6,825	1,461	1,457	632	10,375
Columbia	8,452	1,379	1,573	1,287	12,691
Cortland	6,427	1,100	994	498	9,019
Delaware	5,350	655	850	455	7,310
Dutchess	35,533	5,650	5,552	5,389	52,124
Erie	88,130	12,120	17,633	9,195	127,078
Essex	3,557	847	744	530	5,678
Franklin	5,286	752	851	460	7,349
Fulton	10,578	1,411	1,200	563	13,752
Genesee	7,862	1,164	1,219	664	10,909
Greene	7,144	950	967	676	9,737
Hamilton	434	88	106	120	748
Herkimer	10,835	1,734	1,443	632	14,644
Jefferson	16,155	1,991	2,230	946	21,322
Kings	505,496	52,493	149,967	35,339	743,295
Lewis	3,009	750	624	427	4,810
Livingston	6,831	1,116	1,089	614	9,650
Madison	8,623	1,243	1,216	796	11,878
Monroe	102,367	14,090	16,802	7,937	141,196
Montgomery	9,674	1,216	1,063	400	12,353
Nassau	124,229	30,331	44,175	24,099	222,834
New York	175,703	10,692	44,148	27,806	258,349
Niagara	30,902	3,335	4,329	2,209	40,775
Oneida	37,339	4,781	4,909	2,160	49,189
Onondaga	64,999	8,043	9,033	4,622	86,697
Ontario	12,470	2,489	2,168	1,398	18,525
Orange	72,601	9,794	9,211	4,558	96,164
Orleans	4,119	829	986	492	6,426

Oswego	20,113	2,556	2,349	1,233	26,251
Otsego	6,055	1,145	1,050	600	8,850
Putnam	9,285	1,853	1,608	2,221	14,967
Queens	468,341	54,047	177,712	27,458	727,558
Rensselaer	18,749	2,850	2,447	1,523	25,569
Richmond	59,906	7,135	15,115	4,900	87,056
Rockland	83,763	12,822	11,418	5,153	113,156
Saratoga	15,612	4,301	3,366	3,035	26,314
Schenectady	25,120	3,539	3,831	1,513	34,003
Schoharie	4,577	562	558	309	6,006
Schuyler	2,628	329	443	280	3,680
Seneca	4,801	570	672	312	6,355
St. Lawrence	12,909	1,781	1,830	824	17,344
Steuben	15,344	1,528	1,899	1,101	19,872
Suffolk	163,410	39,040	49,641	25,431	277,522
Sullivan	16,973	1,580	2,043	1,005	21,601
Tioga	6,937	846	954	597	9,334
Tompkins	6,488	1,364	1,536	1,163	10,551
Ulster	25,975	4,064	4,550	3,147	37,736
Warren	6,641	1,593	1,420	1,029	10,683
Washington	9,772	1,769	1,429	868	13,838
Wayne	9,919	2,434	2,052	1,121	15,526
Westchester	135,013	16,855	26,324	15,014	193,206
Wyoming	5,100	876	856	586	7,418
Yates	3,581	495	487	341	4,904
<b>TOTAL</b>	<b>2,965,863</b>	<b>374,577</b>	<b>738,851</b>	<b>253,102</b>	<b>4,332,393</b>

# APPENDIX B: Marketplace Program Participation by Insurer, 2018

Insurer (Parent Company)	Medicaid	Child Health Plus (CHP)	Essential Plan (EP)	Qualified Health Plans (QHPs)	Total Number of Programs	Participate Across Programs (Medicaid, EP, QHP)
Affinity Health Plan	x	x	x		3	
Amida Care <sup>5</sup>	x				1	
CareConnect					1	
CDPHP	x	x		x	3	
Crystal Run Health Plan	x	x	x		3	
EmblemHealth	x	x	x	x	4	X
Empire Blue Cross Blue Shield <sup>1</sup>	x	x	x	x	4	X
Excellus BlueCross BlueShield <sup>2</sup>	x	x	x	x	4	X
Fidelis Care	x	x	x	x	4	X
Healthfirst	x	x	x	x	4	X
HealthNow <sup>3</sup>	x	x	x	x	4	X
Independent Health	x	x	x	x	4	X
MetroPlus Health Plan <sup>4</sup>	x	x	x	x	4	X
Molina HealthCare	x	x	x		3	
MVP Health Care	x	x	x	x	4	X
Oscar				x	1	
UnitedHealthcare	x	x	x	x	4	X
VNSNY Choice Select Health <sup>5</sup>	x				1	
WellCare of New York	x	x	x		3	
YourCare Health Plan	x	x	x		3	
<b>Total Number of Insurers</b>	<b>18</b>	<b>15</b>	<b>15</b>	<b>12</b>	<b>--</b>	<b>10</b>

<sup>1</sup>Includes Empire Blue Cross Blue Shield Health Plus

<sup>2</sup>Includes Univera Healthcare

<sup>3</sup>Includes BlueCross BlueShield of Western NY and BlueShield of Northeastern NY

<sup>4</sup>Offers both Special Needs Medicaid Managed Care Plans and Medicaid Managed Care Plans

<sup>5</sup>Only offers Special Needs Medicaid Managed Care Plans

# APPENDIX C: QHP ENROLLMENT BY COUNTY AND INSURER<sup>17,18</sup>

QHP Enrollees by County and Issuer -- Individual Marketplace			
County		# of Enrollees	% of Enrollees
<b>Albany</b>	<b>Issuer</b>	<b>2,881</b>	<b>100%</b>
	BlueShield of Northeastern New York	193	7%
	CDPHP	842	29%
	EmblemHealth	13	<1%
	Empire Blue Cross (Medical Upstate)	9	<1%
	Fidelis Care	1,284	45%
	MVP Health Plan, Inc.	540	19%
<b>Allegany</b>		<b>452</b>	<b>100%</b>
	Fidelis Care	304	67%
	BlueCross BlueShield of Western New York	85	19%
	Independent Health	51	11%
	Univera Healthcare	12	3%
<b>Bronx</b>		<b>7,255</b>	<b>100%</b>
	EmblemHealth	863	12%
	Empire Blue Cross Blue Shield (Medical Downstate)	106	1%
	Fidelis Care	1,313	18%
	Healthfirst	2,858	39%
	MetroPlus Health Plan	1,651	23%
	Oscar	343	5%
	UnitedHealthcare	121	2%
<b>Broome</b>		<b>1,959</b>	<b>100%</b>
	CDPHP	39	2%
	EmblemHealth	11	<1%
	Excellus BlueCross BlueShield	650	33%
	Fidelis Care	1,152	59%
	MVP Health Plan, Inc.	107	5%
<b>Cattaraugus</b>		<b>936</b>	<b>100%</b>

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

<sup>18</sup> There are a small number of individuals whose county is “unknown” in the Individual Marketplace, this could be due to family members who are enrolled in the same plan but live in different counties.

	BlueCross BlueShield of Western New York	147	16%
	Fidelis Care	548	59%
	Independent Health	211	23%
	Univera Healthcare	30	3%
<b>Cayuga</b>		<b>919</b>	<b>100%</b>
	Excellus BlueCross BlueShield	264	29%
	Fidelis Care	605	66%
	MVP Health Plan, Inc.	50	5%
<b>Chautauqua</b>		<b>1,640</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	187	11%
	Fidelis Care	1,047	64%
	Independent Health	343	21%
	Univera Healthcare	63	4%
<b>Chemung</b>		<b>858</b>	<b>100%</b>
	Excellus BlueCross BlueShield	195	23%
	Fidelis Care	663	77%
<b>Chenango</b>		<b>533</b>	<b>100%</b>
	CDPHP	11	2%
	Excellus BlueCross BlueShield	89	17%
	Fidelis Care	343	64%
	MVP Health Plan, Inc.	90	17%
<b>Clinton</b>		<b>632</b>	<b>100%</b>
	BlueShield of Northeastern New York	37	6%
	Empire Blue Cross (Medical Upstate)	1	<1%
	Excellus BlueCross BlueShield	275	44%
	MVP Health Plan, Inc.	319	50%
<b>Columbia</b>		<b>1,287</b>	<b>100%</b>
	BlueShield of Northeastern New York	103	8%
	CDPHP	275	21%
	EmblemHealth	3	<1%
	Empire Blue Cross Blue Shield (Medical Downstate)	7	<1%
	Fidelis Care	707	55%
	MVP Health Plan, Inc.	192	15%
<b>Cortland</b>		<b>498</b>	<b>100%</b>
	Excellus BlueCross BlueShield	150	30%
	Fidelis Care	332	67%
	MVP Health Plan, Inc.	16	3%
<b>Delaware</b>		<b>455</b>	<b>100%</b>
	CDPHP	14	3%

	EmblemHealth	2	<1%
	Empire Blue Cross Blue Shield (Medical Downstate)	1	<1%
	Excellus BlueCross BlueShield	206	45%
	Fidelis Care	218	48%
	MVP Health Plan, Inc.	14	3%
<b>Dutchess</b>		<b>5,388</b>	<b>100%</b>
	CDPHP	255	5%
	EmblemHealth	171	3%
	Empire Blue Cross Blue Shield (Medical Downstate)	59	1%
	Fidelis Care	4,138	77%
	MVP Health Plan, Inc.	724	13%
	UnitedHealthcare	41	<1%
<b>Erie</b>		<b>9,193</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	2,554	28%
	Fidelis Care	3,656	40%
	Independent Health	2,541	28%
	Univera Healthcare	442	5%
<b>Essex</b>		<b>529</b>	<b>100%</b>
	BlueShield of Northeastern New York	23	4%
	CDPHP	8	2%
	Excellus BlueCross BlueShield	129	24%
	Fidelis Care	273	52%
	MVP Health Plan, Inc.	96	18%
<b>Franklin</b>		<b>460</b>	<b>100%</b>
	Excellus BlueCross BlueShield	85	18%
	Fidelis Care	323	70%
	MVP Health Plan, Inc.	52	11%
<b>Fulton</b>		<b>563</b>	<b>100%</b>
	BlueShield of Northeastern New York	21	4%
	CDPHP	75	13%
	EmblemHealth	1	<1%
	Excellus BlueCross BlueShield	10	2%
	Fidelis Care	361	64%
	MVP Health Plan, Inc.	95	17%
<b>Genesee</b>		<b>664</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	65	10%
	Fidelis Care	387	58%
	Independent Health	59	9%



	MVP Health Plan, Inc.	142	21%
	Univera Healthcare	11	2%
<b>Greene</b>		<b>676</b>	<b>100%</b>
	BlueShield of Northeastern New York	33	5%
	CDPHP	132	20%
	EmblemHealth	3	<1%
	Empire Blue Cross Blue Shield (Medical Downstate)	3	<1%
	Fidelis Care	370	55%
	MVP Health Plan, Inc.	135	20%
<b>Hamilton</b>		<b>120</b>	<b>100%</b>
	CDPHP	3	3%
	Excellus BlueCross BlueShield	12	10%
	Fidelis Care	91	76%
	MVP Health Plan, Inc.	14	12%
<b>Herkimer</b>		<b>631</b>	<b>100%</b>
	CDPHP	11	2%
	Excellus BlueCross BlueShield	299	47%
	MVP Health Plan, Inc.	321	51%
<b>Jefferson</b>		<b>946</b>	<b>100%</b>
	Excellus BlueCross BlueShield	175	18%
	Fidelis Care	642	68%
	MVP Health Plan, Inc.	129	14%
<b>Kings</b>		<b>35,336</b>	<b>100%</b>
	EmblemHealth	3,415	10%
	Empire Blue Cross Blue Shield (Medical Downstate)	1,370	4%
	Fidelis Care	9,960	28%
	Healthfirst	8,455	24%
	MetroPlus Health Plan	5,509	16%
	Oscar	5,645	16%
	UnitedHealthcare	982	3%
<b>Lewis</b>		<b>427</b>	<b>100%</b>
	Excellus BlueCross BlueShield	58	14%
	Fidelis Care	352	82%
	MVP Health Plan, Inc.	17	4%
<b>Livingston</b>		<b>614</b>	<b>100%</b>
	Excellus BlueCross BlueShield	245	40%
	Fidelis Care	101	16%
	MVP Health Plan, Inc.	268	44%
<b>Madison</b>		<b>796</b>	<b>100%</b>
	CDPHP	7	<1%

	Excellus BlueCross BlueShield	191	24%
	Fidelis Care	504	63%
	MVP Health Plan, Inc.	94	12%
<b>Monroe</b>		<b>7,936</b>	<b>100%</b>
	Excellus BlueCross BlueShield	3,430	43%
	Fidelis Care	1,205	15%
	MVP Health Plan, Inc.	3,301	42%
<b>Montgomery</b>		<b>400</b>	<b>100%</b>
	BlueShield of Northeastern New York	24	6%
	CDPHP	133	33%
	Excellus BlueCross BlueShield	3	<1%
	MVP Health Plan, Inc.	240	60%
<b>Nassau</b>		<b>24,105</b>	<b>100%</b>
	EmblemHealth	1,747	7%
	Empire Blue Cross Blue Shield (Medical Downstate)	2,563	11%
	Fidelis Care	11,497	48%
	Healthfirst	4,160	17%
	Oscar	3,058	13%
	UnitedHealthcare	1,080	4%
<b>New York</b>		<b>27,803</b>	<b>100%</b>
	EmblemHealth	3,139	11%
	Empire Blue Cross Blue Shield (Medical Downstate)	2,876	10%
	Fidelis Care	5,396	19%
	Healthfirst	5,450	20%
	MetroPlus Health Plan	3,293	12%
	Oscar	5,060	18%
	UnitedHealthcare	2,589	9%
<b>Niagara</b>		<b>2,208</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	521	24%
	Fidelis Care	1,166	53%
	Independent Health	433	20%
	Univera Healthcare	88	4%
<b>Oneida</b>		<b>2,160</b>	<b>100%</b>
	CDPHP	18	<1%
	Excellus BlueCross BlueShield	411	19%
	Fidelis Care	1,482	69%
	MVP Health Plan, Inc.	249	12%
<b>Onondaga</b>		<b>4,621</b>	<b>100%</b>
	Excellus BlueCross BlueShield	2,131	46%

	Fidelis Care	2,314	50%
	MVP Health Plan, Inc.	176	4%
<b>Ontario</b>		<b>1,397</b>	<b>100%</b>
	Excellus BlueCross BlueShield	577	41%
	Fidelis Care	172	12%
	MVP Health Plan, Inc.	648	46%
<b>Orange</b>		<b>4,558</b>	<b>100%</b>
	CDPHP	77	2%
	EmblemHealth	258	6%
	Empire Blue Cross Blue Shield (Medical Downstate)	108	2%
	Fidelis Care	3,317	73%
	MVP Health Plan, Inc.	710	16%
	UnitedHealthcare	88	2%
<b>Orleans</b>		<b>492</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	71	14%
	Fidelis Care	288	59%
	Independent Health	37	8%
	MVP Health Plan, Inc.	89	18%
	Univera Healthcare	7	1%
<b>Oswego</b>		<b>1,233</b>	<b>100%</b>
	Excellus BlueCross BlueShield	226	18%
	Fidelis Care	879	71%
	MVP Health Plan, Inc.	128	10%
<b>Otsego</b>		<b>600</b>	<b>100%</b>
	CDPHP	34	6%
	EmblemHealth	3	<1%
	Excellus BlueCross BlueShield	371	62%
	MVP Health Plan, Inc.	192	32%
<b>Putnam</b>		<b>2,221</b>	<b>100%</b>
	EmblemHealth	91	4%
	Empire Blue Cross Blue Shield (Medical Downstate)	34	2%
	Fidelis Care	1,845	83%
	MVP Health Plan, Inc.	232	10%
	UnitedHealthcare	19	<1%
<b>Queens</b>		<b>27,458</b>	<b>100%</b>
	EmblemHealth	3,397	12%
	Empire Blue Cross Blue Shield (Medical Downstate)	808	3%
	Fidelis Care	8,650	32%

	Healthfirst	7,715	28%
	MetroPlus Health Plan	4,455	16%
	Oscar	1,793	7%
	UnitedHealthcare	640	2%
<b>Rensselaer</b>		<b>1,523</b>	<b>100%</b>
	BlueShield of Northeastern New York	72	5%
	CDPHP	386	25%
	EmblemHealth	8	<1%
	Empire Blue Cross (Medical Upstate)	1	<1%
	Fidelis Care	759	50%
	MVP Health Plan, Inc.	297	20%
<b>Richmond</b>		<b>4,900</b>	<b>100%</b>
	EmblemHealth	802	16%
	Empire Blue Cross Blue Shield (Medical Downstate)	168	3%
	Fidelis Care	2,274	46%
	Healthfirst	982	20%
	MetroPlus Health Plan	389	8%
	Oscar	151	3%
	UnitedHealthcare	134	3%
<b>Rockland</b>		<b>5,155</b>	<b>100%</b>
	EmblemHealth	584	11%
	Empire Blue Cross Blue Shield (Medical Downstate)	154	3%
	Fidelis Care	3,405	66%
	MVP Health Plan, Inc.	593	12%
	Oscar	224	4%
	UnitedHealthcare	195	4%
<b>Saratoga</b>		<b>3,035</b>	<b>100%</b>
	BlueShield of Northeastern New York	223	7%
	CDPHP	658	22%
	EmblemHealth	5	<1%
	Empire Blue Cross (Medical Upstate)	8	<1%
	Fidelis Care	1,545	51%
	MVP Health Plan, Inc.	596	20%
<b>Schenectady</b>		<b>1,513</b>	<b>100%</b>
	BlueShield of Northeastern New York	68	4%
	CDPHP	296	20%
	EmblemHealth	2	<1%
	Empire Blue Cross (Medical Upstate)	2	<1%
	Fidelis Care	808	53%
	MVP Health Plan, Inc.	337	22%

<b>Schoharie</b>		<b>309</b>	<b>100%</b>
	CDPHP	176	57%
	EmblemHealth	1	<1%
	Empire Blue Cross (Medical Upstate)	1	<1%
	MVP Health Plan, Inc.	131	42%
<b>Schuyler</b>		<b>280</b>	<b>100%</b>
	Excellus BlueCross BlueShield	64	23%
	Fidelis Care	216	77%
<b>Seneca</b>		<b>312</b>	<b>100%</b>
	Excellus BlueCross BlueShield	104	33%
	Fidelis Care	82	26%
	MVP Health Plan, Inc.	126	40%
<b>St. Lawrence</b>		<b>824</b>	<b>100%</b>
	Excellus BlueCross BlueShield	169	21%
	Fidelis Care	526	64%
	MVP Health Plan, Inc.	129	16%
<b>Steuben</b>		<b>1,101</b>	<b>100%</b>
	Excellus BlueCross BlueShield	233	21%
	Fidelis Care	850	77%
	MVP Health Plan, Inc.	18	2%
<b>Suffolk</b>		<b>25,431</b>	<b>100%</b>
	EmblemHealth	2,520	10%
	Empire Blue Cross Blue Shield (Medical Downstate)	2,106	8%
	Fidelis Care	13,435	53%
	Healthfirst	3,354	13%
	Oscar	3,122	12%
	UnitedHealthcare	894	4%
<b>Sullivan</b>		<b>1,005</b>	<b>100%</b>
	EmblemHealth	53	5%
	Empire Blue Cross Blue Shield (Medical Downstate)	16	2%
	Fidelis Care	795	79%
	MVP Health Plan, Inc.	137	14%
	UnitedHealthcare	4	<1%
<b>Tioga</b>		<b>597</b>	<b>100%</b>
	CDPHP	14	2%
	Excellus BlueCross BlueShield	164	27%
	Fidelis Care	402	67%
	MVP Health Plan, Inc.	17	3%
<b>Tompkins</b>		<b>1,159</b>	<b>100%</b>
	Excellus BlueCross BlueShield	1,023	88%

	MVP Health Plan, Inc.	136	12%
<b>Ulster</b>		<b>3,147</b>	<b>100%</b>
	CDPHP	369	12%
	EmblemHealth	182	6%
	Empire Blue Cross Blue Shield (Medical Downstate)	48	2%
	Fidelis Care	1,346	43%
	MVP Health Plan, Inc.	1,172	37%
	UnitedHealthcare	30	<1%
<b>Warren</b>		<b>1,029</b>	<b>100%</b>
	BlueShield of Northeastern New York	80	8%
	CDPHP	107	10%
	Fidelis Care	708	69%
	MVP Health Plan, Inc.	134	13%
<b>Washington</b>		<b>868</b>	<b>100%</b>
	BlueShield of Northeastern New York	67	8%
	CDPHP	92	11%
	Empire Blue Cross (Medical Upstate)	1	<1%
	Fidelis Care	574	66%
	MVP Health Plan, Inc.	134	15%
<b>Wayne</b>		<b>1,120</b>	<b>100%</b>
	Excellus BlueCross BlueShield	415	37%
	Fidelis Care	208	19%
	MVP Health Plan, Inc.	497	44%
<b>Westchester</b>		<b>15,013</b>	<b>100%</b>
	EmblemHealth	2,938	20%
	Empire Blue Cross Blue Shield (Medical Downstate)	996	7%
	Fidelis Care	7,360	49%
	MVP Health Plan, Inc.	2,229	15%
	Oscar	823	5%
	UnitedHealthcare	667	4%
<b>Wyoming</b>		<b>585</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	58	10%
	Fidelis Care	344	59%
	Independent Health	90	15%
	MVP Health Plan, Inc.	70	12%
	Univera Healthcare	23	4%
<b>Yates</b>		<b>341</b>	<b>100%</b>
	Excellus BlueCross BlueShield	143	42%
	Fidelis Care	83	24%

	MVP Health Plan, Inc.	115	34%
Unknown		19	100%
GRAND TOTAL		253,106	100%



**APPENDIX D: ESSENTIAL PLAN ENROLLMENT BY COUNTY AND INSURER<sup>19</sup>**

EP Enrollees by County and Issuer -- Individual Marketplace			
County		# of Enrollees	% of Enrollees
<b>Albany</b>	<b>Issuer</b>	<b>5,613</b>	<b>100%</b>
	Fidelis Care	2,318	41%
	MVP Health Care	1,688	30%
	UnitedHealthcare Community Plan	926	16%
	WellCare of New York	681	12%
<b>Allegany</b>		<b>903</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	121	13%
	Fidelis Care	347	38%
	Univera Healthcare	174	19%
	YourCare Health Plan a Monroe Plan Company	261	29%
<b>Bronx</b>		<b>78,939</b>	<b>100%</b>
	Affinity Health Plan	6,728	9%
	EmblemHealth Essential Plan - HMO	1,737	2%
	Empire BlueCross BlueShield HealthPlus	4,182	5%
	Fidelis Care	10,304	13%
	Healthfirst	28,972	37%
	MetroPlus Health Plan	14,890	19%
	UnitedHealthcare Community Plan	7,149	9%
	WellCare of New York	4,977	6%
<b>Broome</b>		<b>3,481</b>	<b>100%</b>
	Excellus BlueCross BlueShield	2,313	66%
	Fidelis Care	687	20%
	UnitedHealthcare Community Plan	481	14%
<b>Cattaraugus</b>		<b>1,404</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	241	17%
	Fidelis Care	579	41%
	Univera Healthcare	281	20%
	YourCare Health Plan a Monroe Plan Company	303	22%
<b>Cayuga</b>		<b>1,512</b>	<b>100%</b>
	Excellus BlueCross BlueShield	671	44%
	Fidelis Care	596	39%

<sup>19</sup> EP Enrollment totals in Appendix D may not match the data in Appendix A due to timing difference for report production.

	UnitedHealthcare Community Plan	245	16%
<b>Chautauqua</b>		<b>2,380</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	238	10%
	Fidelis Care	1,181	50%
	UnitedHealthcare Community Plan	218	9%
	Univera Healthcare	404	17%
	YourCare Health Plan a Monroe Plan Company	339	14%
<b>Chemung</b>		<b>1,485</b>	<b>100%</b>
	Excellus BlueCross BlueShield	691	47%
	Fidelis Care	553	37%
	UnitedHealthcare Community Plan	241	16%
<b>Chenango</b>		<b>1,010</b>	<b>100%</b>
	Excellus BlueCross BlueShield	432	43%
	Fidelis Care	440	44%
	UnitedHealthcare Community Plan	138	14%
<b>Clinton</b>		<b>1,457</b>	<b>100%</b>
	Excellus BlueCross BlueShield	1,189	82%
	UnitedHealthcare Community Plan	268	18%
<b>Columbia</b>		<b>1,573</b>	<b>100%</b>
	Fidelis Care	1,000	64%
	MVP Health Care	202	13%
	UnitedHealthcare Community Plan	371	24%
<b>Cortland</b>		<b>994</b>	<b>100%</b>
	Excellus BlueCross BlueShield	582	59%
	Fidelis Care	403	41%
	Molina Healthcare	9	<1%
<b>Delaware</b>		<b>850</b>	<b>100%</b>
	Excellus BlueCross BlueShield	344	40%
	Fidelis Care	506	60%
<b>Dutchess</b>		<b>5,551</b>	<b>100%</b>
	Fidelis Care	2,086	38%
	MVP Health Care	1,755	32%
	UnitedHealthcare Community Plan	802	14%
	WellCare of New York	908	16%
<b>Erie</b>		<b>17,618</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	2,055	12%
	Fidelis Care	4,018	23%
	Independent Health	4,854	28%
	UnitedHealthcare Community Plan	1,347	8%

	Univera Healthcare	2,304	13%
	WellCare of New York	767	4%
	YourCare Health Plan a Monroe Plan Company	2,273	13%
<b>Essex</b>		<b>744</b>	<b>100%</b>
	Excellus BlueCross BlueShield	466	63%
	Fidelis Care	223	30%
	UnitedHealthcare Community Plan	55	7%
<b>Franklin</b>		<b>851</b>	<b>100%</b>
	Excellus BlueCross BlueShield	523	61%
	Fidelis Care	320	38%
	UnitedHealthcare Community Plan	8	<1%
<b>Fulton</b>		<b>1,200</b>	<b>100%</b>
	Excellus BlueCross BlueShield	362	30%
	Fidelis Care	734	61%
	UnitedHealthcare Community Plan	104	9%
<b>Genesee</b>		<b>1,219</b>	<b>100%</b>
	Fidelis Care	400	33%
	MVP Health Care	349	29%
	UnitedHealthcare Community Plan	238	20%
	Univera Healthcare	232	19%
<b>Greene</b>		<b>967</b>	<b>100%</b>
	Fidelis Care	516	53%
	MVP Health Care	145	15%
	UnitedHealthcare Community Plan	306	32%
<b>Hamilton</b>		<b>106</b>	<b>100%</b>
	Excellus BlueCross BlueShield	52	49%
	Fidelis Care	54	51%
<b>Herkimer</b>		<b>1,443</b>	<b>100%</b>
	Excellus BlueCross BlueShield	809	56%
	Fidelis Care	634	44%
<b>Jefferson</b>		<b>2,230</b>	<b>100%</b>
	Excellus BlueCross BlueShield	670	30%
	Fidelis Care	303	14%
	MVP Health Care	127	6%
	UnitedHealthcare Community Plan	1,130	51%
<b>Kings</b>		<b>149,980</b>	<b>100%</b>
	Affinity Health Plan	4,327	3%
	EmblemHealth Essential Plan - HMO	4,347	3%
	Empire BlueCross BlueShield HealthPlus	17,288	12%
	Fidelis Care	34,554	23%

	Healthfirst	38,510	26%
	MetroPlus Health Plan	23,066	15%
	UnitedHealthcare Community Plan	22,148	15%
	WellCare of New York	5,740	4%
<b>Lewis</b>		<b>624</b>	<b>100%</b>
	Excellus BlueCross BlueShield	243	39%
	Fidelis Care	184	29%
	MVP Health Care	21	3%
	UnitedHealthcare Community Plan	176	28%
<b>Livingston</b>		<b>1,089</b>	<b>100%</b>
	Excellus BlueCross BlueShield	661	61%
	Fidelis Care	161	15%
	MVP Health Care	198	18%
	UnitedHealthcare Community Plan	69	6%
<b>Madison</b>		<b>1,216</b>	<b>100%</b>
	Excellus BlueCross BlueShield	583	48%
	Fidelis Care	404	33%
	UnitedHealthcare Community Plan	229	19%
<b>Monroe</b>		<b>16,796</b>	<b>100%</b>
	Excellus BlueCross BlueShield	11,400	68%
	Fidelis Care	1,446	9%
	MVP Health Care	1,837	11%
	UnitedHealthcare Community Plan	1,871	11%
	YourCare Health Plan a Monroe Plan Company	242	1%
<b>Montgomery</b>		<b>1,063</b>	<b>100%</b>
	Excellus BlueCross BlueShield	429	40%
	Fidelis Care	634	60%
<b>Nassau</b>		<b>44,180</b>	<b>100%</b>
	Affinity Health Plan	3,786	9%
	EmblemHealth Essential Plan - HMO	3,049	7%
	Empire BlueCross BlueShield HealthPlus	5,930	13%
	Fidelis Care	9,559	22%
	Healthfirst	9,386	21%
	UnitedHealthcare Community Plan	11,919	27%
	WellCare of New York	551	1%
<b>New York</b>		<b>44,149</b>	<b>100%</b>
	Affinity Health Plan	3,400	8%
	EmblemHealth Essential Plan - HMO	1,873	4%
	Empire BlueCross BlueShield HealthPlus	4,703	11%

	Fidelis Care	7,056	16%
	Healthfirst	14,318	32%
	MetroPlus Health Plan	6,096	14%
	UnitedHealthcare Community Plan	4,517	10%
	WellCare of New York	2,186	5%
<b>Niagara</b>		<b>4,330</b>	<b>100%</b>
	Fidelis Care	1,874	43%
	Independent Health	894	21%
	UnitedHealthcare Community Plan	688	16%
	Univera Healthcare	752	17%
	WellCare of New York	122	3%
<b>Oneida</b>		<b>4,909</b>	<b>100%</b>
	Excellus BlueCross BlueShield	2,002	41%
	Fidelis Care	2,339	48%
	MVP Health Care	86	2%
	UnitedHealthcare Community Plan	482	10%
<b>Onondaga</b>		<b>9,033</b>	<b>100%</b>
	Excellus BlueCross BlueShield	4,607	51%
	Fidelis Care	2,176	24%
	Molina Healthcare	366	4%
	UnitedHealthcare Community Plan	1,884	21%
<b>Ontario</b>		<b>2,168</b>	<b>100%</b>
	Excellus BlueCross BlueShield	1,604	74%
	Fidelis Care	183	8%
	MVP Health Care	186	9%
	UnitedHealthcare Community Plan	156	7%
	YourCare Health Plan a Monroe Plan Company	39	2%
<b>Orange</b>		<b>9,211</b>	<b>100%</b>
	Affinity Health Plan	2,991	32%
	Crystal Run Health Plans	649	7%
	Fidelis Care	2,450	27%
	MVP Health Care	1,915	21%
	UnitedHealthcare Community Plan	936	10%
	WellCare of New York	270	3%
<b>Orleans</b>		<b>986</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	168	17%
	Fidelis Care	599	61%
	UnitedHealthcare Community Plan	92	9%
	Univera Healthcare	127	13%
<b>Oswego</b>		<b>2,352</b>	<b>100%</b>

	Excellus BlueCross BlueShield	957	41%
	Fidelis Care	789	34%
	UnitedHealthcare Community Plan	606	26%
<b>Otsego</b>		<b>1,050</b>	<b>100%</b>
	Excellus BlueCross BlueShield	683	65%
	Fidelis Care	367	35%
<b>Putnam</b>		<b>1,608</b>	<b>100%</b>
	Empire BlueCross BlueShield HealthPlus	1,440	90%
	MVP Health Care	168	10%
<b>Queens</b>		<b>177,735</b>	<b>100%</b>
	Affinity Health Plan	10,104	6%
	EmblemHealth Essential Plan - HMO	8,129	5%
	Empire BlueCross BlueShield HealthPlus	22,500	13%
	Fidelis Care	32,080	18%
	Healthfirst	44,292	25%
	MetroPlus Health Plan	30,701	17%
	UnitedHealthcare Community Plan	18,723	11%
	WellCare of New York	11,206	6%
<b>Rensselaer</b>		<b>2,447</b>	<b>100%</b>
	MVP Health Care	1,350	55%
	UnitedHealthcare Community Plan	644	26%
	WellCare of New York	453	19%
<b>Richmond</b>		<b>15,118</b>	<b>100%</b>
	Affinity Health Plan	225	1%
	EmblemHealth Essential Plan - HMO	1,074	7%
	Empire BlueCross BlueShield HealthPlus	4,412	29%
	Fidelis Care	4,111	27%
	Healthfirst	2,434	16%
	MetroPlus Health Plan	958	6%
	UnitedHealthcare Community Plan	1,904	13%
<b>Rockland</b>		<b>11,424</b>	<b>100%</b>
	Affinity Health Plan	1,213	11%
	Fidelis Care	6,326	55%
	MVP Health Care	1,902	17%
	UnitedHealthcare Community Plan	1,658	15%
	WellCare of New York	325	3%
<b>Saratoga</b>		<b>3,366</b>	<b>100%</b>
	Fidelis Care	1,690	50%
	MVP Health Care	1,115	33%

	UnitedHealthcare Community Plan	561	17%
<b>Schenectady</b>		<b>3,830</b>	<b>100%</b>
	Fidelis Care	2,235	58%
	MVP Health Care	996	26%
	UnitedHealthcare Community Plan	422	11%
	WellCare of New York	177	5%
<b>Schoharie</b>		<b>558</b>	<b>100%</b>
	Fidelis Care	558	100%
<b>Schuyler</b>		<b>443</b>	<b>100%</b>
	Excellus BlueCross BlueShield	176	40%
	Fidelis Care	267	60%
<b>Seneca</b>		<b>672</b>	<b>100%</b>
	Excellus BlueCross BlueShield	489	73%
	Fidelis Care	74	11%
	UnitedHealthcare Community Plan	109	16%
<b>St. Lawrence</b>		<b>1,830</b>	<b>100%</b>
	Excellus BlueCross BlueShield	685	37%
	Fidelis Care	611	33%
	UnitedHealthcare Community Plan	534	29%
<b>Steuben</b>		<b>1,899</b>	<b>100%</b>
	Excellus BlueCross BlueShield	900	47%
	Fidelis Care	993	52%
	WellCare of New York	6	<1%
<b>Suffolk</b>		<b>49,645</b>	<b>100%</b>
	Affinity Health Plan	6,254	13%
	EmblemHealth Essential Plan - HMO	4,097	8%
	Fidelis Care	10,347	21%
	Healthfirst	10,891	22%
	UnitedHealthcare Community Plan	18,056	36%
<b>Sullivan</b>		<b>2,043</b>	<b>100%</b>
	Fidelis Care	773	38%
	Crystal Run Health Plans	398	19%
	MVP Health Care	872	43%
<b>Tioga</b>		<b>954</b>	<b>100%</b>
	Excellus BlueCross BlueShield	441	46%
	Fidelis Care	374	39%
	UnitedHealthcare Community Plan	139	15%
<b>Tompkins</b>		<b>1,536</b>	<b>100%</b>
	Excellus BlueCross BlueShield	1,186	77%
	Fidelis Care	284	18%
	Molina Healthcare	66	4%



<b>Ulster</b>		<b>4,551</b>	<b>100%</b>
	Fidelis Care	1,537	34%
	MVP Health Care	1,839	40%
	UnitedHealthcare Community Plan	735	16%
	WellCare of New York	440	10%
<b>Warren</b>		<b>1,420</b>	<b>100%</b>
	Fidelis Care	895	63%
	MVP Health Care	214	15%
	UnitedHealthcare Community Plan	311	22%
<b>Washington</b>		<b>1,429</b>	<b>100%</b>
	Fidelis Care	1,193	83%
	MVP Health Care	236	17%
<b>Wayne</b>		<b>2,053</b>	<b>100%</b>
	Excellus BlueCross BlueShield	1,630	79%
	Fidelis Care	214	10%
	UnitedHealthcare Community Plan	209	10%
<b>Westchester</b>		<b>26,325</b>	<b>100%</b>
	Affinity Health Plan	3,905	15%
	EmblemHealth Essential Plan - HMO	2,561	10%
	Fidelis Care	7,889	30%
	MVP Health Care	8,046	31%
	UnitedHealthcare Community Plan	3,924	15%
<b>Wyoming</b>		<b>856</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	173	20%
	Fidelis Care	414	48%
	UnitedHealthcare Community Plan	92	11%
	Univera Healthcare	150	18%
	YourCare Health Plan a Monroe Plan Company	27	3%
<b>Yates</b>		<b>487</b>	<b>100%</b>
	Excellus BlueCross BlueShield	389	80%
	Fidelis Care	83	17%
	UnitedHealthcare Community Plan	15	3%
<b>GRAND TOTAL</b>		<b>738,895</b>	<b>100%</b>

**APPENDIX E: SHOP ENROLLMENT BY COUNTY AND INSURER – SMALL BUSINESS  
MARKETPLACE<sup>20</sup>**

SHOP Enrollees by County and Issuer -- Small Business Marketplace			
County		# of Enrollees	% of Enrollees
<b>Albany</b>	<b>Issuer</b>	<b>172</b>	<b>100%</b>
	BlueShield of Northeastern New York	59	34%
	CDPHP	23	13%
	Excellus BlueCross BlueShield	1	<1%
	Independent Health	2	1%
	MVP Health Plan, Inc.	87	51%
<b>Allegany</b>		<b>48</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	6	13%
	Independent Health	42	88%
<b>Bronx</b>		<b>104</b>	<b>100%</b>
	CareConnect	23	22%
	EmblemHealth	37	36%
	MetroPlus Health Plan	40	38%
	MVP Health Plan, Inc.	1	<1%
	Univera Healthcare	3	3%
<b>Broome</b>		<b>151</b>	<b>100%</b>
	CDPHP	1	<1%
	Excellus BlueCross BlueShield	149	87%
	MVP Health Plan, Inc.	1	<1%
<b>Cattaraugus</b>		<b>51</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	4	8%
	Independent Health	45	88%
	Univera Healthcare	2	4%
<b>Cayuga</b>		<b>31</b>	<b>100%</b>
	Excellus BlueCross BlueShield	28	90%
	MVP Health Plan, Inc.	3	10%
<b>Chautauqua</b>		<b>204</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	59	29%
	Independent Health	111	54%
	Univera Healthcare	34	17%
<b>Chemung</b>		<b>17</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	1	6%

	Excellus BlueCross BlueShield	15	88%
	MVP Health Plan, Inc.	1	6%
<b>Chenango</b>		<b>71</b>	<b>100%</b>
	Excellus BlueCross BlueShield	46	65%
	MVP Health Plan, Inc.	25	35%
<b>Clinton</b>		<b>41</b>	<b>100%</b>
	Excellus BlueCross BlueShield	37	90%
	MVP Health Plan, Inc.	4	10%
<b>Columbia</b>		<b>49</b>	<b>100%</b>
	BlueShield of Northeastern New York	27	55%
	CDPHP	6	12%
	MVP Health Plan, Inc.	16	33%
<b>Cortland</b>		<b>52</b>	<b>100%</b>
	Excellus BlueCross BlueShield	50	96%
	MVP Health Plan, Inc.	2	4%
<b>Delaware</b>		<b>37</b>	<b>100%</b>
	Excellus BlueCross BlueShield	35	95%
	MVP Health Plan, Inc.	2	5%
<b>Dutchess</b>		<b>103</b>	<b>100%</b>
	CareConnect	1	<1%
	CDPHP	5	5%
	MetroPlus Health Plan	1	<1%
	MVP Health Plan, Inc.	96	93%
<b>Erie</b>		<b>925</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	236	26%
	Excellus BlueCross BlueShield	18	2%
	Independent Health	641	69%
	MetroPlus Health Plan	1	<1%
	Univera Healthcare	29	3%
<b>Essex</b>		<b>12</b>	<b>100%</b>
	CDPHP	3	25%
	Excellus BlueCross BlueShield	9	75%
<b>Franklin</b>		<b>21</b>	<b>100%</b>
	Excellus BlueCross BlueShield	21	100%
<b>Fulton</b>		<b>17</b>	<b>100%</b>
	BlueShield of Northeastern New York	10	59%
	CareConnect	1	6%
	EmblemHealth	1	6%
	MVP Health Plan, Inc.	5	29%
<b>Genesee</b>		<b>280</b>	<b>100%</b>

	BlueCross BlueShield of Western New York	69	25%
	Excellus BlueCross BlueShield	19	7%
	Independent Health	30	11%
	MVP Health Plan, Inc.	139	50%
	Univera Healthcare	23	8%
<b>Greene</b>		<b>39</b>	<b>100%</b>
	BlueShield of Northeastern New York	3	8%
	MVP Health Plan, Inc.	36	92%
<b>Hamilton</b>		<b>8</b>	<b>100%</b>
	Excellus BlueCross BlueShield	4	50%
	MVP Health Plan, Inc.	4	50%
<b>Herkimer</b>		<b>112</b>	<b>100%</b>
	Excellus BlueCross BlueShield	64	57%
	MVP Health Plan, Inc.	48	43%
<b>Jefferson</b>		<b>456</b>	<b>100%</b>
	Excellus BlueCross BlueShield	422	93%
	MVP Health Plan, Inc.	34	7%
<b>Kings</b>		<b>500</b>	<b>100%</b>
	CareConnect	67	13%
	CDPHP	1	<1%
	EmblemHealth	67	13%
	MetroPlus Health Plan	364	73%
	MVP Health Plan, Inc.	1	<1%
<b>Lewis</b>		<b>122</b>	<b>100%</b>
	Excellus BlueCross BlueShield	120	98%
	MVP Health Plan, Inc.	2	2%
<b>Livingston</b>		<b>53</b>	<b>100%</b>
	Excellus BlueCross BlueShield	31	58%
	MVP Health Plan, Inc.	22	42%
<b>Madison</b>		<b>73</b>	<b>100%</b>
	Excellus BlueCross BlueShield	61	84%
	MVP Health Plan, Inc.	12	16%
<b>Monroe</b>		<b>757</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	4	<1%
	Excellus BlueCross BlueShield	612	81%
	Independent Health	1	<1%
	MVP Health Plan, Inc.	140	18%
<b>Montgomery</b>		<b>34</b>	<b>100%</b>
	BlueShield of Northeastern New York	15	44%
	CDPHP	3	9%

	Excellus BlueCross BlueShield	14	41%
	MVP Health Plan, Inc.	2	6%
<b>Nassau</b>		<b>190</b>	<b>100%</b>
	CareConnect	99	52%
	CDPHP	1	<1%
	EmblemHealth	69	36%
	MetroPlus Health Plan	10	5%
	MVP Health Plan, Inc.	11	6%
<b>New York</b>		<b>974</b>	<b>100%</b>
	BlueShield of Northeastern New York	1	<1%
	CareConnect	104	11%
	CDPHP	6	<1%
	EmblemHealth	252	26%
	MetroPlus Health Plan	589	60%
	MVP Health Plan, Inc.	22	2%
<b>Niagara</b>		<b>86</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	5	6%
	Independent Health	72	84%
	Univera Healthcare	9	10%
<b>Oneida</b>		<b>182</b>	<b>100%</b>
	Excellus BlueCross BlueShield	106	58%
	MVP Health Plan, Inc.	76	42%
<b>Onondaga</b>		<b>482</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	3	<1%
	BlueShield of Northeastern New York	1	<1%
	CDPHP	1	<1%
	Excellus BlueCross BlueShield	472	98%
	Independent Health	4	<1%
	MVP Health Plan, Inc.	1	<1%
<b>Ontario</b>		<b>62</b>	<b>100%</b>
	Excellus BlueCross BlueShield	57	92%
	MVP Health Plan, Inc.	5	8%
<b>Orange</b>		<b>58</b>	<b>100%</b>
	CareConnect	1	2%
	EmblemHealth	2	3%
	MVP Health Plan, Inc.	55	95%
<b>Orleans</b>		<b>134</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	11	8%
	Excellus BlueCross BlueShield	10	7%

	Independent Health	6	4%
	MVP Health Plan, Inc.	103	77%
	Univera Healthcare	4	3%
<b>Oswego</b>		<b>69</b>	<b>100%</b>
	Excellus BlueCross BlueShield	55	80%
	MVP Health Plan, Inc.	14	20%
<b>Otsego</b>		<b>54</b>	<b>100%</b>
	Excellus BlueCross BlueShield	26	48%
	MVP Health Plan, Inc.	28	52%
<b>Putnam</b>		<b>36</b>	<b>100%</b>
	MVP Health Plan, Inc.	36	100%
<b>Queens</b>		<b>449</b>	<b>100%</b>
	CareConnect	80	18%
	CDPHP	2	<1%
	EmblemHealth	92	20%
	MetroPlus Health Plan	266	59%
	MVP Health Plan, Inc.	9	2%
<b>Rensselaer</b>		<b>78</b>	<b>100%</b>
	BlueShield of Northeastern New York	36	46%
	CDPHP	10	13%
	MVP Health Plan, Inc.	32	41%
<b>Richmond</b>		<b>36</b>	<b>100%</b>
	CareConnect	3	8%
	EmblemHealth	21	58%
	MetroPlus Health Plan	12	33%
<b>Rockland</b>		<b>66</b>	<b>100%</b>
	EmblemHealth	38	58%
	MVP Health Plan, Inc.	28	42%
<b>Saratoga</b>		<b>104</b>	<b>100%</b>
	BlueShield of Northeastern New York	38	37%
	CDPHP	18	17%
	MVP Health Plan, Inc.	48	46%
<b>Schenectady</b>		<b>32</b>	<b>100%</b>
	BlueShield of Northeastern New York	8	25%
	CDPHP	5	16%
	MVP Health Plan, Inc.	19	59%
<b>Schoharie</b>		<b>9</b>	<b>100%</b>
	MVP Health Plan, Inc.	9	100%
<b>Schuyler</b>		<b>16</b>	<b>100%</b>
	Excellus BlueCross BlueShield	16	100%
<b>Seneca</b>		<b>29</b>	<b>100%</b>

	Excellus BlueCross BlueShield	26	90%
	MVP Health Plan, Inc.	3	10%
<b>St. Lawrence</b>		<b>640</b>	<b>100%</b>
	Independent Health	2	<1%
	Excellus BlueCross BlueShield	632	99%
	MVP Health Plan, Inc.	6	<1%
<b>Steuben</b>		<b>76</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	2	3%
	Excellus BlueCross BlueShield	74	97%
<b>Suffolk</b>		<b>113</b>	<b>100%</b>
	CareConnect	61	54%
	EmblemHealth	47	42%
	MetroPlus Health Plan	4	4%
	MVP Health Plan, Inc.	1	<1%
<b>Sullivan</b>		<b>12</b>	<b>100%</b>
	MVP Health Plan, Inc.	12	100%
<b>Tioga</b>		<b>1</b>	<b>100%</b>
	Excellus BlueCross BlueShield	1	100%
<b>Tompkins</b>		<b>165</b>	<b>100%</b>
	Excellus BlueCross BlueShield	165	100%
<b>Ulster</b>		<b>173</b>	<b>100%</b>
	CDPHP	22	13%
	EmblemHealth	1	<1%
	MetroPlus Health Plan	3	2%
	MVP Health Plan, Inc.	147	85%
<b>Warren</b>		<b>32</b>	<b>100%</b>
	BlueShield of Northeastern New York	12	38%
	CDPHP	9	28%
	MVP Health Plan, Inc.	11	34%
<b>Washington</b>		<b>15</b>	<b>100%</b>
	BlueShield of Northeastern New York	4	27%
	MVP Health Plan, Inc.	11	73%
<b>Wayne</b>		<b>122</b>	<b>100%</b>
	Excellus BlueCross BlueShield	68	56%
	MVP Health Plan, Inc.	54	79%
<b>Westchester</b>		<b>195</b>	<b>100%</b>
	CareConnect	54	28%
	CDPHP	4	2%
	EmblemHealth	55	28%
	MetroPlus Health Plan	11	6%
	MVP Health Plan, Inc.	71	36%

Wyoming		242	100%
	BlueCross BlueShield of Western New York	30	12%
	Independent Health	34	14%
	MVP Health Plan, Inc.	173	71%
	Univera Healthcare	5	2%
Yates		5	100%
	Excellus BlueCross BlueShield	3	60%
	MVP Health Plan, Inc.	2	40%
GRAND TOTAL		9,477	100%



## Appendix F: Numbers of Calls Answered by Language

Language	Calls Answered	
	# of Calls	% of Calls
English	1,497,150	83.42%
Spanish	217,507	12.12%
Mandarin	31,911	1.78%
Russian	16,202	0.90%
Cantonese	12,552	0.70%
Other	11,169	0.62%
Haitian Creole	8,126	0.45%
<b>Total Calls Answered</b>	<b>1,794,617</b>	<b>100.00%</b>

Language	# of Calls	Language	# of Calls	Language	# of Calls	Language	# of Calls
Spanish	30,853	Romanian	72	Kinyarwanda	18	Portug.Creole	2
Bengali	2,934	Pashto	69	Telugu	17	Chuukese	2
Arabic	2,137	Swahili	63	Bambara	17	Dinka	2
Russian	2,043	Gujarati	59	Rundi	15	Pulaar	1
Mandarin	1,684	Tibetan	56	Cambodian	14	Behdini	1
Haitian Creole	1,584	Fuzhou	56	Bulgarian	12	Ilocano	1
French	1,258	Yiddish	54	Chin	12	Sylhetti	1
Korean	1,154	Hungarian	54	Lingala	10	Edo	1
Hindi	712	Thai	51	Portuguese Br.	9	Malay	1
Nepali	682	Akan	51	Fukienese	9	Zo	1
Polish	619	Serbian	47	Maay	8	Taiwanese	1
Albanian	555	Amharic	45	Toishanese	8	Kannada	1
Urdu	537	Tamil	43	Hausa	8		
Cantonese	473	Yemeni Arabic	43	Sudanese Arabic	7		
Punjabi	449	Ukrainian	42	Mongolian	7		
Vietnamese	384	Dari	40	Igbo	7		
Burmese	370	Soninke	30	Macedonian	6		
Karen	281	Wolof	29	Ewe	6		
Portuguese	261	Tigrinya	29	Nigerian Pidgin	6		
Italian	219	Fulani	28	Mixteco	5		
Japanese	215	Mandingo	27	Moroccan Arabic	5		
Turkish	209	Sinhalese	22	Krio	4		
Farsi	161	Indonesian	22	Oromo	4		
Uzbek	150	Armenian	21	Kunama	3		
Somali	147	Slovak	21	German	3		
Greek	146	Karenni	20	Kurmanji	3		
Tagalog	98	Georgian	20	Diula	3		

Hebrew	92	Yoruba	20	Czech	3		
Malayalam	92	Croatian	20	Ga	3		
Bosnian	82	Sorani	18	Laotian	3		
<b>TOTAL</b>							<b>52,003</b>