

NY State of Health

Small Business Marketplace

Direct Enrollment Training Webinar

June 28, 2018
10:00am-11:30am

TODAY'S WEBINAR



- Dial in to listen to the audio portion of the webinar using the audio instructions on your WebEx control panel.
- All participants will remain muted for the duration of the program.
- Questions can be submitted using the Q&A function on your WebEx control panel; we will answer questions at the end of our presentation.
- A recording of the webinar and any related materials will be available online and emailed to all registrants.

PRESENTERS



Joe Muldoon

Director, Small Business Marketplace

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Regional Director, Small Business Marketplace

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Regional Director, Small Business Marketplace

Agenda

- Introductions
- SHOP changes for 2018 and beyond
- NYSOH Supplemental Invitation
- SHOP Direct Enrollment
- Employer Communication
- Federal Tax Credit
- Expedited Determinations
- Live Demonstration

SHOP Changes for 2018 and Beyond



- Adopted flexibility allowed in the November 2017 proposed [HHS Notice of Benefit and Payment Parameters rule](#) which allows small employers to enroll directly through issuers and brokers and still receive federal small business tax credits, if eligible
 - ✓ Easier for small employers to access federal tax credits
 - ✓ Participating in SHOP is now easier for issuers
 - ✓ Aligned SHOP's enrollment process with outside small group market
- No change to individual marketplace

NYSOH Supplemental Invitation



- In response to new federal rules, NYSOH has adopted changes to its SHOP that make it easier for more small employers to access federal tax credits
- In February 2018, NYSOH issued a supplemental plan invitation to all licensed small group market insurers inviting them to designate DFS-approved small group insurance products for offer through SHOP
- As a result of this invitation:
 - 1,600 new QHP's and 4 new insurers are available through SHOP for 2018
 - Small businesses on Long Island now have 2018 SHOP options available to them, 3 insurers in Nassau county and 2 insurers in Suffolk county
 - Small businesses now have a choice of at least two insurers in every county of New York State and up to five in certain counties

SHOP Direct Enrollment

Under this new model NYSOH SHOP will:

- Continue to:
 - Certify plans for sale through SHOP
 - Maintain a website that displays and compares plans available through SHOP
 - Provide employer eligibility determinations needed to claim tax credits
- Discontinue:
 - Employee eligibility determinations
 - Online enrollment functionality/enrollment coordination with issuers
 - Premium billing and collection

Implementation

- **Starting April 1, 2018 new SHOP groups will:**
 - Obtain a 2018 SHOP employer eligibility determination from NYSOH
 - Select SHOP-certified plan(s) using the NYSOH quoting tool
 - Enroll directly with issuers or through a SHOP certified broker
- **Starting April 1, 2018, existing SHOP groups, upon renewal, will:**
 - Automatically receive a 2018 SHOP employer eligibility determination from NYSOH
 - Select SHOP-certified plan(s) using the NYSOH quoting tool
 - Renew and enroll directly with issuers or through a SHOP certified broker

Transition for Current SHOP Employer Groups



- Consistent with federal guidance, NYSOH will transition administration for Current SHOP Employer Groups upon renewal

Administration for Current Plan Year:

- NYSOH will retain responsibility for:
 - Issuing premium invoices to employers
 - Collecting and remitting premiums to insurers for coverage months through the end of each Current SHOP Employer Group's plan year
 - Reconciling coverage and premium payments for coverage months up to the end of each current SHOP employer groups plan year

Transition for Current SHOP Employer Groups (continued)



Administration for New Plan Year:

- Administration of Current SHOP Employer Groups will be transferred from NYSOH to insurers, including:
 - Processing any changes or new enrollments to these groups
 - Determining employee eligibility
 - Premium billing and collection
 - Handling appeals regarding employee eligibility

Employer Communication

SHOP Employer Groups will receive 2 letters:

- Employer Dashboard Changes:
 - Alerts Current SHOP Employer Groups to changes in their dashboard and provides instructions on how to access their old dashboard to manage their current coverage
 - Mailed week of March 26, 2018
- Renewal Letter:
 - Employers will also receive a letter in advance of their renewal date to provide instructions for how to renew through the new process
 - Mailed 90 days before renewal
- Copies of both letters are included in this presentation for reference

Employer Group Name

Employer Address

Date

Important Information from NY State of Health:

Changes to your Employer Dashboard starting March 29, 2018

As described in our February 2018 email to SHOP Employer Groups, NY State of Health has implemented a new process to make it easier for employers to enroll in SHOP, to increase small employers' ability to access federal tax credits and to increase the choice of health plan options available to small employers through SHOP. In preparation for these upcoming changes, NY State of Health is making changes to the current Small Business Marketplace website. Please be assured that your current coverage will remain intact during this transition.

Starting March 29, 2018, you will notice changes to your NY State of Health employer dashboard. You will continue to be able to access all the same functions. To access your previous dashboard, now called "legacy dashboard", a link labeled, "Access Legacy Dashboard" has been included at the bottom of your new employer dashboard in the "SHOP Navigation" section. This "Access Legacy Dashboard" link will allow you to manage your current health and dental plans just as you always have.

There are no other changes at this time. NY State of Health will send you another letter 90 days before your current coverage year ends with instructions about how to renew coverage through the new process. Until then, all other SHOP administration will continue as usual through NY State of Health.

If you have any questions or need assistance please contact the Small Business Marketplace at 1-855-355-5777 or <https://nystateofhealth.ny.gov>. These services are free of charge.

If you have not already done so, you may contact a broker or navigator to assist you with this transition by going to https://nystateofhealth.ny.gov/agent/hx_brokerSearch.

If you need this information in a language other than English, or you need assistance reading this letter we can help you. Call 1-855-355-5777 (TTY – 1-800-662-1220; TTY – Spanish: 1-877-662-4886).

Sincerely,

NY State of Health

Employer Group Name

Employer Address

Date

Important Notice:

**Administration of your Group Health and/or Dental Insurance
is Changing upon Renewal**

Renewal Date: July 1, 2018

Act By: May 1, 2018

NY State of Health has implemented a new option in federal regulations to make it easier for employers to enroll in SHOP, to increase small employers' ability to access federal tax credits and to increase the choice of health plan options available to small employers through SHOP.

Starting with your group's next annual renewal (date shown above) please follow these steps to renew your coverage. **To avoid a lapse in coverage you should complete this process on or before the "Act By" date located at the top of this notice.**

1. **Verify your SHOP eligibility.** As a currently enrolled SHOP employer, a SHOP eligibility determination letter will automatically be generated and located on your NY State of Health dashboard at <https://nystateofhealth.ny.gov/employer>. Keep this eligibility letter with your business records; you will need a copy when filing your federal tax return.
2. **View and select SHOP plan option(s).** Choose the SHOP certified plan option(s) you would like to offer to your employees. To find SHOP certified plans, go to the NY State of Health website at <https://nystateofhealth.ny.gov/employer> and use the "Get Quotes" tool. These are the only health plans for which your small business can receive the Small Business Health Care Tax Credit, if otherwise eligible.
3. **Complete your enrollment.** Contact the insurance company(s) directly or your SHOP certified broker. You will no longer be enrolling yourself or your employees through the NY State of Health online enrollment system. Note that insurers have different enrollment deadlines. Be sure to allow enough time to complete the insurer's application and allow your employees time to review your renewal coverage offer.

4. **Pay your premium and manage your coverage.** Once you renew your SHOP coverage, you will pay your premiums directly to your insurance company(s). Individual insurance companies may accept different methods for payment, or have different payment deadlines than NY State of Health. Check with your insurance company to make sure you understand their policies. Any changes you make to your new coverage (e.g., new hires, adding dependents, terminations, etc.) should be sent directly to your insurance company(s) or your SHOP certified broker.

There is no change to your current health and/or dental coverage. NY State of Health will continue to bill and collect premium for your current SHOP coverage through the remainder of your current policy year. You will continue to receive premium invoices and remit payments to the NY State of Health for the remainder of this policy year. Any coverage changes that take place during the remainder of the policy year, such as adding and removing employees, will continue to be processed in the NY State of Health online enrollment system.

If you have any questions or need assistance please contact the Small Business Marketplace at 1-855-355-5777 or <https://nystateofhealth.ny.gov>. These services are free of charge.

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Sincerely,

NY State of Health

Federal Tax Credit

Certifying your eligibility with the NYSOH Small Business Marketplace is the only way for a New York small business or non-profit to claim the Federal Small Business Health Care Tax Credit

An employer may be eligible to receive the Federal Small Business Healthcare Tax Credit if they:

- Obtain a favorable eligibility determination from NY State of Health
- Have fewer than 25 full-time equivalent employees
- Pay average wages of less than \$53,000 a year per full-time equivalent employee
- Pay at least 50% towards employees lowest cost single tier coverage
- Offer a SHOP-certified health plan to all full-time equivalent employees working at least 30 hours per week

Federal Tax Credit - Cont.



For more information on qualifying for and claiming the tax credit please visit the IRS resource page at <https://www.irs.gov/affordable-care-act/employers/small-business-health-care-tax-credit-and-the-shop-marketplace>

To find a SHOP-certified health plan, visit <https://nystateofhealth.ny.gov/employer> and use the small employer shopping tool or download the small business marketplace rate sheets from the producer tool kit at <https://nystateofhealth.ny.gov/agent>

To estimate if an employer qualifies for the tax credit, go to <https://nystateofhealth.ny.gov/employer> and click on the “calculate your estimated tax credit” link

Employer “Mass Upload Template”



- SHOP will provide brokers the ability to obtain multiple NYSOH eligibility determinations (10 or more) using one simple form
- Download the form from your NYSOH account “Useful Links” tab or request the form by emailing NYSOHbrokersupport@health.ny.gov
- This form can only be used to obtain an eligibility determination for **New** SHOP Employer Groups
- Once you have entered the required employer information, email the completed form to the small business marketplace at NYSOHbrokersupport@health.ny.gov
- It will take approximately 5 business days to process
- Once complete, you will receive a copy of each employer groups’ eligibility determination

Consumer Education Materials



- New SBM Marketing brochure is being developed and will soon be available
- Marketing materials in the resources section of our website:
<http://info.nystateofhealth.ny.gov/resources>
- Order online at: <http://info.nystateofhealth.ny.gov/resource/materials-and-publications-order-form>
- Reminder that we do allow co-branding:
 - If you would like to co-brand with NYSOH you must receive approval through NYSOH prior to use
 - To obtain approval please email your co-branding request to:
Cobranding@health.ny.gov

Broker Newsletter

- The number one method of communication with our NYSOH certified brokers
- Includes a broad range of topics including important reminders, system updates and system tips
- Be sure to add the following email/domain to your “Safe List”: donotreply@nystateofhealth.ny.gov
- To access previous newsletters please go to the following link:
<https://info.nystateofhealth.ny.gov/ProducerToolkit>, then click on the “NY State of Health Broker Newsletter” link



Updated Functionality in the Small Business Marketplace Portal:

- Employer groups will now have the ability to select a **New Hire waiting period of 90 days**.
- Users can now add a New Hire to the Employer Roster up to **120** days in the past and **30** days in the future from the current date. However, the employee will only be eligible to enroll if the New Hire's *Effective Date* is within 30 days of the date they're being added.

Examples: Today's date is 12/1/16, Hire Date is 8/26/16.

- New Hire Logic = 90 Days after Date of Hire (hire date + 89 days)
– Effective date is 11/23/16. This Employee can be added to a class and enrolled.

Live Demonstration of SHOP Direct Enrollment Process

SHOP Contacts

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Questions?



Thank You!

A recording of this webinar and any related materials will be available online and emailed to all registrants

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