

NY STATE OF HEALTH

The Official Health Plan Marketplace



2019 Open Enrollment Report | May 2019

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NYSOH Open Enrollment Report | May 2019

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HIGHLIGHTS

NY State of Health enrolled over 4.7 million New Yorkers in comprehensive health coverage across Marketplace programs in 2019, an increase of more than 435,000 people from 2018 (7 percent) and an increase across all 62 counties.

NYSOH BY THE NUMBERS

4.7M

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

24%

The share of New Yorkers who are covered through NYSOH.

7%

The increase in enrollment in Qualified Health Plans and Essential Plans from 2018 to 2019.

4

The number of plan choices for most New Yorkers

\$636M

Aggregate amount of tax credits QHP enrollees are expected to receive in 2019.

1.7M

The number of unique visitors to NYSOH's website during the 2018 OEP.

1.5M

The number of calls answered by NYSOH customer service center, an average of 128,187 per week, during the 2019 OEP.

27

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

2.7M

The number of educational materials distributed during the 2019 OEP.

Marketplace enrollment is at its highest point ever, including more than 1 million people enrolled in Qualified Health Plans (QHP) and the Essential Plan (EP). Corresponding with these enrollment gains, New York has seen a significant reduction in the number of uninsured, from 10 percent in 2013 when the Marketplace opened to below just 5 percent in 2017.¹

New Yorkers continue to have a broad choice of affordable and quality health plan options through the Marketplace in every county of the state. Statewide, twelve health insurers offer QHP to individuals and nine also offer plans to small businesses. Throughout the 2019 Open Enrollment Period, most QHP consumers had a choice of at least four individual market insurer options. Sixteen health insurers offer coverage to Essential Plan enrollees through the Marketplace, eighteen insurers offer Medicaid and sixteen offer Child Health Plus (CHP). Eleven 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.

In 2019, individual premium rates for QHPs continue to be nearly 50 percent lower on average than before the establishment of the NY State of Health.² Consistent with 2018, 58 percent (158,300 people) of QHP enrollees received financial assistance and 42 percent (113,500 people) 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 eligible for financial assistance receive \$335 a month in federal tax credits to reduce the cost of coverage, up from an average tax credit of \$296 last year. In aggregate, New Yorkers are expected to receive over \$636 million in tax credits during 2019. As a result, many consumers who receive tax credits saw little or no increase in monthly costs from 2018.

In 2019, the distribution of enrollment by metal level shifted, particularly in Bronze and Platinum plans. Nine percent selected Platinum, 13 percent selected Gold, 37 percent selected Silver, 39 percent selected Bronze, and 2 percent selected Catastrophic.

The age mix of QHP enrollees is consistent with 2018. Thirty-one percent of QHP enrollees are under age 35. And again in 2019, younger enrollees were slightly more likely to enroll later in the open enrollment period than older enrollees. Also consistent with previous years, 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 2019, 46 percent of enrollees under age 35 selected Bronze plans compared with only 29 percent of enrollees age 55 or older. On the other hand, 30 percent of enrollees over age 54 selected Gold and Platinum plans compared with only 16 percent of enrollees under age 35.

1 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>

2 New York State Department of Financial Services. "DFS Takes Action to Ensure a Continued Healthy and Competitive 2019 New York Health Insurance Market Despite Continued Wrongful Federal Attacks on the Affordable Care Act" (August 2018). https://www.dfs.ny.gov/reports_and_publications/press_releases/pr1808031

Again in 2019, nearly 7 in 10 of QHP enrollees selected standard plan options (69 percent compared with 68 percent in 2018), and non-standard plan enrollment was concentrated in plans that offered additional benefits. There also continues to be a broad distribution of enrollment across insurers: no single QHP insurer has more than half of the enrollment in their service area and most insurers have between 5 and 25 percent of the enrollment in their respective service areas, reflecting a competitive insurance market. In fact, the U.S. Government Accountability Office reports that the distribution of enrollment across insurers in New York's marketplace is greater than nearly all other states, based on data from 2015 through 2017.³

Enrollment in the Essential Plan increased by 7 percent, from 738,851 to 790,152, from the end of January 2018 to the end of January 2019. The Essential Plan's comprehensive benefits, low or no premium, no annual deductible, free preventive care, and low copayments continues to be very popular, driving the individual market enrollment gains in 2019. On average, Essential Plan enrollees spend \$1,485 less per year on premiums and out-of-pocket costs in the Essential Plan than if they were enrolled in a Qualified Health Plan. In aggregate, this amounts to \$719 million per year. Taken together, enrollment in the Essential Plan and QHPs increased by 70,000 (7 percent) between 2018 and 2019, from just over 990,000 to more than 1 million people (1,062,000).

The Small Business Marketplace (SBM) also saw record insurer and employer participation levels. After shifting to direct enrollment through insurers or brokers in April 2018, NY State of Health's SBM has significantly increased insurer participation, growing from five to nine insurers since early 2018, and expanded its plan offerings to over 2,000. Further, the number of small employers participating in the SBM has grown to 12,219, an increase of 465 percent since April 2018.

New Yorkers continued to use all enrollment channels – in person, phone and website – with in person assistance by far the most popular enrollment option. In 2019, over 3.7 million, or 78 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 had nearly 1.7 million visitors and the Customer Service Center received over 1.5 million calls throughout the three-month open enrollment period.

In 2019, NY State of Health advertising and outreach efforts focused on educating consumers on affordable and quality health plan options, renewing existing enrollees, reaching new consumers, and dispelling consumer confusion around changes to the Affordable Care Act. NY State of Health promoted its messages through its "You Deserve Affordable Health Care" advertising campaign, at 365 community outreach events, and by sending nearly four million emails to consumers reminding them of important steps needed to complete their enrollment. The Marketplace advertised statewide in English, Spanish, and Mandarin, on TV, Radio, in ethnic print publications, and social media and digital platforms. New York City advertising also included digital billboards, mall spectacles, "LINK NYC," and subway screens.

NY State of Health's 2019 advertising campaign was informed by consumer testing conducted in September-October 2018 among insured and uninsured New Yorkers statewide. Among current enrollees surveyed, NY State of Health was the most trusted source of healthcare information and nearly all (90%) current enrollees surveyed wanted to renew their marketplace coverage. Sixty percent of uninsured New Yorkers surveyed indicated that they wanted insurance, but the cost of coverage was their top concern, and information about financial assistance and getting help enrolling was important. Messages that focused on the "affordability" of coverage and the "ease of use" in finding and enrolling in a health plan resonated the strongest across all audiences. Finally, the concept that all New Yorkers "deserve" affordable coverage options performed the best with insured and uninsured audiences alike.



YOU DESERVE AFFORDABLE HEALTHCARE.

Find the right health plan and financial assistance you need today.

Enroll Today

 **nystateofhealth**
The Official Health Plan Marketplace

3 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>

INTRODUCTION

NY State of Health enrolled over 4.7 million New Yorkers in comprehensive health coverage across Marketplace programs in 2019, an increase of more than 435,000 people from 2018 (7 percent) and an increase across all 62 counties. Marketplace enrollment is at its highest point ever, including more than 1 million people enrolled in Qualified Health Plans (QHP) and the Essential Plan (EP). Corresponding with these enrollment gains, New York has seen a significant reduction in the number of uninsured, from 10 percent in 2013 when the Marketplace opened to below just 5 percent in 2017.³

New Yorkers continue to have a broad choice of affordable and quality health plan options through the Marketplace in every county of the state. Statewide, twelve health insurers offer Qualified Health Plans (QHP) to individuals and nine also offer plans to small businesses. Throughout the 2019 Open Enrollment Period, most QHP consumers had a choice of at least four individual market insurer options. Sixteen health insurers offer coverage to Essential Plan enrollees through the Marketplace, eighteen insurers offer Medicaid and sixteen offer Child Health Plus (CHP). Eleven 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.

In 2019, individual premium rates for QHPs continue to be nearly 50 percent lower on average than before the establishment of the NY State of Health.⁴ Consistent with 2018, 58 percent (158,300 people) of QHP enrollees received financial assistance and 42 percent (113,500 people) 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 eligible for financial assistance receive \$335 a month in federal tax credits to reduce the cost of coverage, up from an average tax credit of \$296 last year. In aggregate, New Yorkers are expected to receive over \$636 million in tax credits during 2019, a 20 percent increase since 2018. As a result, many consumers who receive tax credits saw little or no increase in monthly costs compared with 2018.

Enrollment in the Essential Plan increased by 7 percent, from 738,851 to 790,152, since the end of January 2018. The Essential Plan's comprehensive benefits, low or no premium, no annual deductible, free preventive care, and low copayments continues to be very popular, driving the individual market enrollment gains in 2019. On average, Essential Plan enrollees spend \$1,485 less per year on premiums and out-of-pocket costs in the Essential Plan than if they were enrolled in a Qualified Health Plan. In aggregate, this amounts to \$719 million per year. Taken together, enrollment in the Essential Plan and QHPs increased by 70,000 (7 percent) between 2018 and 2019, from just over 990,000 to more than 1 million people (1,062,000).

4 New York State Department of Financial Services. "DFS Takes Action to Ensure a Continued Healthy and Competitive 2019 New York Health Insurance Market Despite Continued Wrongful Federal Attacks on the Affordable Care Act" (August 2018). https://www.dfs.ny.gov/reports_and_publications/press_releases/pr1808031

In This Report

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, 2019, the close of the sixth 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 2019 open enrollment period to data at the end of the 2018 enrollment period.

INDIVIDUAL MARKETPLACE

As of January 31, 2019, 4,767,624 New Yorkers enrolled in coverage through the NY State of Health's Individual Marketplace. This includes 271,873 people enrolled in QHPs with and without financial assistance, 790,152 in the Essential Plan (EP), 3,287,846 people enrolled in Medicaid, and 417,753 enrolled in Child Health Plus (CHP). This report offers a snapshot of these more than 4.7 million people who were enrolled as of January 31, 2019.

QHP Enrollees

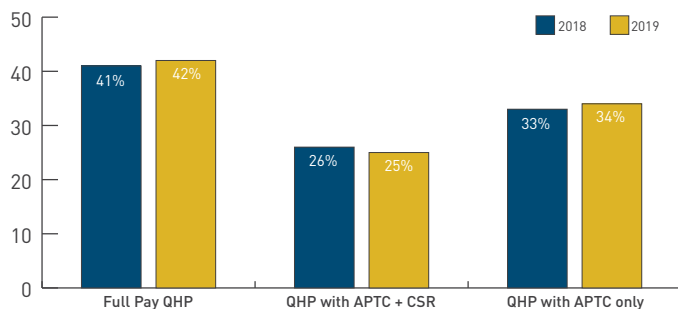
As of January 31, 2019, 271,873 individuals were enrolled in a Qualified Health Plan (QHP). More than half (58 percent) receive financial assistance to lower the cost of their coverage. Enrollment in a QHP with financial assistance is available for individuals who earn too much to be eligible for EP, but have a household income at or below 400 percent of the federal poverty level (FPL) (approximately \$48,560 for an individual and \$100,400 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 (PTC) that reduce the cost of premiums for single adults earning less than \$48,560 and for families of four earning less than \$100,400; and/or
- 2 Cost-sharing reductions (CSR) that lower co-payments, deductibles, and maximum out-of-pocket costs for single adults earning between \$24,281 and \$30,350, and for families of four earning between \$50,201 and \$62,750.

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 271,873 QHP enrollees, 25 percent are eligible for both premium tax credits and cost-sharing reductions and more than 33 percent are eligible only for premium tax credits. The remaining 42 percent of QHP enrollees are enrolled in full cost QHPs. A growing share of QHP enrollees who do not receive financial assistance compared to last year is evidence of the high demand for coverage and relative 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



QHP ENROLLMENT BY THE NUMBERS

271,873 The number of New Yorkers enrolled in Qualified Health Plans (QHP) as of January 3, 2019.

The share of QHP enrollees that were new to the Marketplace in 2019. **22%**

58% The share of QHP enrollees who receive financial assistance.

The share of QHP enrollees who do not receive financial assistance. **42%**

\$335 The average monthly premium tax credit available to eligible QHP enrollees.

In 2019, the average monthly Advance Premium Tax Credit (APTC) available for those who qualified for financial assistance is \$335 per month. Together, 158,332 New Yorkers enrolled in QHPs with financial assistance would access an estimated \$636 million in annualized tax credits.

QHP Enrollees by Income

Eligibility for financial assistance available through the Marketplace is based on household income. The distribution of enrollment among subsidized QHP enrollees is as follows: nearly half (42 percent) have incomes at or below 250 percent of the Federal Poverty Level (FPL) making them eligible for both APTC and CSR, more than one fourth (28 percent) have household incomes between 250 and 300 percent of FPL, and the remaining 30 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=158,332)
Less than or equal to 250%	42%
Greater than 250 less than or equal to 300%	28%
Greater than 300 less than or equal to 400%	30%
TOTAL	100%

The Essential Plan

The Essential Plan, authorized by the Basic Health Program provision 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:

- **39 percent** are individuals with lower incomes who would have been eligible for state-only Medicaid prior to 2016; and
- **61 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.

Compared to a QHP, the Essential Plan reduces both premium and out-of-pocket costs for enrollees by approximately \$1,485 a year, saving New Yorkers an estimated \$719 million a year.

The Essential Plan offers qualified individuals a choice of plans from high-quality, private health insurers through the NY State of Health Marketplace. All plans available under Essential Plan 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-two percent, or over 413,500, of consumers with incomes at or below 150 percent of FPL (\$18,210 for a household of one; \$37,650 for a household of four) have no monthly premium. The remaining 48 percent with incomes at greater than 150 percent up to 200 percent of FPL (\$24,280 for a household of one; \$50,200 for a household of four) have a low monthly premium of \$20 per person.

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

THE ESSENTIAL PLAN BY THE NUMBERS

790,152 The number of New Yorkers enrolled in the Essential Plan (EP) as of January 2019.

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

\$1,485 The average amount enrollees save annually by being enrolled in EP instead of QHPs.

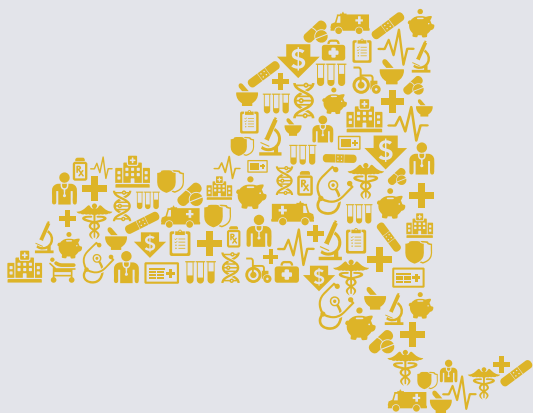
The share of individuals determined eligible for EP who enroll in coverage. **92%**

Figure 3: EP Enrollees, by Income

EP Level	% Enrollees in EP (n=790,152)
EP 4 (Less than or equal to 100% FPL)	27.6%
EP 3 (Greater than 100 Less than or equal to 138% FPL)	11.1%
EP 2 (Greater than 138 Less than or equal to 150% FPL)	13.6%
EP 1 (Greater than 150 Less than or equal to 200% FPL)	47.7%
TOTAL	100%

New and Returning Enrollees

Reflecting both strong demand for health care coverage, customer loyalty and the Marketplace's continued ability to attract new enrollees, 86 percent of enrollees across QHP and the Essential Plan were returning from last year and 14 percent were new in 2019. Twenty-two percent of QHP enrollees are new to the Marketplace in 2019 and 78 percent are returning enrollees. Across Medicaid, CHP, and EP enrollees, a smaller share, 5, 4, and 12 percent, respectively are new to Marketplace in 2019.



HEALTH PROGRAMS



**QUALIFIED
HEALTH PLAN**



**CHILD
HEALTH PLUS**



ESSENTIAL PLAN



MEDICAID

Medicaid

As of January 31, 2019, 3,287,846 individuals enrolled in Medicaid through NY State of Health. This includes 3,110,682 enrollees who renewed 2018 coverage and 177,164 enrollees who are new to the Marketplace during the 2019 OEP.⁵ Through the Affordable Care Act, New York expanded Medicaid eligibility levels to 138 percent of FPL to all eligible adults. Since New York's eligibility levels already largely met this new federal standard prior to the Affordable Care Act, this expansion affects single and childless adults whose eligibility had previously been set at less than or equal to 100 percent of FPL. Approximately eight percent of Medicaid enrollees are part of the expansion population, childless adults with incomes between 100-138 percent FPL, consistent with 2018.

Child Health Plus

As of January 31, 2019, 417,753 children enrolled in Child Health Plus (CHP) through the NY State of Health, including 18,236 enrollees (4 percent) who are new to the Marketplace.⁶ 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.

⁵ The 177,164 new Medicaid enrollees include some individuals who are not new to the Medicaid program, but are new to the Marketplace. Some of these individuals are enrollees transitioning from Local District Social Services enrollment administration to state administration through NY State of Health. All MAGI Medicaid enrollees who were previously enrolled in Medicaid through Local Districts of Social Services in all counties excluding New York City have now been transitioned to the Marketplace. Overall, three-quarters of MAGI Medicaid enrollment is through NYSOH and one quarter remains with the Local Districts.

⁶ As of January 1, 2014, new applications for Child Health Plus were centralized through the Marketplace.

MARKETPLACE DEMOGRAPHICS

Enrollment by Region and County

During the 2019 OEP, marketplace enrollment increased in every county of the state.⁷ Similar to previous years, slightly more than half (51.3 percent) of Marketplace enrollees live in New York City; 12.6 percent live on Long Island; 17.3 percent live in the Capital/Mid-Hudson/North Country region; 6.2 percent live in the Western region; and 12.6 percent live in the Central region. The shares of enrollment by region largely track to each region's respective share of the State's non-elderly population.

Total QHP and EP enrollment across all New York City boroughs increased by nearly 38,000 people, or 7 percent, this year. The greatest percentage increase in combined enrollment QHP and EP enrollment were seen in the following counties: Livingston (15%), Montgomery (14%), Hamilton (13%), Richmond, Chautauqua, and Broome (12%), Schoharie and Lewis (11%), Nassau and Delaware (10%). Four counties saw EP/QHP enrollment increases of more than 7,000 people: Queens (13,029), Kings (11,420), Suffolk (7,261) and Nassau (7,142).

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

Marketplace Enrollment by Age

Figure 4 below shows the age distribution of enrollees in the Marketplace by program, which has remained stable since 2018. Sixty-three percent of Marketplace enrollees are below age 35 and 37 percent are above age 35. The age distribution varies widely by program because of different eligibility rules. As of January 31, 2019, 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—38 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 premium and cost sharing subsidies for which they are eligible.

Figure 4: Marketplace Enrollment by Age

Age	Medicaid	CHP	EP	QHP	All Programs
<18 Years	37%	96%	--	4%	34%
18 - 25 Years	15%	4%	15%	8%	13%
26 - 34 Years	16%	--	24%	19%	16%
35 - 44 Years	13%	--	23%	17%	14%
45 - 54 Years	11%	--	21%	21%	12%
55 - 64 Years	9%	--	18%	31%	11%
>65 Years	--	--	--	<1%	<1%
TOTAL	100%	100%	100%	100%	100%

NYSOH DEMOGRAPHICS BY THE NUMBERS

51%

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

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

22%

13%

The share of Marketplace enrollees who reported that they are Black/African American.

The share of Marketplace enrollees who reported that they are Hispanic.

26%

8%

Medicaid enrollees who are newly eligible childless adults.

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 5: Marketplace Enrollment by Gender

Gender	Medicaid	CHP	EP	QHP	All Programs
Female	53%	48%	55%	51%	53%
Male	47%	52%	45%	49%	47%
TOTAL	100%	100%	100%	100%	100%

⁷ The counties included in each region are:

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

Marketplace Enrollment by Preferred Language

In early 2018, the Marketplace updated its application to include additional options for preferred written and spoken language. Overall, 22 percent of Marketplace enrollees indicated a preferred language other than English, compared to 23 percent in 2018.⁸ Across all programs, 16 percent (750,080) selected Spanish as their preferred language, 5 percent (235,892) selected Chinese, 1 percent (38,800) selected Russian, and 78 percent (3,717,311) selected English. Consumers enrolled in Medicaid, CHP, and EP were more likely to select a language other than English, compared to consumers in QHPs.

Figure 6: Enrollment by Preferred Written Language*

Preferred Written Language	Medicaid	CHP	EP	QHP	All Programs
Chinese	4%	3%	10%	2%	5%
English	78%	80%	70%	94%	78%
French	<1%	<1%	<1%	<1%	<1%
Haitian Creole	<1%	<1%	<1%	<1%	<1%
Bengali	<1%	<1%	<1%	<1%	<1%
Korean	<1%	<1%	<1%	<1%	<1%
Russian	1%	1%	2%	<1%	1%
Spanish	16%	15%	18%	3%	16%
TOTAL	100%	100%	100%	100%	100%

*A larger list of enrollment by preferred language can be found in Appendix F.

In 2018, NY State of Health continued to conduct outreach efforts across the state to reach non-English speaking residents with an increased focus in Bronx and Queens counties, two areas of the state with higher than average rates of uninsured. Ads ran in English, Spanish, and Mandarin and were placed in 47 ethnic publications. In addition, NY State of Health participated in a number of outreach events focused on non-English speaking communities, including expanded partnerships with NYC-based Chinese-language broadcaster New Tang Dynasty, Ibero-American Action League, the Haitian American Community Coalition in Brooklyn, sponsorship of the Upstate Latino Summit, New York City's COPA youth soccer tournament, and the Festival Latino Americano in Syracuse.

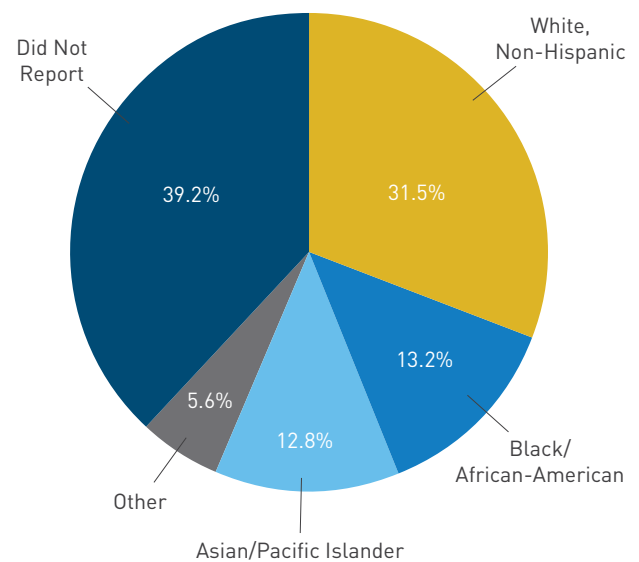
More than 400 Customer Service Representatives (CSRs) at the NY State of Health Customer Service Center speak English and one of the following 5 languages: Spanish, Mandarin, Russian, Cantonese and Haitian Creole, and these CSRs directly responded to 87 percent of non-English speaking callers. The remaining 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 excluding English. Detailed data on the number of calls answered in these languages can be found in Appendix E.

Additionally, navigators provide assistance in 41 languages, and brokers and Certified Application Counselors also provide assistance in languages other than English.

Marketplace Enrollment by Race and Ethnicity⁹

Consumers are asked to respond to optional questions about race and ethnicity during the application process. Thirty-nine 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."¹⁰ While these shares are similar to 2018, in 2019 there 130,000 more enrollees who identify as White, Non-Hispanic; nearly 50,000 more enrollees who identify as Black/African American; and 44,000 more enrollees who identify as Asian/Pacific Islanders. 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 7: Marketplace Enrollees, by Race and Program



Additionally, twenty-six percent of Marketplace enrollees reported that they are Hispanic (the same percentage as 2018), but due to an overall increase in Marketplace enrollment, this translates to a more than a 110,000 person increase since last year. This percentage is higher among Medicaid (27 percent), CHP (24 percent) and EP (25 percent) enrollees than it is among QHP enrollees (10 percent). Across all programs, 15 percent of enrollees chose not to respond to the question on Hispanic ethnicity, which was an increase of one percentage point from the end of the previous enrollment period.

⁸ 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 written language.

⁹ 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.

¹⁰ All consumers who self-reported being Asian Indian, Chinese, Filipino, Guamanian or Chamorro, Japanese, Korean, Native Hawaiian, Other Asian, Other Pacific Islander, Samoan, or Vietnamese are counted as Asian/Pacific Islander. All consumers who self-reported being American Indian or reported a race not listed in the application are counted as "Other."

Figure 8: Marketplace Enrollees, by Hispanic Ethnicity

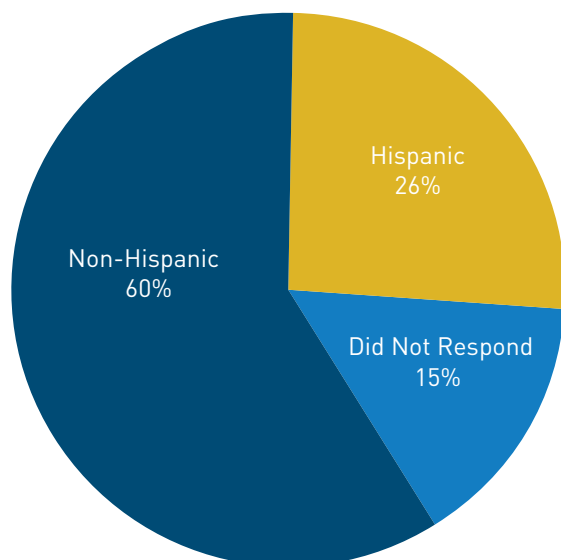


Figure 9: Marketplace Enrollees, by Race and Ethnicity ¹¹

Race	Medicaid	CHP	EP	QHP	All Programs
White, Non-Hispanic	30%	41%	24%	62%	32%
Black/African American	15%	10%	11%	7%	13%
Asian/Pacific Islander	11%	10%	21%	10%	13%
Other	6%	4%	6%	4%	6%
Did Not Report	41%	37%	40%	19%	39%
TOTAL	102%	103%	102%	102%	103%

Ethnicity	Medicaid	CHP	EP	QHP	All Programs
Hispanic	27%	24%	25%	10%	25%
Non-Hispanic	57%	62%	61%	81%	60%
Did Not Respond	16%	14%	14%	9%	15%
TOTAL	100%	100%	100%	100%	100%

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

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 2019. 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 2019, Fidelis, which offers QHPs in all but six counties of the state, has the largest share (39 percent) of statewide enrollment, followed by Healthfirst (15 percent), which serves New York City and Long Island. Four of the five insurers with the highest statewide enrollment in 2019 – Fidelis, Oscar, MVP, and Healthfirst – also had the highest statewide enrollment in 2018. Empire Blue Cross Blue Shield (Medical Downstate) which had a 2 percent increase in Qualified Health Plan enrollment this year, is also among the insurers with the highest statewide enrollment in 2019

Figure 10: QHP Individual Marketplace Enrollment by Insurer

Insurer	% of QHP Enrollment	Insurer	% of QHP Enrollment
Fidelis Care	39%	UnitedHealthcare	3%
Healthfirst	15%	CDPHP	2%
MVP Health Plan, Inc.	7%	BlueCross BlueShield of Western New York	1%
Empire BlueCross BlueShield (Medical Downstate)	7%	Independent Health	1%
Oscar	6%	BlueCross BlueShield of North-eastern New York	1%
EmblemHealth	6%	Univera Healthcare	<1%
MetroPlus Health Plan	5%	Empire Blue Cross (Medical Upstate)	<1%
Excellus BlueCross BlueShield	5%	TOTAL	100%

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

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 distribution 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 5 and 25 percent of the enrollment in their respective service areas, reflecting a competitive insurance market. In fact, the U.S. Government Accountability Office reports that the distribution of enrollment across insurers in New York’s marketplace is greater than nearly all other states, based on data from 2015-2017.¹²

PLAN SELECTION BY THE NUMBERS

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

The number of insurers offering Essential Plan (EP) coverage. **16**

4 Number of QHP and EP insurers available to most consumers.

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

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

¹² U.S. Government Accountability Office. “Private Health Insurance: Enrollment Remains Concentrated Among a Few Issuers, including in Exchanges” <https://www.gao.gov/assets/700/697746.pdf>

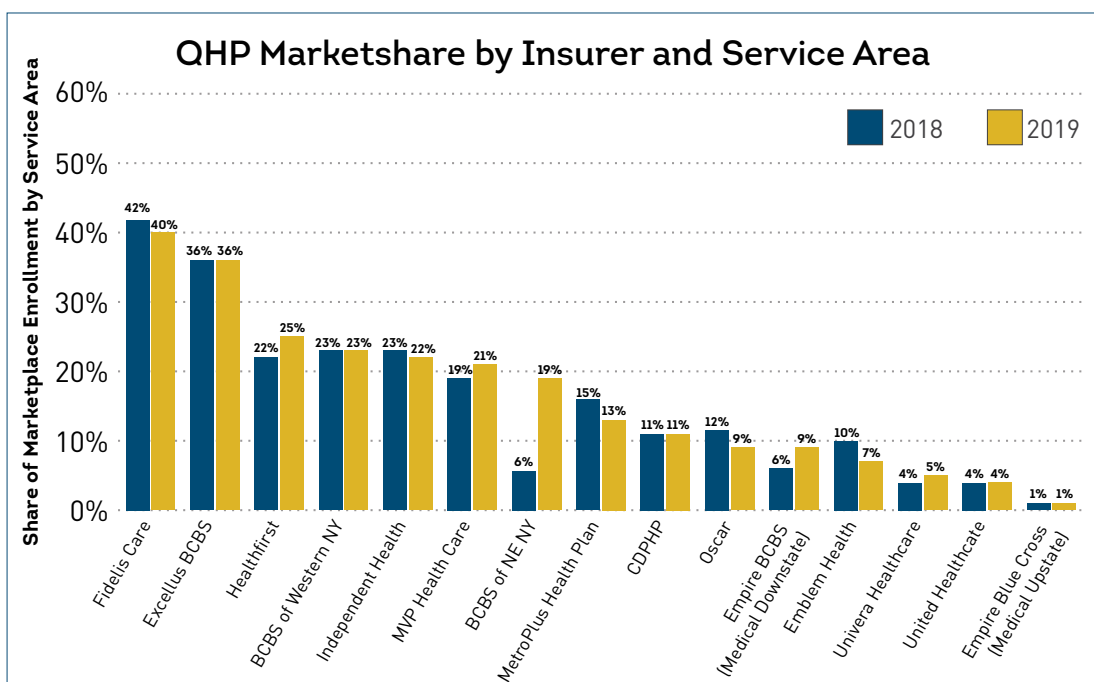
There were some notable changes in insurer market share by service area from 2018 to 2019. Oscar's market share by service area declined from 12 percent (20,219) to 9 percent (17,136), Emblem's declined from 10 percent (20,214) to 7 percent (15,253), and Fidelis' declined from 42 percent (103,609 enrollees) to 40 percent (107,064 enrollees). BlueShield of Northeastern NY's market share by service area increased from 6 (947 enrollees) to 19 percent (2,982 enrollees), HealthFirst's increased from 22 percent (32,976) to 25 percent (41,689), and Empire Blue Cross Blue Shield (Medical Downstate)'s increased from 6 percent (11,423) to 9 percent (18,940). The remaining issuers saw smaller or no overall changes in market share by service area.

Figure 11: QHP Individual Marketplace Enrollment by Insurer and by Service Area

Insurer	January 31, 2018	January 31, 2019
Fidelis Care	42%	40%
Excellus BlueCross BlueShield	36%	36%
Healthfirst	22%	25%
BlueCross BlueShield of Western New York	23%	23%
Independent Health	23%	22%
MVP Health Plan, Inc.	19%	21%
BlueShield of Northeastern New York	6%	19%
MetroPlus Health Plan	15%	13%
CDPHP	11%	11%
Oscar	12%	9%
Empire BlueCross BlueShield (Medical Downstate)	6%	9%
EmblemHealth	10%	7%
Univera	4%	5%
UnitedHealthcare	4%	4%
Empire Blue Cross (Medical Upstate)	1%	<1%

A chart showing insurer participation by Marketplace programs is shown in Appendix B. Detailed data on 2019 Individual Marketplace enrollment by QHP insurer by county is shown in Appendix C.

Figure 12: QHP Marketshare by Insurer and Service Area



Detailed data on 2019 EP insurer by county is shown in Appendix D.

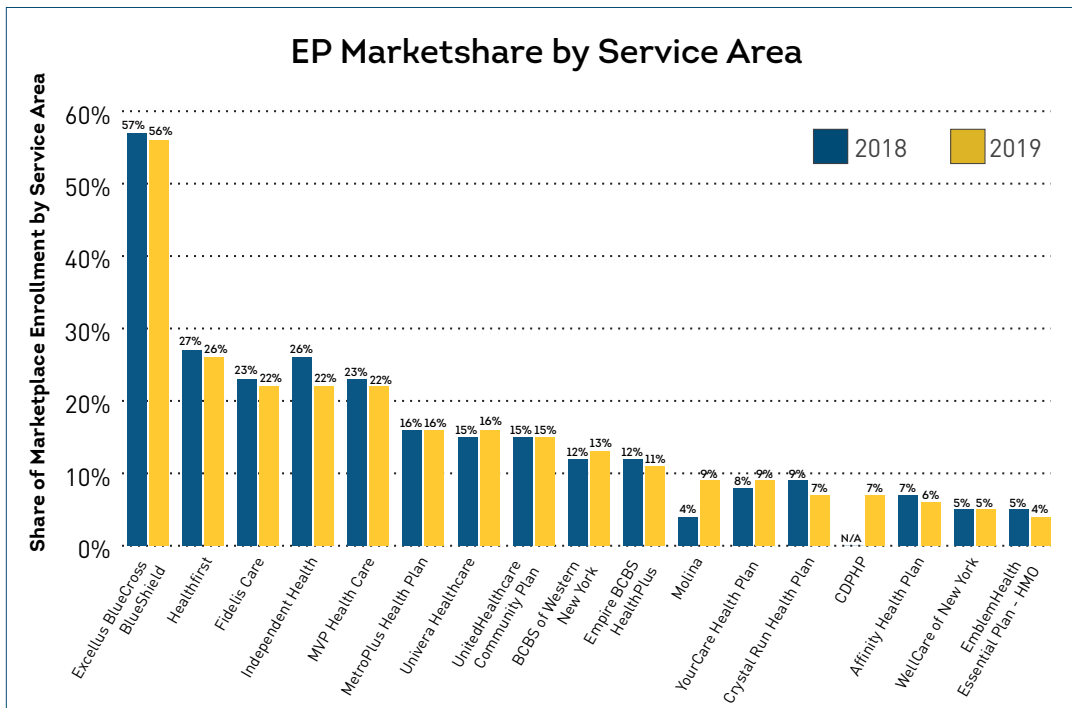
Figure 13: EP Enrollment by Insurer and by Service Area

Insurer	January 31, 2018	January 31, 2019
Excellus BlueCross BlueShield*	57%	56%
Healthfirst	27%	26%
Fidelis Care	23%	22%
Independent Health	26%	22%
MVP Health Care	23%	22%
MetroPlus Health Plan	16%	16%
Univera Healthcare	15%	16%
UnitedHealthcare Community Plan	15%	15%
BlueCross BlueShield of Western New York	12%	13%
Empire BlueCross BlueShield HealthPlus	12%	11%
Molina Healthcare*	4%	9%
YourCare Health Plan a Monroe Plan Company	8%	9%
Crystal Run Health Plans	9%	7%
CDPHP	N/A	7%
Affinity Health Plan	7%	6%
WellCare of New York	5%	5%
EmblemHealth Essential Plan - HMO	5%	4%

EP Enrollment by Insurer

Sixteen insurers offered the Essential Plan (EP) in 2019 – the same 15 insurers that offered EP in 2018 and one addition, CDPHP, which offers EP in the Capital/Mid-Hudson/North Country region. Statewide, 22 percent of EP enrollment was with Fidelis Care, 21 percent with Healthfirst, 15 percent with UnitedHealthcare Community Plan, 10 percent with MetroPlus, and the remaining 32 percent of enrollment was spread across the other insurers. The same four insurers had the highest statewide EP enrollment in 2018 and 2019.

Comparing EP enrollment by insurers' respective service areas likewise shows significant distribution 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. Most other insurers have between 5 and 26 percent of EP enrollment in their respective service areas. EP insurers' 2019 EP market share is consistent with 2018.



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 hardship exemptions (e.g., affordability).

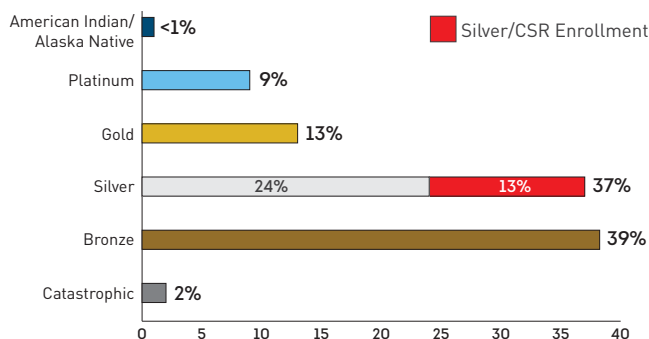
Cost-sharing reductions (CSR) are available to eligible individuals for Silver level plans purchased through the Marketplace. CSRs reduce out-of-pocket costs, deductibles, and out-of-pocket maximums. American Indians and Alaska Natives are eligible for additional CSRs at all metal levels.

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 (54 percent) who were determined eligible for APTC with CSR chose Silver plans in which they can use cost-sharing reduction benefits. The remaining 46 percent enrolled in different metal levels.

As of January 31, 2019, 9 percent of QHP enrollees are enrolled in Platinum plans, 13 percent are in Gold plans, 37 percent are in Silver plans (including 24 percent without CSRs and 13 percent with CSRs), 39 percent are in Bronze plans, and 2 percent are in Catastrophic plans. A total of 262 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.

Figure 14: QHP Individual Marketplace Enrollment by Metal Level ¹³



One of the differentiating features of the metal tiers is the amount of the annual deductible, which ranges from \$0 for a standard Platinum plan to \$4,000 for a standard Bronze plan.¹⁴ Eighteen 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.¹⁵ 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 790,152 individuals now enrolled in EP who have no deductible, the combined share of QHP and EP enrollees with low or no deductible is 79 percent, which is a decrease of one percentage point from 2018.

Trends in Plan Selection

Trends in enrollment in standard and non-standard plans, and enrollment based on plan cost remain consistent with those observed in 2018. 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. There was divergence compared to previous years in enrollment by metal level.

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.

Nine of the 12 individual Marketplace insurers elected to offer one or more non-standard plans in 2018. Fidelis, Empire Blue Cross/Blue Shield, and BlueShield of Northeastern New York offer only standard plans. As of January 31, 2019, 69 percent of consumers enrolled in standard QHP plans, and 31 percent enrolled in non-standard QHPs, which is a one-percentage point increase in standard plan selection compared to 2018.

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. For example, 18 percent of QHP enrollees selected a plan that covered adult dental coverage, and nearly 11 percent of QHP enrollees selected a plan which includes free sick visits.

¹³ Percentages do not sum to 100 percent due to rounding.

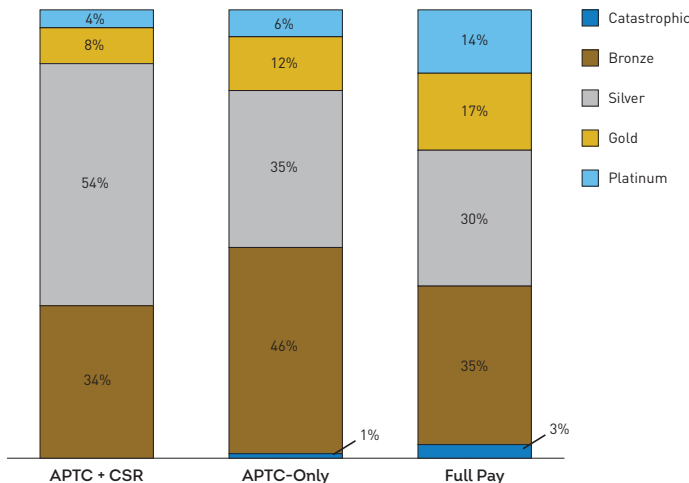
¹⁴ These deductible levels refer only to standard plans at the Platinum, Gold, Silver, and Bronze levels and do not include the HSA-Compliant Bronze non-standard plan or Catastrophic plan.

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

Metal Level

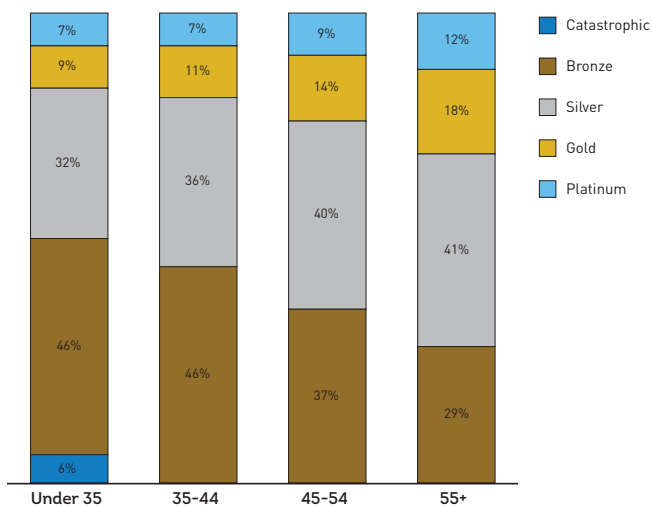
Enrollment by metal level provides some insight into which populations select which benefits packages and largely confirm expectations. For example, as shown in Figure 15, Full Pay QHP enrollees are more likely to select higher metal level products (Platinum and Gold) than enrollees who receive financial assistance, while enrollees who receive tax credits are more likely to select Silver and Bronze products. We expect 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 15: 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) and earlier in the OEP than younger enrollees. This is because, on average, older enrollees are assumed to have more health care needs and therefore, are more likely to pay higher premiums so their per visit cost-sharing is lower and are more likely to enroll sooner rather than wait until right before enrollment deadlines. 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 or individuals who have been granted a hardship exemption from the individual mandate are eligible for catastrophic coverage.

Figure 16: 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 Bronze and Silver plan enrollment in each county at the end of the 2019 OEP. We found that in eighty-seven percent of State's counties the most popular Bronze plan (i.e., the Bronze plan that consumers most often selected) had the lowest premium. In nearly seventy three percent of the State's counties the most popular Silver plan had the lowest premium. Consumers continue to demonstrate price sensitivity.

Stand Alone Dental Plan Individual Marketplace Enrollment by Insurer

Ten insurers offer stand-alone dental plans (SADP) through the Marketplace in 2019. 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, 2019, 28,228 consumers enrolled in a SADP; 10 of all QHP enrollees, slightly higher than the share in 2018 (9 percent).

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

Stand Alone Dental Plan	% of SADP Enrollment
Delta Dental of New York, Inc.	31%
Empire Blue Cross Blue Shield (Dental Downstate)	19%
Healthplex Insurance Company, Inc	14%
Solstice Health Insurance Company	13%
Guardian	11%
Dentcare Delivery Systems Inc.	6%
BlueCross BlueShield of Western New York	2%
Empire Blue Cross (Dental Upstate)	2%
BlueShield of Northeastern New York	<1%
Dentegra Insurance Company of New England	<1%
TOTAL	100%

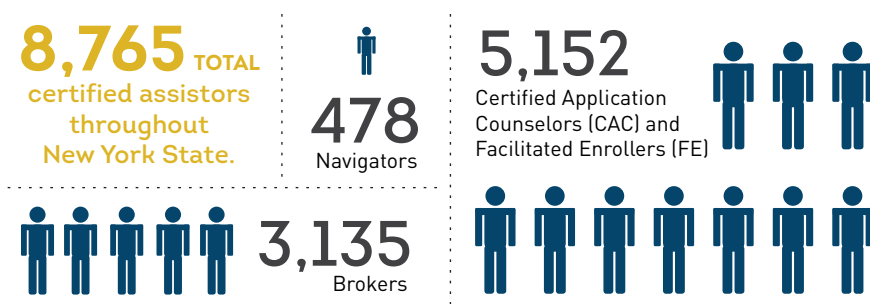
Another 18 percent of enrollees purchased non-standard products with adult or family dental coverage.

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 through the entire OEP. In 2019, navigators spoke at least 41 languages including sign language. Through January 31, 2019, the Marketplace had more than 8,700 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 (CAC) and Facilitated Enrollers assist consumers in the Individual Marketplace only.

Figure 18: Number of Assistors, by Type as of January 31, 2019



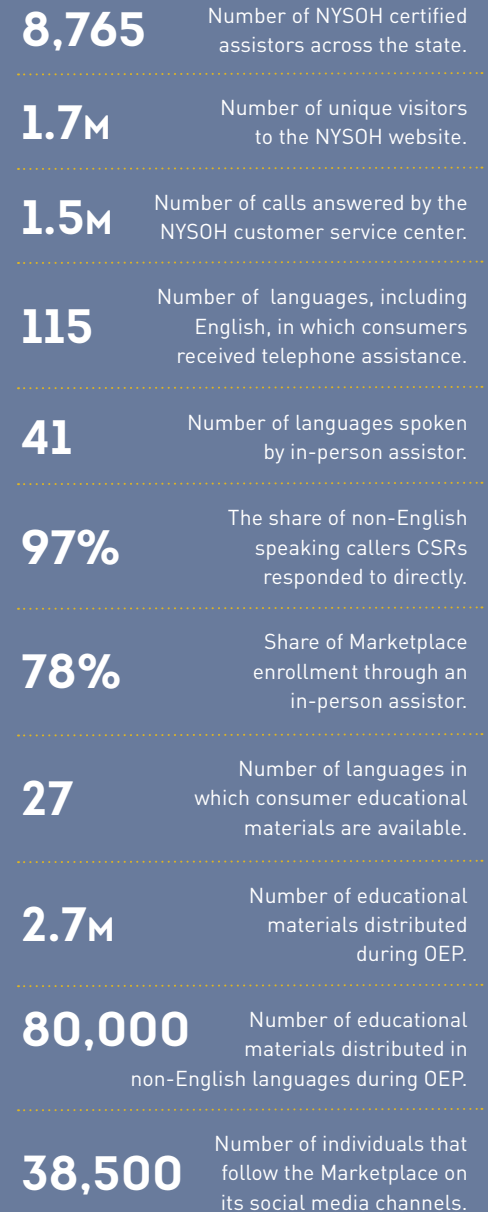
Enrollment by Channel

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, 68 percent did so with the help of a CAC or Facilitated Enroller, 8 percent with the help of a navigator, 5 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 (79 percent), CHP (76 percent), and EP (85 percent) than for QHPs (48 percent). Conversely, 59 percent of those who enrolled in a QHP without financial assistance enrolled independently through the web, a significantly higher share than all other programs.

Figure 19: Enrollment by Channel

Channel	Medicaid	CHP	EP	All QHPs	All Programs
Broker	2%	4%	4%	12%	3%
CAC	70%	63%	74%	27%	67%
Navigator	8%	9%	7%	9%	8%
Phone	5%	5%	2%	8%	5%
Website with No Assistor	15%	19%	13%	44%	17%
TOTAL	100%	100%	100%	100%	100%

CUSTOMER SERVICE BY THE NUMBERS



WEBSITE AND CUSTOMER SERVICE CENTER



Website

Between November 1, 2018 and January 31, 2019, nearly 1.7 million (1,696,991) unique visitors viewed 78,696,811 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 15th was, again, the busiest day of open enrollment with over 3.4 million pageviews and 143,000 website visitors, an increase of more than 50,000 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

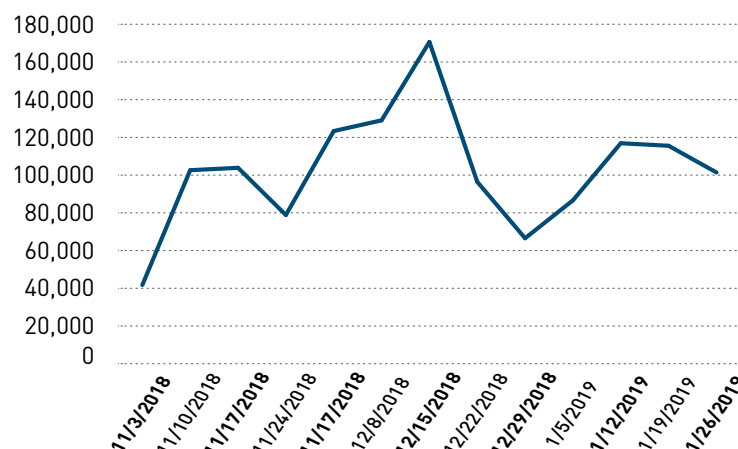
The Customer Service Center answers consumer inquiries across all Marketplace programs, including Medicaid, CHP, QHPs and the Essential Plan. Customer Service Representatives (CSRs) assist consumers in completing new and renewal phone applications from start to finish, as well as completing applications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

The Customer Service Center answered nearly 1.5 million calls during the three-month 2019 open enrollment period, with an average weekly call volume of 102,583 and there were over 66,000 calls in the final two days alone before the December 15 deadline for enrollment into January 1st 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 13.5 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 nearly 11,000 calls answered during the week of January 28.

Figure 20: NYSOH Customer Service Center Calls Answered by Week, 11/1/18 – 1/31/19



SMALL BUSINESS MARKETPLACE

The Small Business Marketplace (SBM) also saw record insurer and employer participation levels in 2019. Small businesses with 100 or fewer employees can enroll in the SBM throughout the year. To claim the small business tax credit available under the federal law, employers must receive an eligibility determination from the SHOP and enroll in a SHOP certified health plan.

Previously, small businesses could only access tax credits if they enrolled through the NY State of Health website and selected from a limited number of plans. However, in October 2017, the federal government proposed changes to SHOP rules which permit small employers to enroll directly through issuers and brokers and still receive federal small business tax credits, if eligible. Leveraging the flexibility offered by the federal rule change, in April 2018 the Marketplace implemented significant changes which make it easier for insurers to participate in SHOP, for employers to access federal tax credits, and aligns SHOP's enrollment process with outside small group market.

As a result, the number of insurers offering SHOP coverage increased from five to nine, and the total number of plans available rose to 2,080. Small businesses now have a choice of at least two insurers in every county and up to five in certain counties. The Marketplace has determined eligible 12,219 small employers for SHOP coverage, a nearly 5-fold increase since last year.

Small businesses throughout the State have enrolled through the SBM. New York City accounts for 39 percent of eligible employers in the SBM; Long Island accounts for 20 percent of employers; the Capital/Mid-Hudson/North County region accounts for 18 percent of employers; the Western region accounts for 10 percent of employers; and the Central New York region accounts for 13 percent of employers.

SMALL BUSINESS MARKETPLACE BY THE NUMBERS

2,080

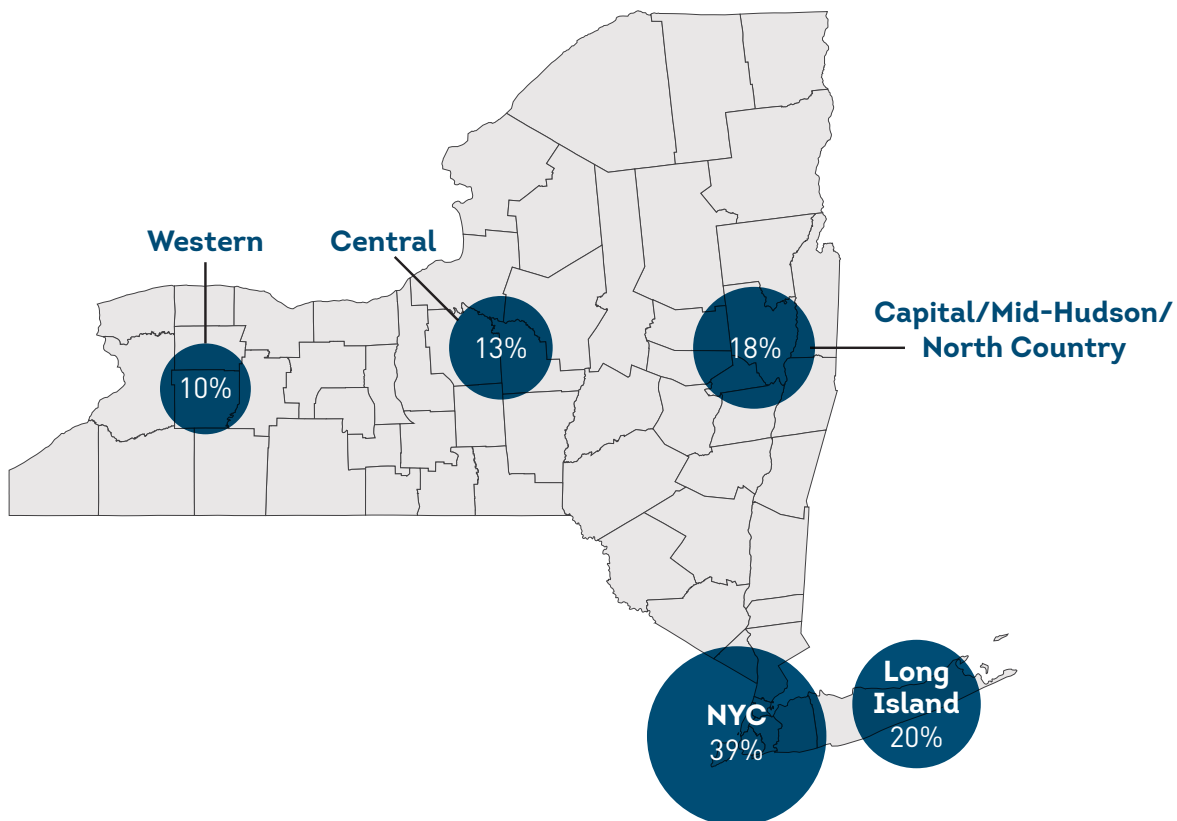
The number of SHOP certified products.

The number of small employers participating in the Small Business Marketplace (SBM). **12,219**

9

The number of insurers offering coverage on the SBM in 2019.

Figure 21: Small Business Marketplace Eligibility by Region, by Employer Eligibility and Region



ADVERTISING AND OUTREACH

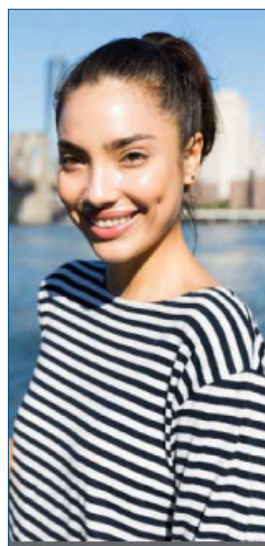
In 2019, NY State of Health advertising and outreach efforts focused on educating consumers on affordable and quality health plan options renewing existing enrollees, reaching new consumers, and dispelling consumer confusion around changes to the Affordable Care Act. NY State of Health promoted its messages through its “You Deserve Affordable Health Care” advertising campaign, at community outreach events and through consumer email campaigns.

NY State of Health’s 2019 advertising campaign, “You Deserve Affordable Health Care,” was informed by consumer testing conducted in September-October 2018 among insured and uninsured New Yorkers statewide. Among current enrollees surveyed, NY State of Health was the most trusted source of health care information and nearly all (90 percent) current enrollees surveyed wanted to renew their marketplace coverage. Sixty percent of uninsured New Yorkers surveyed indicated that they wanted insurance, but the cost of coverage was their top concern, and information about financial assistance and getting help enrolling was important. Messages that focused on the “affordability” of coverage and the “ease of use” in finding and enrolling in a health plan resonated the strongest across all audiences. Finally, the concept that all New Yorkers “deserve” affordable coverage options performed the best with insured and uninsured audiences alike.

During the 2019 Open Enrollment Period, NY State of Health sponsored more than 300 events throughout the state with a strong presence in Bronx and Queens, which are two areas of the state with higher uninsured rates. Several of these events were tied to statewide coordinated campaigns at pharmacies, grocery stores, food pantries, public libraries, college campuses, farmers markets, and ridesharing companies, UBER and LYFT. Other outreach events included health fairs, spring, summer, and fall festivals, cultural heritage events, job fairs, and back-to-school events. In addition, many events were focused in non-English speaking communities. These included partnerships with NYC-based Chinese-language broadcaster New Tang Dynasty, Ibero-American Action League, the Haitian American Community Coalition in Brooklyn, sponsorship of the Upstate Latino Summit, and the Festival Latino Americano in Syracuse.

NY State of Health distributed nearly 2.7 million pieces of educational materials in English during the Open Enrollment Period, along with over 70,000 pieces of educational materials in Spanish, and 8,500 in Chinese. In addition, the Marketplace also reached consumers through nearly 4 million personalized emails (sent in English and Spanish) with important information and reminders about enrolling or staying enrolled in coverage.

The Marketplace also used online display ads, social media – Facebook, Instagram, Twitter, and Snapchat 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. Nearly 40,000 individuals are following the Marketplace on its 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, and during the 2019 OEP, NY State of Health’s social media team responded to over 5,000 consumer comments across social media channels.



MERECES ATENCIÓN MÉDICA ASEQUIBLE.

Encuentra hoy el plan adecuado para ti y la asistencia financiera que necesitas.

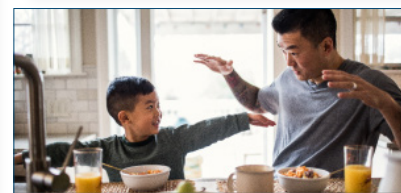
Inscríbete hoy



YOU DESERVE AFFORDABLE HEALTHCARE.

Find the right health plan and financial assistance you need today.

Enroll Today



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立即投保



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	38,985	5,520	6,036	3,055	53,596
Allegany	7,257	758	919	468	9,402
Bronx	368,961	23,627	84,288	8,597	485,473
Broome	25,244	3,296	3,952	2,137	34,629
Cattaraugus	13,200	1,475	1,549	918	17,142
Cayuga	10,160	1,876	1,585	977	14,598
Chautauqua	19,278	2,254	2,743	1,759	26,034
Chemung	13,379	1,141	1,594	941	17,055
Chenango	8,734	1,133	1,057	563	11,487
Clinton	10,010	1,692	1,540	737	13,979
Columbia	8,674	1,468	1,611	1,306	13,059
Cortland	6,757	1,121	968	561	9,407
Delaware	6,781	730	925	513	8,949
Dutchess	36,330	5,977	6,341	5,679	54,327
Erie	127,596	14,242	19,571	9,405	170,814
Essex	4,605	894	780	600	6,879
Franklin	7,080	831	826	467	9,204
Fulton	10,727	1,515	1,220	581	14,043
Genesee	8,082	1,234	1,229	695	11,240
Greene	7,382	1,008	1,037	734	10,161
Hamilton	551	98	113	143	905
Herkimer	10,603	1,834	1,542	726	14,705
Jefferson	16,584	2,125	2,313	1,042	22,064
Kings	553,184	59,633	159,081	37,645	809,543
Lewis	3,864	892	705	463	5,924
Livingston	6,981	1,271	1,254	705	10,211
Madison	8,913	1,442	1,291	869	12,515
Monroe	107,653	15,650	17,718	8,573	149,594
Montgomery	9,929	1,372	1,197	470	12,968
Nassau	160,755	33,982	49,250	26,166	270,153
New York	183,634	11,916	45,908	30,375	271,833

County	Medicaid	CHP	EP	All QHPs	All Programs
Niagara	32,212	3,819	4,503	2,423	42,957
Oneida	38,787	5,295	5,259	2,370	51,711
Onondaga	67,459	8,639	9,592	5,013	90,703
Ontario	12,709	2,711	2,196	1,362	18,978
Orange	76,042	11,045	9,864	5,056	102,007
Orleans	5,667	961	1,145	473	8,246
Oswego	20,084	2,653	2,470	1,379	26,586
Otsego	7,844	1,243	1,188	619	10,894
Putnam	9,470	1,946	1,700	2,290	15,406
Queens	506,960	60,245	188,884	29,315	785,404
Rensselaer	19,486	3,103	2,597	1,534	26,720
Richmond	65,678	8,400	17,067	5,410	96,555
Rockland	88,423	13,912	11,957	5,187	119,479
Saratoga	20,515	4,782	3,810	3,167	32,274
Schenectady	26,035	3,752	4,049	1,666	35,502
Schoharie	4,574	684	637	329	6,224
Schuyler	2,897	369	481	271	4,018
Seneca	4,851	655	691	325	6,522
St. Lawrence	15,545	1,969	1,867	856	20,237
Steuben	15,570	1,651	2,024	1,121	20,366
Suffolk	207,398	43,130	54,649	27,684	332,861
Sullivan	17,274	1,737	2,097	1,062	22,170
Tioga	7,067	927	976	601	9,571
Tompkins	8,970	1,485	1,595	1,194	13,244
Ulster	26,590	4,316	4,807	3,513	39,226
Warren	8,761	1,716	1,625	1,023	13,125
Washington	10,094	1,969	1,512	793	14,368
Wayne	12,862	2,748	2,235	1,212	19,057
Westchester	137,333	18,391	27,214	15,841	198,779
Wyoming	5,154	958	839	562	7,513
Yates	3,662	535	479	352	5,028
TOTAL	3,287,846	417,753	790,152	271,873	4,767,624

Appendix B: Marketplace Program Participation by Insurer 2019

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 ⁵	x				1	
CDPHP	x	x	x	x	4	x
Crystal Run Health Plan	x	x	x		3	
EmblemHealth	x	x	x	x	4	x
Empire Blue Cross Blue Shield ¹	x	x	x	x	4	x
Excellus Blue Cross Blue Shield ²	x	x	x	x	4	x
Fidelis Care	x	x	x	x	4	x
Healthfirst	x	x	x	x	4	x
HealthNow ³	x	x	x	x	4	x
Independent Health	x	x	x	x	4	x
MetroPlus Health Plan ⁴	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 ⁵	x				1	
WellCare of New York	x	x	x		3	
YourCare Health Plan	x	x	x		3	
Total Number of Insurers	18	16	16	12	--	11

1 Includes Empire Blue Cross Blue Shield Health Plus

2 Includes Univera Healthcare

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

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

5 Only offers Special Needs Medicaid Managed Care Plans

Appendix C: QHP Enrollment By County And Insurer

QHP Enrollees by County and Insurer Individual Marketplace

County	Insurer	# of Enrollees	% of Enrollees
Albany		3,053	100%
	BlueShield of Northeastern New York	406	13%
	CDPHP	928	30%
	EmblemHealth	2	<1%
	Empire Blue Cross (Medical Upstate)	13	<1%
	Fidelis Care	1,059	35%
	MVP Health Plan, Inc.	645	21%
Allegany		468	100%
	BlueCross BlueShield of Western New York	87	19%
	Fidelis Care	304	65%
	Independent Health	53	11%
	Univera Healthcare	24	5%
Bronx		8,596	100%
	EmblemHealth	677	8%
	Empire Blue Cross Blue Shield (Medical Downstate)	187	2%
	Fidelis Care	1,481	17%
	Healthfirst	4,230	49%
	MetroPlus Health Plan	1,593	19%
	Oscar	256	3%
	UnitedHealthcare	172	2%
Broome		2,137	100%
	CDPHP	64	3%
	EmblemHealth	2	<1%
	Excellus BlueCross BlueShield	711	33%
	Fidelis Care	1,232	58%
	MVP Health Plan, Inc.	128	6%
Cattaraugus		918	100%
	BlueCross BlueShield of Western New York	164	18%
	Fidelis Care	538	59%
	Independent Health	182	20%
	Univera Healthcare	34	4%
Cayuga		977	100%
	Excellus BlueCross BlueShield	288	29%
	Fidelis Care	637	65%
	MVP Health Plan, Inc.	52	5%
Chautauqua		1,759	100%
	BlueCross BlueShield of Western New York	183	10%
	Fidelis Care	1,117	64%
	Independent Health	339	19%
	Univera Healthcare	120	7%
Chemung		941	100%
	Excellus BlueCross BlueShield	231	25%
	Fidelis Care	710	75%
Chenango		563	100%
	CDPHP	21	4%
	Excellus BlueCross BlueShield	102	18%
	Fidelis Care	360	64%
	MVP Health Plan, Inc.	80	14%
Clinton		737	100%
	BlueShield of Northeastern New York	348	47%

County	Insurer	# of Enrollees	% of Enrollees
	CDPHP	10	1%
	Empire Blue Cross (Medical Upstate)	1	<1%
	Excellus BlueCross BlueShield	226	31%
	MVP Health Plan, Inc.	152	21%
Columbia		1,306	100%
	BlueShield of Northeastern New York	248	19%
	CDPHP	250	19%
	EmblemHealth	3	<1%
	Empire Blue Cross Blue Shield (Medical Downstate)	12	<1%
	Fidelis Care	585	45%
	MVP Health Plan, Inc.	208	16%
Cortland		559	100%
	Excellus BlueCross BlueShield	161	29%
	Fidelis Care	377	67%
	MVP Health Plan, Inc.	21	4%
Delaware		513	100%
	CDPHP	15	3%
	EmblemHealth	2	<1%
	Empire Blue Cross Blue Shield (Medical Downstate)	5	<1%
	Excellus BlueCross BlueShield	298	58%
	Fidelis Care	180	35%
	MVP Health Plan, Inc.	13	3%
Dutchess		5,679	100%
	CDPHP	284	5%
	EmblemHealth	66	1%
	Empire Blue Cross Blue Shield (Medical Downstate)	88	2%
	Fidelis Care	4,212	74%
	MVP Health Plan, Inc.	965	17%
	UnitedHealthcare	64	1%
Erie		9,404	100%
	BlueCross BlueShield of Western New York	2,699	29%
	Fidelis Care	3,729	40%
	Independent Health	2,485	26%
	Univera Healthcare	491	5%
Essex		600	100%
	BlueShield of Northeastern New York	150	25%
	CDPHP	16	3%
	Excellus BlueCross BlueShield	115	19%
	Fidelis Care	262	44%
	MVP Health Plan, Inc.	57	10%
Franklin		467	100%
	CDPHP	2	<1%
	Excellus BlueCross BlueShield	107	23%
	Fidelis Care	310	66%
	MVP Health Plan, Inc.	48	10%
Fulton		581	100%
	BlueShield of Northeastern New York	124	21%
	CDPHP	86	15%
	EmblemHealth	4	<1%
	Medical Upstate	1	<1%
	Excellus BlueCross BlueShield	6	1%
	Fidelis Care	256	44%

County	Insurer	# of Enrollees	% of Enrollees
Genesee	MVP Health Plan, Inc.	104	18%
		695	100%
	BlueCross BlueShield of Western New York	69	10%
	Fidelis Care	398	57%
	Independent Health	51	7%
	MVP Health Plan, Inc.	163	23%
Greene	Univera Healthcare	14	2%
		733	100%
	BlueShield of Northeastern New York	135	18%
	CDPHP	150	20%
	EmblemHealth	1	<1%
	Empire Blue Cross Blue Shield (Medical Downstate)	8	1%
Hamilton	Fidelis Care	307	42%
	MVP Health Plan, Inc.	132	18%
		143	100%
	CDPHP	2	1%
	Excellus BlueCross BlueShield	26	18%
	Fidelis Care	92	64%
Herkimer	MVP Health Plan, Inc.	23	16%
		726	100%
	CDPHP	16	2%
	Excellus BlueCross BlueShield	403	56%
Jefferson	MVP Health Plan, Inc.	307	42%
		1,042	100%
	Excellus BlueCross BlueShield	209	20%
	Fidelis Care	708	68%
Kings	MVP Health Plan, Inc.	125	12%
		37,641	100%
	EmblemHealth	2,648	7%
	Empire Blue Cross Blue Shield (Medical Downstate)	2,104	6%
Lewis	Fidelis Care	10,074	27%
	Healthfirst	11,249	30%
	MetroPlus Health Plan	5,394	14%
	Oscar	5,094	14%
	UnitedHealthcare	1,078	3%
		463	100%
Livingston	Excellus BlueCross BlueShield	73	16%
	Fidelis Care	361	78%
	MVP Health Plan, Inc.	29	6%
		705	100%
Madison	Excellus BlueCross BlueShield	269	38%
	Fidelis Care	72	10%
	MVP Health Plan, Inc.	364	52%
		869	100%
Monroe	CDPHP	7	<1%
	Excellus BlueCross BlueShield	237	27%
	Fidelis Care	537	62%
	MVP Health Plan, Inc.	88	10%
Monroe		8,572	100%
	Excellus BlueCross BlueShield	3,606	42%
	Fidelis Care	707	8%
	MVP Health Plan, Inc.	4,259	50%

County	Insurer	# of Enrollees	% of Enrollees
Montgomery		470	100%
	BlueShield of Northeastern New York	105	22%
	CDPHP	126	27%
	EmblemHealth	1	<1%
	Medical Upstate	2	<1%
	Excellus BlueCross BlueShield	11	2%
	MVP Health Plan, Inc.	225	48%
Nassau		26,166	100%
	EmblemHealth	1,177	4%
	Empire Blue Cross Blue Shield (Medical Downstate)	4,383	17%
	Fidelis Care	13,176	50%
	Healthfirst	4,268	16%
	Oscar	1,953	7%
	UnitedHealthcare	1,209	5%
New York		30,373	100%
	EmblemHealth	2,570	8%
	Empire Blue Cross Blue Shield (Medical Downstate)	4,979	16%
	Fidelis Care	5,303	17%
	Healthfirst	6,810	22%
	MetroPlus Health Plan	3,211	11%
	Oscar	4,673	15%
	UnitedHealthcare	2,827	9%
Niagara		2,423	100%
	BlueCross BlueShield of Western New York	549	23%
	Fidelis Care	1,280	53%
	Independent Health	479	20%
	Univera Healthcare	115	5%
Oneida		2,370	100%
	CDPHP	24	1%
	Excellus BlueCross BlueShield	499	21%
	Fidelis Care	1,597	67%
	MVP Health Plan, Inc.	250	11%
Onondaga		5,013	100%
	Excellus BlueCross BlueShield	2,327	46%
	Fidelis Care	2,413	48%
	MVP Health Plan, Inc.	273	5%
Ontario		1,362	100%
	Excellus BlueCross BlueShield	533	39%
	Fidelis Care	83	6%
	MVP Health Plan, Inc.	746	55%
Orange		5,056	100%
	CDPHP	101	2%
	EmblemHealth	144	3%
	Empire Blue Cross Blue Shield (Medical Downstate)	116	2%
	Fidelis Care	3,567	71%
	MVP Health Plan, Inc.	1,031	20%
	UnitedHealthcare	97	2%
Orleans		473	100%
	BlueCross BlueShield of Western New York	51	11%
	Fidelis Care	292	62%
	Independent Health	21	4%
	MVP Health Plan, Inc.	97	21%
	Univera Healthcare	12	3%

County	Insurer	# of Enrollees	% of Enrollees
Oswego		1,379	100%
	Excellus BlueCross BlueShield	301	22%
	Fidelis Care	947	69%
	MVP Health Plan, Inc.	131	9%
Otsego		618	100%
	CDPHP	41	7%
	EmblemHealth	3	<1%
	Excellus BlueCross BlueShield	397	64%
	MVP Health Plan, Inc.	177	29%
Putnam		2,290	100%
	EmblemHealth	46	2%
	Empire Blue Cross Blue Shield (Medical Downstate)	59	3%
	Fidelis Care	1,867	82%
	MVP Health Plan, Inc.	287	13%
	UnitedHealthcare	31	1%
Queens		29,314	100%
	EmblemHealth	2,718	9%
	Empire Blue Cross Blue Shield (Medical Downstate)	1,123	4%
	Fidelis Care	8,900	30%
	Healthfirst	10,052	34%
	MetroPlus Health Plan	4,256	15%
	Oscar	1,540	5%
	UnitedHealthcare	725	2%
Rensselaer		1,534	100%
	BlueShield of Northeastern New York	218	14%
	CDPHP	444	29%
	EmblemHealth	2	<1%
	Empire Blue Cross (Medical Upstate)	5	<1%
	Fidelis Care	516	34%
	MVP Health Plan, Inc.	349	23%
Richmond		5,410	100%
	EmblemHealth	648	12%
	Empire Blue Cross Blue Shield (Medical Downstate)	272	5%
	Fidelis Care	2,463	46%
	Healthfirst	1,313	24%
	MetroPlus Health Plan	440	8%
	Oscar	149	3%
	UnitedHealthcare	125	2%
Rockland		5,187	100%
	EmblemHealth	467	9%
	Empire Blue Cross Blue Shield (Medical Downstate)	176	3%
	Fidelis Care	3,446	66%
	MVP Health Plan, Inc.	686	13%
	Oscar	200	4%
	UnitedHealthcare	212	4%
Saratoga		3,167	100%
	BlueShield of Northeastern New York	634	20%
	CDPHP	688	22%
	EmblemHealth	3	<1%
	Empire Blue Cross (Medical Upstate)	18	<1%
	Fidelis Care	1,173	37%
	MVP Health Plan, Inc.	651	21%

County	Insurer	# of Enrollees	% of Enrollees
Schenectady		1,666	100%
	BlueShield of Northeastern New York	217	13%
	CDPHP	340	20%
	EmblemHealth	1	<1%
	Empire Blue Cross (Medical Upstate)	5	<1%
	Fidelis Care	712	43%
	MVP Health Plan, Inc.	391	23%
Schoharie		329	100%
	CDPHP	150	46%
	EmblemHealth	0	<1%
	Empire Blue Cross (Medical Upstate)	3	<1%
	MVP Health Plan, Inc.	176	53%
Schuyler		271	100%
	Excellus BlueCross BlueShield	59	22%
	Fidelis Care	212	78%
Seneca		325	100%
	Excellus BlueCross BlueShield	116	36%
	Fidelis Care	63	19%
	MVP Health Plan, Inc.	146	45%
St. Lawrence		855	100%
	Excellus BlueCross BlueShield	213	25%
	Fidelis Care	509	60%
	MVP Health Plan, Inc.	133	16%
Steuben		1,121	100%
	Excellus BlueCross BlueShield	228	20%
	Fidelis Care	868	77%
	MVP Health Plan, Inc.	25	2%
Suffolk		27,684	100%
	EmblemHealth	1,732	6%
	Empire Blue Cross Blue Shield (Medical Downstate)	3,737	13%
	Fidelis Care	15,153	55%
	Healthfirst	3,765	14%
	Oscar	2,445	9%
	UnitedHealthcare	852	3%
Sullivan		1,062	100%
	EmblemHealth	23	2%
	Empire Blue Cross Blue Shield (Medical Downstate)	24	2%
	Fidelis Care	774	73%
	MVP Health Plan, Inc.	231	22%
	UnitedHealthcare	10	<1%
Tioga		601	100%
	CDPHP	5	<1%
	Excellus BlueCross BlueShield	163	27%
	Fidelis Care	412	69%
	MVP Health Plan, Inc.	21	3%
Tompkins		1,189	100%
	Excellus BlueCross BlueShield	940	79%
	MVP Health Plan, Inc.	249	21%
Ulster		3,513	100%
	CDPHP	328	9%
	EmblemHealth	75	2%
	Empire Blue Cross Blue Shield (Medical Downstate)	62	2%

County	Insurer	# of Enrollees	% of Enrollees
	Fidelis Care	1,839	52%
	MVP Health Plan, Inc.	1,174	33%
	UnitedHealthcare	35	<1%
Warren		1,023	100%
	BlueShield of Northeastern New York	237	23%
	CDPHP	110	11%
	EmblemHealth	1	<1%
	Empire Blue Cross (Medical Upstate)	6	<1%
	Fidelis Care	527	52%
	MVP Health Plan, Inc.	142	14%
Washington		793	100%
	BlueShield of Northeastern New York	157	20%
	CDPHP	107	13%
	EmblemHealth	1	<1%
	Empire Blue Cross (Medical Upstate)	3	<1%
	Fidelis Care	402	51%
	MVP Health Plan, Inc.	123	16%
Wayne		1,212	100%
	Excellus BlueCross BlueShield	466	38%
	Fidelis Care	155	13%
	MVP Health Plan, Inc.	591	49%
Westchester		15,841	100%
	EmblemHealth	2,234	14%
	Empire Blue Cross Blue Shield (Medical Downstate)	1,602	10%
	Fidelis Care	7,425	47%
	MVP Health Plan, Inc.	2,879	18%
	Oscar	823	5%
	UnitedHealthcare	878	6%
Wyoming		562	100%
	BlueCross BlueShield of Western New York	61	11%
	Fidelis Care	336	60%
	Independent Health	79	14%
	MVP Health Plan, Inc.	61	11%
	Univera Healthcare	25	4%
Yates		352	100%
	Excellus BlueCross BlueShield	153	43%
	Fidelis Care	47	13%
	MVP Health Plan, Inc.	152	43%
Unknown		22	100%
GRAND TOTAL		271,873	100%

Appendix D: Essential Plan Enrollment By County And Insurer

EP Enrollees by County and Insurer — Individual Marketplace

County	Insurer	# of Enrollees	% of Enrollees
Albany		6,036	100%
	CDPHP	679	11%
	Fidelis Care	2,422	40%
	MVP Health Care	1,469	24%
	UnitedHealthcare Community Plan	934	15%
	WellCare of New York	532	9%
Allegany		919	100%
	BlueCross BlueShield of Western New York	142	15%
	Fidelis Care	324	35%
	Univera Healthcare	198	22%
	YourCare Health Plan a Monroe Plan Company	255	28%
Bronx		84,288	100%
	Affinity Health Plan	6,710	8%
	EmblemHealth Essential Plan - HMO	1,749	2%
	Empire BlueCross BlueShield HealthPlus	4,446	5%
	Fidelis Care	10,788	13%
	Healthfirst	30,969	37%
	MetroPlus Health Plan	16,009	19%
	UnitedHealthcare Community Plan	7,652	9%
	WellCare of New York	5,965	7%
Broome		3,952	100%
	CDPHP	27	<1%
	Excellus BlueCross BlueShield	2698	68%
	Fidelis Care	739	19%
	UnitedHealthcare Community Plan	484	12%
	WellCare of New York	4	<1%
Cattaraugus		1,549	100%
	BlueCross BlueShield of Western New York	215	14%
	Fidelis Care	671	43%
	Univera Healthcare	329	21%
	YourCare Health Plan a Monroe Plan Company	334	22%
Cayuga		1,585	100%
	Excellus BlueCross BlueShield	733	46%
	Fidelis Care	616	39%
	UnitedHealthcare Community Plan	236	15%
Chautauqua		2,743	100%
	BlueCross BlueShield of Western New York	274	10%
	Fidelis Care	1,402	51%
	UnitedHealthcare Community Plan	209	8%
	Univera Healthcare	506	18%
	YourCare Health Plan a Monroe Plan Company	352	13%
Chemung		1,594	100%
	Excellus BlueCross BlueShield	640	40%
	Fidelis Care	759	48%
	UnitedHealthcare Community Plan	195	12%
Chenango		1,057	100%
	Excellus BlueCross BlueShield	500	47%
	Fidelis Care	436	41%
	UnitedHealthcare Community Plan	121	11%

County	Insurer	# of Enrollees	% of Enrollees
Clinton		1,540	100%
	CDPHP	2	<1%
	Excellus BlueCross BlueShield	1,271	83%
	UnitedHealthcare Community Plan	267	17%
Columbia		1,611	100%
	CDPHP	108	7%
	Fidelis Care	943	59%
	MVP Health Care	220	14%
	UnitedHealthcare Community Plan	340	21%
Cortland		968	100%
	Excellus BlueCross BlueShield	535	55%
	Fidelis Care	403	42%
	Molina Healthcare	30	3%
Delaware		925	100%
	Excellus BlueCross BlueShield	391	42%
	Fidelis Care	534	58%
Dutchess		6,341	100%
	Fidelis Care	2,616	41%
	MVP Health Care	2,011	32%
	UnitedHealthcare Community Plan	897	14%
	WellCare of New York	817	13%
Erie		19,571	100%
	BlueCross BlueShield of Western New York	2,803	14%
	Fidelis Care	4,361	22%
	Independent Health	4,629	24%
	UnitedHealthcare Community Plan	1,203	6%
	Univera Healthcare	2,849	15%
	WellCare of New York	1,165	6%
	YourCare Health Plan a Monroe Plan Company	2,561	13%
Essex		780	100%
	CDPHP	2	<1%
	Excellus BlueCross BlueShield	461	59%
	Fidelis Care	275	35%
	UnitedHealthcare Community Plan	42	5%
Franklin		826	100%
	CDPHP	1	<1%
	Excellus BlueCross BlueShield	476	58%
	Fidelis Care	308	37%
	UnitedHealthcare Community Plan	41	5%
Fulton		1,220	100%
	CDPHP	25	2%
	Excellus BlueCross BlueShield	370	30%
	Fidelis Care	735	60%
	UnitedHealthcare Community Plan	90	7%
Genesee		1,229	100%
	BlueCross BlueShield of Western New York	76	6%
	Fidelis Care	393	32%
	MVP Health Care	356	29%
	UnitedHealthcare Community Plan	195	16%
	Univera Healthcare	209	17%

County	Insurer	# of Enrollees	% of Enrollees
Greene		1,037	100%
	CDPHP	62	6%
	Fidelis Care	549	53%
	MVP Health Care	135	13%
	UnitedHealthcare Community Plan	291	28%
Hamilton		113	100%
	Excellus BlueCross BlueShield	49	43%
	Fidelis Care	64	57%
Herkimer		1,542	100%
	Excellus BlueCross BlueShield	869	56%
	Fidelis Care	673	44%
Jefferson		2,313	100%
	Excellus BlueCross BlueShield	751	32%
	Fidelis Care	283	12%
	MVP Health Care	144	6%
	UnitedHealthcare Community Plan	1,135	49%
Kings		159,081	100%
	Affinity Health Plan	3,699	2%
	EmblemHealth Essential Plan - HMO	4,492	3%
	Empire BlueCross BlueShield HealthPlus	18,311	12%
	Fidelis Care	35,396	22%
	Healthfirst	41,988	26%
	MetroPlus Health Plan	24,940	16%
	UnitedHealthcare Community Plan	23,986	15%
	WellCare of New York	6,269	4%
Lewis		705	100%
	Excellus BlueCross BlueShield	288	41%
	Fidelis Care	205	29%
	MVP Health Care	41	6%
	UnitedHealthcare Community Plan	171	24%
Livingston		1,254	100%
	Excellus BlueCross BlueShield	787	63%
	Fidelis Care	184	15%
	MVP Health Care	193	15%
	UnitedHealthcare Community Plan	90	7%
Madison		1,291	100%
	Excellus BlueCross BlueShield	595	46%
	Fidelis Care	465	36%
	UnitedHealthcare Community Plan	231	18%
Monroe		17,718	100%
	Excellus BlueCross BlueShield	12,285	69%
	Fidelis Care	1,582	9%
	MVP Health Care	1,718	10%
	UnitedHealthcare Community Plan	1,786	10%
	YourCare Health Plan a Monroe Plan Company	347	2%
Montgomery		1,197	100%
	CDPHP	45	4%
	Excellus BlueCross BlueShield	457	38%
	Fidelis Care	695	58%

County	Insurer	# of Enrollees	% of Enrollees
Nassau		49,250	100%
	Affinity Health Plan	3,398	7%
	EmblemHealth Essential Plan - HMO	3,220	7%
	Empire BlueCross BlueShield HealthPlus	5,825	12%
	Fidelis Care	10,774	22%
	Healthfirst	10,640	22%
	UnitedHealthcare Community Plan	14,172	29%
	WellCare of New York	1,221	2%
New York		45,908	100%
	Affinity Health Plan	3,043	7%
	EmblemHealth Essential Plan - HMO	1,847	4%
	Empire BlueCross BlueShield HealthPlus	4,379	10%
	Fidelis Care	7,342	16%
	Healthfirst	15,247	33%
	MetroPlus Health Plan	6,542	14%
	UnitedHealthcare Community Plan	5,084	11%
	WellCare of New York	2,424	5%
Niagara		4,503	100%
	BlueCross BlueShield of Western New York	267	6%
	Fidelis Care	2,018	45%
	Independent Health	671	15%
	UnitedHealthcare Community Plan	607	13%
	Univera Healthcare	796	18%
	WellCare of New York	144	3%
Oneida		5,259	100%
	Excellus BlueCross BlueShield	2,277	43%
	Fidelis Care	2,370	45%
	MVP Health Care	122	2%
	UnitedHealthcare Community Plan	490	9%
Onondaga		9,592	100%
	Excellus BlueCross BlueShield	4,339	45%
	Fidelis Care	2,430	25%
	Molina Healthcare	897	9%
	UnitedHealthcare Community Plan	1,926	20%
Ontario		2,196	100%
	Excellus BlueCross BlueShield	1,667	76%
	Fidelis Care	163	7%
	MVP Health Care	197	9%
	UnitedHealthcare Community Plan	143	7%
	YourCare Health Plan a Monroe Plan Company	26	1%
Orange		9,864	100%
	Affinity Health Plan	2,746	28%
	Crystal Run Health Plans	560	6%
	Fidelis Care	2,916	30%
	MVP Health Care	2,083	21%
	UnitedHealthcare Community Plan	1,122	11%
	WellCare of New York	437	4%
Orleans		1,145	100%
	BlueCross BlueShield of Western New York	212	19%
	Fidelis Care	640	56%
	UnitedHealthcare Community Plan	137	12%
	Univera Healthcare	156	14%

County	Insurer	# of Enrollees	% of Enrollees
Oswego		2,470	100%
	Excellus BlueCross BlueShield	969	39%
	Fidelis Care	885	36%
	UnitedHealthcare Community Plan	616	25%
Otsego		1,188	100%
	Excellus BlueCross BlueShield	819	69%
	Fidelis Care	369	31%
Putnam		1,700	100%
	Empire BlueCross BlueShield HealthPlus	1,353	80%
	MVP Health Care	347	20%
Queens		188,884	100%
	Affinity Health Plan	9,815	5%
	EmblemHealth Essential Plan - HMO	8,350	4%
	Empire BlueCross BlueShield HealthPlus	22,356	12%
	Fidelis Care	33,148	18%
	Healthfirst	49,039	26%
	MetroPlus Health Plan	32,518	17%
	UnitedHealthcare Community Plan	20,966	11%
	WellCare of New York	12,692	7%
Rensselaer		2,597	100%
	CDPHP	313	12%
	Fidelis Care	433	17%
	MVP Health Care	910	35%
	UnitedHealthcare Community Plan	591	23%
	WellCare of New York	350	13%
Richmond		17,067	100%
	Affinity Health Plan	255	1%
	EmblemHealth Essential Plan - HMO	938	5%
	Empire BlueCross BlueShield HealthPlus	4,736	28%
	Fidelis Care	4,644	27%
	Healthfirst	2,980	17%
	MetroPlus Health Plan	1,280	7%
	UnitedHealthcare Community Plan	2,201	13%
	WellCare of New York	33	<1%
Rockland		11,957	100%
	Affinity Health Plan	1,057	9%
	Fidelis Care	7,034	59%
	MVP Health Care	1,897	16%
	UnitedHealthcare Community Plan	1,594	13%
	WellCare of New York	375	3%
Saratoga		3,810	100%
	CDPHP	367	10%
	Fidelis Care	1,772	47%
	MVP Health Care	965	25%
	UnitedHealthcare Community Plan	706	19%
Schenectady		4,049	100%
	CDPHP	272	7%
	Fidelis Care	2244	55%
	MVP Health Care	936	23%
	UnitedHealthcare Community Plan	440	11%
	WellCare of New York	157	4%

County	Insurer	# of Enrollees	% of Enrollees
Schoharie		636	100%
	CDPHP	126	20%
	Fidelis Care	510	80%
Schuyler		481	100%
	Excellus BlueCross BlueShield	198	41%
	Fidelis Care	283	59%
Seneca		691	100%
	Excellus BlueCross BlueShield	502	73%
	Fidelis Care	91	13%
	UnitedHealthcare Community Plan	98	14%
St. Lawrence		1,867	100%
	Excellus BlueCross BlueShield	692	37%
	Fidelis Care	691	37%
	UnitedHealthcare Community Plan	484	26%
Steuben		2,024	100%
	Excellus BlueCross BlueShield	946	47%
	Fidelis Care	1,063	53%
	WellCare of New York	15	<1%
Suffolk		54,649	100%
	Affinity Health Plan	6,163	11%
	EmblemHealth Essential Plan - HMO	4,281	8%
	Fidelis Care	11,474	21%
	Healthfirst	12,573	23%
	UnitedHealthcare Community Plan	20,106	37%
	WellCare of New York	52	<1%
Sullivan		2,097	100%
	Crystal Run Health Plan	319	15%
	Fidelis Care	874	42%
	MVP Health Care	904	43%
Tioga		976	100%
	CDPHP	7	<1%
	Excellus BlueCross BlueShield	481	49%
	Fidelis Care	352	36%
	UnitedHealthcare Community Plan	136	14%
Tompkins		1,595	100%
	Excellus BlueCross BlueShield	1,084	68%
	Fidelis Care	365	23%
	Molina Healthcare	146	9%
Ulster		4,807	100%
	Fidelis Care	1,852	39%
	MVP Health Care	1,803	38%
	UnitedHealthcare Community Plan	719	15%
	WellCare of New York	433	9%
Warren		1,625	100%
	CDPHP	41	3%
	Fidelis Care	1,047	64%
	MVP Health Care	221	14%
	UnitedHealthcare Community Plan	316	19%
Washington		1,512	100%
	CDPHP	100	7%
	Fidelis Care	1,163	77%
	MVP Health Care	249	16%

County	Insurer	# of Enrollees	% of Enrollees
Wayne		2,235	100%
	Excellus BlueCross BlueShield	1,812	81%
	Fidelis Care	256	11%
	UnitedHealthcare Community Plan	167	7%
Westchester		27,214	100%
	Affinity Health Plan	3,958	15%
	EmblemHealth Essential Plan - HMO	2,378	9%
	Fidelis Care	8,134	30%
	Healthfirst	437	2%
	MVP Health Care	8,405	31%
	UnitedHealthcare Community Plan	3,902	14%
Wyoming		839	100%
	BlueCross BlueShield of Western New York	169	20%
	Fidelis Care	396	47%
	UnitedHealthcare Community Plan	90	11%
	Univera Healthcare	146	17%
	YourCare Health Plan a Monroe Plan Company	38	5%
Yates		479	100%
	Excellus BlueCross BlueShield	393	82%
	Fidelis Care	70	15%
	UnitedHealthcare Community Plan	16	3%
Unknown		1	0%
GRAND TOTAL		790,152	100%

Appendix E: Number of Calls Answered by Language

Language	Calls Answered	
	# of Calls	% of Calls
English	1,183,016	80.63%
Spanish	216,143	14.73%
Mandarin	25,438	1.73%
Russian	15,300	1.04%
Cantonese	10,556	0.72%
Other	9,359	0.64%
Haitian Creole	7,319	0.50%
Total Calls Answered	1,467,141	100.00%

Language	# of Calls
Bengali	2,907
Arabic	1,964
French	1,018
Korean	951
Urdu	602
Hindi	578
Nepali	530
Albanian	518
Polish	495
Punjabi	396
Burmese	357
Karen	321
Vietnamese	305
Portuguese	238
Turkish	203
Italian	150
Uzbek	142
Greek	139
Farsi	125
Japanese	112
Akan	111
Somali	107
Swahili	96
Hebrew	90
Tagalog	86
Malayalam	80
Fuzhou	66
Gujarati	60
Pashto	51
Romanian	50

Language	# of Calls
Bosnian	48
Fulani	47
Georgian	44
Hungarian	44
Tibetan	43
Ukrainian	41
Dari	40
Thai	37
Amharic	36
Kinyarwanda	35
Tigrinya	31
Yiddish	31
Tamil	30
Wolof	29
Karenni	27
Portuguese Br.	26
Serbian	25
Soninke	22
Yoruba	20
Sinhalese	19
Mandingo	16
Croatian	15
Macedonian	15
Yemeni Arabic	14
Sylheti	14
Cambodian	14
Chin	13
Laotian	12W
Armenian	12
Bulgarian	12

Language	# of Calls
Sorani	11
Igbo	9
Indonesian	9
Telugu	8
Toishanese	8
Maay	8
Portug.Creole	6
Hausa	6
Slovak	6
Mongolian	6
Lingala	6
Gheg	4
Sudanese Arabic	4
Moroccan Arabic	4
Czech	2
Malay	2
Chuukese	2
Ga	2
Oromo	1
Tajik	1
Behdini	1
Latvian	1
Taiwanese	1
Dutch	1
Fukienese	1
Edo	1
Marathi	1
Visayan	1
Kunama	1
TOTAL	13,804

Appendix F: Enrollment By Program Type and Preferred Written Language

Preferred Written Language	Medicaid	CHP	EP	All QHPs	All Programs
Albanian	<1%	<1%	<1%	<1%	<1%
Arabic	<1%	<1%	<1%	<1%	<1%
Bengali	<1%	<1%	<1%	<1%	<1%
Burmese	<1%	<1%	<1%	<1%	<1%
Chinese	4.3%	3.4%	9.6%	1.9%	4.9%
English	78.2%	80.4%	70.0%	94.4%	78.0%
French	<1%	<1%	<1%	<1%	<1%
Greek	<1%	<1%	<1%	<1%	<1%
Haitian Creole	<1%	<1%	<1%	<1%	<1%
Hindi	<1%	<1%	<1%	<1%	<1%
Italian	<1%	<1%	<1%	<1%	<1%
Japanese	<1%	<1%	<1%	<1%	<1%
Karen	<1%	<1%	<1%	<1%	<1%
Korean	<1%	<1%	<1%	<1%	<1%
Nepali	<1%	<1%	<1%	<1%	<1%
Polish	<1%	<1%	<1%	<1%	<1%
Russian	<1%	<1%	<1%	<1%	<1%
Somali	<1%	<1%	<1%	<1%	<1%
Spanish	16.4%	15.1%	17.7%	3.2%	15.7%
Swahili	<1%	<1%	<1%	<1%	<1%
Tagalog	<1%	<1%	<1%	<1%	<1%
Tigrinya	<1%	<1%	<1%	<1%	<1%
Twi	<1%	<1%	<1%	<1%	<1%
Unknown	<1%	<1%	<1%	<1%	<1%
Urdu	<1%	<1%	<1%	<1%	<1%
Vietnamese	<1%	<1%	<1%	<1%	<1%
Yiddish	<1%	<1%	<1%	<1%	<1%
Total	100.0%	100.0%	100.0%	100.0%	100%