

NY STATE OF HEALTH UPDATES

AND

2022 QHP & EP PLAN LINE UP

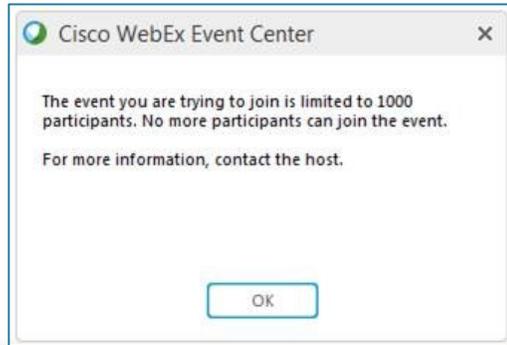


The screenshot shows the nystateofhealth website homepage. At the top, there is a navigation bar with links for ABOUT, RESOURCES, FORMS, GET HELP, 1-855-355-5777, ESPANOL, and LANGUAGES. Below the navigation bar, there are links for Individuals & Families, Employers, Employees, Brokers, and Navigators. The main content area features a large image of a smiling family (a woman, a man, and a child) on the left. To the right of the image, the heading "Individuals & Families" is followed by a paragraph of text: "You and your family have many low cost, quality health insurance options available through the Individual Marketplace. You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here." Below this text are four buttons: "GET STARTED" (green), "View Plans and Estimate Your Cost" (orange), "Search by Health Plan" (purple), and "Search by Provider or Facility" (purple). At the bottom of the page, there is a light green banner with a three-step process: 1. Create an Account, 2. Tell us about yourself and your family, 3. Choose a health insurance plan.

There is no sound through your computer. You must dial-in on the telephone in order to hear the sound.

**Date: October 27, 2021
Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID: 4568367**

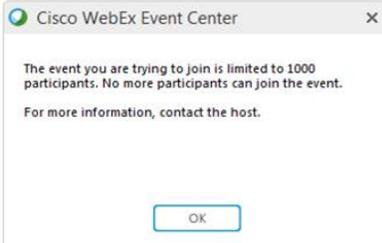
TODAY'S WEBINAR



If you see this message when logging into the webinar...



As a reminder....
If You previously registered for this webinar via:
<https://meetny.webex.com/meetny/onstage/g.php?MTID=e2de9de2b9a3bde0e8310438f7fa1839f>
and you see the message below when logging into the webinar.



Please use this alternate link to join the webinar.
<https://meetny.webex.com/meetny/onstage/g.php?MTID=e98419a6d185319cb2071721f2a6b2e3d>

The audio lines will be open for everyone and there is no limit to calling in to listen. Anyone who cannot access the Webinar will be able to follow along using the slides sent previously.
Call-in information:
Dial in: 1-855-897-5763
Conference ID: 2795934

Please note, all Assistors who are certified on NY State of Health are required to recertify annually.

Thank you for all that you do to help New Yorkers shop, compare and enroll in health insurance coverage through NY State of Health

Please find this email:
Subject Line: '2021
Recertification Overflow
Reminder I NY State of
Health Updates and 2022
QHP and EP Line Up' and
click on the second link in
order to log in.

Dial-In Number: 1-855-897-5763
Conference ID: 4568367

There is no sound through your computer.

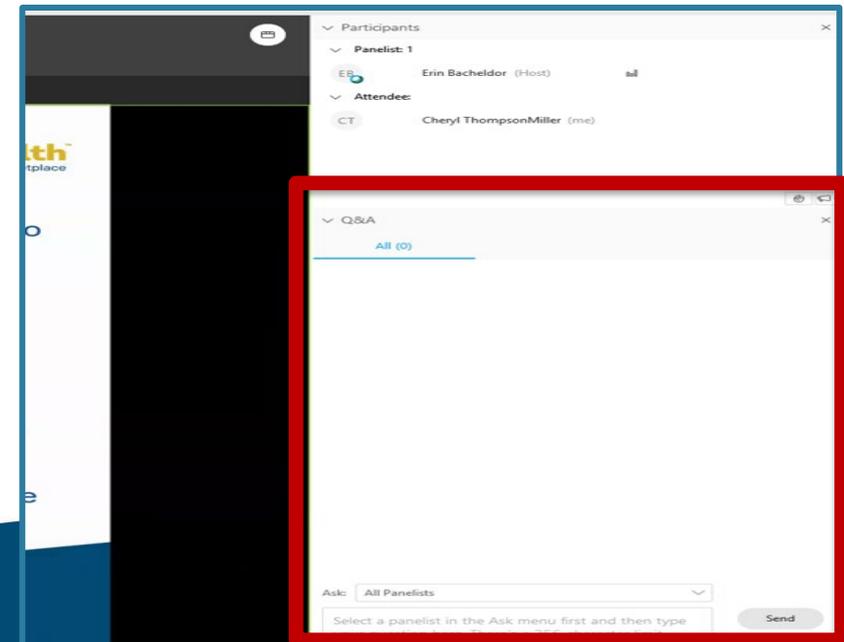
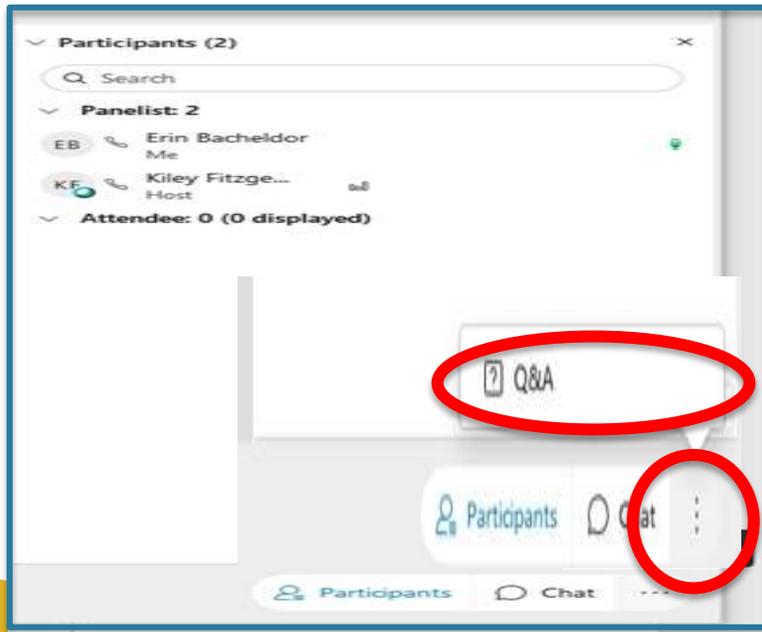
- Dial in to listen to the audio portion of the webinar using the audio instructions on your WebEx control panel.
- All participants will remain muted for the duration of the program.

Dial-In Number: 1-855-897-5763
Conference ID: 4568367

QUESTIONS

Questions can be submitted using the Q&A function on your WebEx control panel.

- Chat function is disabled, please use Q & A panel to submit questions.
- We will pause two times to take questions.



RECORDING AND MATERIALS

A recording of the webinar and any related materials will be available online at our Spring Training webpage at:

<https://info.nystateofhealth.ny.gov/SpringTraining>

2021 Spring Training

📌 » News & Events

Oct 14, 2021



Session	Topic	Training Materials
1 April 28, 2021	American Rescue Plan Act of 2021 and Changes to NYS's Essential Plan	<ul style="list-style-type: none"> Presentation Video American Rescue Plan Counting Income Resource APTC Expected Premium Contribution Chart After ARP QSA SADP Email
2 Pre-recorded Webinar	Part 2 - American Rescue Plan Act of 2021: Health Insurance Changes for Unemployed New Yorkers	<ul style="list-style-type: none"> Presentation Video QSA
3 July 21, 2021	Privacy and Security - Providing a reminder and an update on the Privacy and Security rules and regulations by which all NY State of Health Assistors must comply.	<ul style="list-style-type: none"> Presentation Video QSA ID Proofing Tool Kit Authorized Representative Designation Form Document Listing Checklist Privacy Consents and Terms Rights and Responsibilities in English and Spanish
4 August 25, 2021	Cultural Humility and NY State of Health Race and Ethnicity Questions	<ul style="list-style-type: none"> Presentation Video Race & Ethnicity Scenario - Example QSA
5 September 29, 2021	Open Enrollment & Renewals and the NY State of Health Care at Home Program	<ul style="list-style-type: none"> Presentation Video

WEBINAR FEEDBACK

“ OPEN ENROLLMENT AND RENEWALS AND NEW YORK STATE OF HEALTH CARE AT HOME PROGRAM”

Webinar Statistics:

- 97% said the webinar increased your knowledge of the topic!
- 98% said information from the webinar will allow you to better assist consumers with Renewals and during Open Enrollment.

Here's what you said:

- “I really appreciated this webinar. It was very interesting and informative.”
- “Thank you for all the information reported in this training. It will be helpful to our renewals as well as in the open enrollment period.”

TODAY'S WEBINAR



Director

Gabrielle Armenia Director, Bureau of Child Health Plus and Marketplace Consumer Assistance

Presenters

Rachel Jeschke Supervisor, Plan Management, NY State of Health

Panelists

Joe Gagnon Assistant Director of Plan Management, NY State of Health

Maggie Middleton Director of Plan Management, NY State of Health

Alicia Neznok Medical Assistance Specialist 3, Bureau of Child Health Plus and Marketplace Consumer Assistance

Sonia Sekhar Director, Policy and Evaluation, NY State of Health

NY State of Health Updates

- Reminder on QHP Open Enrollment and Renewals and Public Program Extensions
- Text Messaging Campaign - Helping Consumers “Opt-in”
- Reviewing and Updating Consumers’ Contact Information
- Health Insurance Changes for Unemployed New Yorkers: Under ARP, Benefit Ends 12/31/2021
- #VaxtoSchool Campaign

2022 QHP and EP Plan Line Up

- Qualified Health Plans
- Essential Plan
- Small Business Marketplace
- Dental Plans
- Resources and Tools

NY STATE OF HEALTH IS OPEN FOR BUSINESS!

- Individual and Small Business health and dental insurer options will continue to be robust in every county of the State.
- 2021 Open enrollment has been extended through December 31, 2021.
 - NY State of Health, The Department of Financial Services and New York State health insurers are taking this action due to the exceptional nature of the public health emergency posed by the Coronavirus so that individuals do not avoid seeking testing or medical care for fear of cost.
- 2022 Open enrollment begins November 16, 2021 and will continue through January 31, 2022.
- Our priority is to ensure that quality, affordable coverage is available.

ENROLLMENT EXTENSIONS

MEDICAID, CHILD HEALTH PLUS, ESSENTIAL PLAN

Extensions Due to COVID-19 Health Emergency

- Each month, NY State of Health will be extending all **Medicaid (MA), Child Health Plus (CHPlus), and Essential Plan (EP) consumers for an additional 12 months of coverage.**
 - This applies to consumers with a coverage end date through 12/31/2021.
- All households with **Qualified Health Plan (QHP)** members will get a renewal notice by 11/01/2021.



OPEN ENROLLMENT – IMPORTANT DATES

Remember, Open Enrollment is available for all of 2021, through 12/31/2021.

Open Enrollment Timeframe – **ONLY** for Plan Year 2022
November 16, 2021 – January 31, 2022

When Enrollment is Completed	Coverage Begins
Between October 16 and November 15, 2021	December 1, 2021
Between November 16 and December 15, 2021	January 1, 2022
Between December 16, 2021, and January 15, 2022	February 1, 2022
Between January 15, 2022, and January 31, 2022	March 1, 2022

AMERICAN RESCUE PLAN AND AMENDED TAX RETURNS

The final version of the American Rescue Plan contains several tax-related provisions. In order to take full advantage of the impact:

- Many consumers amended their 2020 tax returns
- The IRS automatically amended 2020 tax returns for many consumers.

For these consumers, NY State of Health may not have access to their most up-to-date income information so Automatic Renewals may not be possible.

Many individuals and families who have been automatically renewed in the past may need to complete a manual renewal in order to make sure NY State of Health can attain their most current information.

APPLICATION CHANGES

TEXT MESSAGING CAMPAIGN

Toward the end of October 2021, all consumers will have the ability to opt-in to receive text messages from NY State of Health on their application.

Receiving these text messages will alert the consumer when they are nearing enrollment deadlines and with other important NY State of Health updates.

Assistors will be able to help consumer's opt-in via the consumer's "Account and Identity Information Page."

APPLICATION CHANGES

TEXT MESSAGING CAMPAIGN, CONTINUED

To opt-in:

- Type must be “Cell.”
- Check the box consenting to receive text messages from NY State of Health.

Telephone Numbers

NY State of Health will use the primary phone number if we need to contact you about your account or health coverage. You can include another phone number where we can reach you. To consent (“opt-in”) to receive text messages from NY State of Health, list your cell number and check the box indicating consent (“opt-in”) to receive text messages.

Primary Phone Number *

(518) 312 - 3421 x

Extension

Type *

Cell ▼

Use this number when contacting me by phone.

I consent (“opt-in”) to receive text messages from NY State of Health at the phone number that I provided. By checking this box, I agree to the [Terms of Service and Privacy Policy](#) for SMS/text messages from or on behalf of NY State of Health. I understand this is not a requirement for my application for health coverage. Message and data rates may apply.

APPLICATION CHANGES

TEXT MESSAGING CAMPAIGN, CONTINUED

After the consumer consents and begins receiving text messages, they will also be able to opt out via text message.

- If they do this, opting back in via the consumer's account will not be possible.
- When this happens, Assistors can review the new messaging (in red) on this screen to direct the consumer to opt back in using their cell phone.

Primary Phone Number *	Extension	Type *
(518) 312 - 3421 x		Cell ▼
<input type="checkbox"/> Use this number when contacting me by phone.		

I consent ("opt-in") to receive text messages from NY State of Health at the phone number that I provided. By checking this box, I agree to the [Terms of Service](#) and [Privacy Policy](#) for SMS/text messages from or on behalf of NY State of Health. I understand this is not a requirement for my application for health coverage. Message and data rates may apply.

Our records show that you've opted-out of receiving text messages from NY State of Health. To opt-in to receive text messages from NY State of Health please text START to 1-866-988-0327, and you will see the change reflected here in the next few days.

REVIEWING AND UPDATING CONSUMER CONTACT INFORMATION

Beginning in December 2021, all consumers will be prompted to review their current information.

The pop-up to the right will appear and needs to be responded to when accessing the Overview Page of the consumer's account.

- This message will display on the consumer's overview page of their account until it has been responded to.

Napoleon, please review the following...

It is important that NY State of Health has your most current information on record. You can also make managing your account easier by going paperless and opting in to receive important updates right on your phone by text message.

Mailing Address	C/O Macaron Profiterole 1234 Consumer Way APT 2 Schaghticoke, NY 12154-2533
Primary Phone	(555) 555-5555 ext. 123 (Work)
Email Address	nprofiterole23@gmail.com

Receive Paperless Notices? No Receive Text (SMS) Alerts? No

[No Changes Needed ✓](#) [I Need to Make Changes ✎](#)

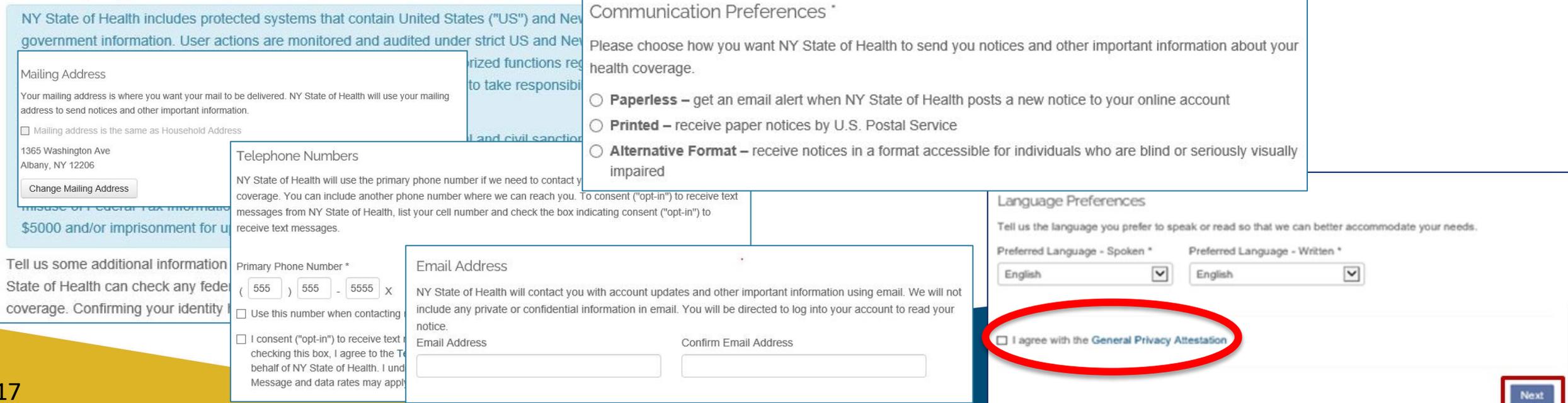
REVIEWING AND UPDATING CONSUMER CONTACT INFORMATION, CONTINUED

If the consumer clicks on “I Need to Make Changes,” they will be brought back to the Account and Identity Information page where they can make changes to their:

- Address(es)
- Phone number(s)
- Email Address(es)
- Communication Preferences
- Language Preferences

The Updated information will save after agreeing to the General Privacy Attestation and clicking on “Next.”

Identifying Information



NY State of Health includes protected systems that contain United States ("US") and New York State ("NY") government information. User actions are monitored and audited under strict US and NY laws. Unauthorized functions require the user to take responsibility for any and civil sanctions.

Mailing Address
Your mailing address is where you want your mail to be delivered. NY State of Health will use your mailing address to send notices and other important information.
 Mailing address is the same as Household Address
1365 Washington Ave
Albany, NY 12206
[Change Mailing Address](#)

Telephone Numbers
NY State of Health will use the primary phone number if we need to contact you for account updates and other important information. You can include another phone number where we can reach you. To consent ("opt-in") to receive text messages from NY State of Health, list your cell number and check the box indicating consent ("opt-in") to receive text messages.
Primary Phone Number *
(555) 555 - 5555 X
 Use this number when contacting NY State of Health.
 I consent ("opt-in") to receive text messages from NY State of Health by checking this box, I agree to the Terms and Conditions of NY State of Health. I understand that a text message and data rates may apply.

Email Address
NY State of Health will contact you with account updates and other important information using email. We will not include any private or confidential information in email. You will be directed to log into your account to read your notice.
Email Address
Confirm Email Address

Communication Preferences *
Please choose how you want NY State of Health to send you notices and other important information about your health coverage.
 Paperless – get an email alert when NY State of Health posts a new notice to your online account
 Printed – receive paper notices by U.S. Postal Service
 Alternative Format – receive notices in a format accessible for individuals who are blind or seriously visually impaired

Language Preferences
Tell us the language you prefer to speak or read so that we can better accommodate your needs.
Preferred Language - Spoken *
Preferred Language - Written *
 I agree with the [General Privacy Attestation](#)

[Next](#)

MAX APTC/CSR BENEFIT FOR 2021 UIB RECIPIENTS EXPIRING

Through the American Rescue Plan (ARP), NY State of Health enrollees who received unemployment insurance in 2021 were provided the maximum amount of APTC and CSR for the 2021 plan year.

- Many eligible consumers were able to enroll in a QHP for \$1 or less per month.
- The financial assistance that may have been applied to the consumer's 2021 coverage cannot be carried over to 2022 coverage.
 - This is not because of an error by NY State of Health or by the consumer's plan. It is because the American Rescue Plan benefit only applied to calendar year 2021.
 - This benefit will expire on December 31, 2021 so it will not apply in 2022.
 - These consumers will likely see an increase in their 2022 plan premium.

Assistors must be aware of this when helping these consumers complete their renewal. Assistors should be able to explain the rule as time-limited under the American Rescue Plan.

#VaxtoSchool Campaign

In September 2021, Governor Kathy Hochul announced the launch of a statewide #VaxtoSchool Campaign.

- The campaign is aimed at increasing the vaccination rate of school-aged children.
- More information can be found at www.ny.gov/vaxtoschool.
 - The website includes information, resources and materials to parents and guardians of school-aged children over 12 years of age.
- NY State of Health is asking Assistors to help by sharing #VaxtoSchool fliers (available [here](#) and [here](#)) with the consumers they work with who have children aged 12-17.

Vaccination is the best protection against COVID-19, and it is safe. If your child is 12 or older ensure they get #VaxtoSchool safely. Visit ny.gov/vaxtoschool to learn more.

QUESTIONS?

NY State of Health Updates

- Reminder on QHP Open Enrollment and Renewals and Public Program Extensions
- Text Messaging Campaign - Helping Consumers “Opt-in”
- Reviewing and Updating Consumers’ Contact Information
- Health Insurance Changes for Unemployed New Yorkers: Under ARP, Benefit Ends 12/31/2021
- #VaxtoSchool Campaign



2022 QUALIFIED HEALTH PLANS

- The same twelve (12) health insurers will offer Qualified Health Plans (QHPs) in the individual market in 2022.
- Service Area changes in 2022:
 - Healthfirst is expanding into one new county, Westchester.
- HealthNow is now known as Highmark Blue Shield of Northeastern New York and Highmark Blue Cross Blue Shield of Western NY.

2022 QHP INSURERS INDIVIDUAL MARKET



Note: When counting - Highmark of Western NY/Highmark of Northeastern NY, Empire BlueCross/Empire BlueCross BlueShield, and Excellus/Univera are each counted as one.

2022 QUALIFIED HEALTH PLANS

- The number of insurer options varies by county – from two (2) to seven (7).
- Most consumers have a choice of at least four (4) insurer options.

County maps of insurers offering Individual/Small Business/Dental Plans are available at:

<http://info.nystateofhealth.ny.gov/PlansMap>

- New counties are identified in the PDF attachments located below the map. New counties are highlighted in yellow and read “New.”



STANDARD PRODUCT REFRESHER

- Every insurer must offer a Standard Product at each metal level and in every county of its Marketplace service area.
- Standard products must include the Essential Health Benefits, except pediatric dental, which is optional if otherwise available.
- Cost sharing (deductibles, copayments) are the same across insurers within a metal tier.

2022 QUALIFIED HEALTH PLANS, CONTINUED



STANDARD PRODUCTS IN 2022

<u>Metal Level</u>	<u>Deductible 2021</u>	<u>Deductible 2022</u>	<u>Max Out of Pocket 2021</u>	<u>Max Out of Pocket 2022</u>
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4,000	\$4,000
Silver	\$1,300	\$1,300	\$8,500	\$8,500
Silver (>200 -<250 FPL)	\$1,100	\$1,100	\$6,500	\$6,500
Silver (>150 -<200 FPL)	\$250	\$250	\$2,200	\$2,200
Silver (>100 -<150 FPL)	\$0	\$0	\$1,000	\$1,000
Bronze	\$4,700	\$4,700	\$8,550	\$8,700
Catastrophic	\$8,550	\$8,700	\$8,550	\$8,700

REMINDERS FOR STANDARD PRODUCTS

- All Standard Bronze products will include three (3) visits subject to co-payments, but not subject to the deductible.
 - The three visits covered in Standard Bronze products can be either primary care OR specialist including mental health and substance use disorder visits.
- Standard Silver and Silver CSR (200-250% FPL) products will have:
 - Higher co-payment for ER visits, diagnostic, and advanced imaging.
 - Higher maximum out-of-pocket (MOOP).
- Prescription drugs are covered before the deductible for Standard Gold and Silver products.
- Standard Bronze and Catastrophic products will have:
 - Higher deductibles and MOOP.
- Deductible levels affect most consumers, while few consumers reach their MOOP each year.

NON-STANDARD PRODUCTS REFRESHER

- Insurers can offer up to three (3) non-standard products in each metal level.
- Unlike standard products, non-standard products:
 - Do not have to be offered at all four metal levels.
 - Must be offered at a minimum of two metal levels of the insurer's choosing, and the number of non-standard Bronze products is limited.
- Eleven (11) QHP insurers will offer non-standard products in 2022.
- Non-standard products are available in all counties.
- The most commonly offered non-standard benefits include Adult/Family Dental, Adult/Family Vision, Telemedicine, and Acupuncture.

SIDE BY SIDE COMPARISON

	Standard	Non-Standard
Offering	Offered by <u>all</u> insurers	Offered by <u>most</u> insurers
Provider Network	QHP Standard Network	May be the QHP Standard Network, Tiered or Limited Network
Covered Benefits	Essential Health Benefits (EHB)	EHB plus additional benefits (e.g., adult dental, adult vision, acupuncture)
Cost-sharing	Standard across all insurers	Varies from insurer to insurer

2022 QUALIFIED HEALTH PLANS, CONTINUED

NAMING FORMAT – INDIVIDUAL MARKET

Field Name	Values	Meaning
Product Name	To be assigned by Insurer	
Metal Tier	Bronze, Silver, Gold, Platinum, Child Only, Catastrophic	Identifies Metal Level and whether Child Only or Catastrophic Product
Standard/ Non-standard	ST or NS	Identifies Standard (ST) or Non-Standard (NS) Product
Network Coverage	INN or OON	Identifies in-network coverage (INN) or out-of-network coverage (OON)
Network Name	To be assigned by the Insurer	Indicates the network name associated with each product
Dental Coverage	Pediatric Dental, Adult/ Family Dental	Identifies type of dental coverage included, if any, in QHP
Dependent Age Coverage	Dep25, Dep29	Identifies the maximum age of covered dependents
Non-Standard Details	Adult Vision, Family Dental, Family Vision, Wellness, Other	Identifies additional covered benefits

2022 ESSENTIAL PLAN

- Twelve (12) insurers will offer Essential Plans in 2022.
- Molina Healthcare acquired Affinity Health Plan during 2021.
 - Molina has expanded into the same ten counties that Affinity was in.
 - These will now be offered under the Issuer name: Affinity by Molina Healthcare.

****New as of June 1, 2021:**

- All Essential Plans now have a \$0 premium.
- All Essential Plans now include vision and dental coverage at no cost.
- No Copay for vision and dental services.

2022 ESSENTIAL PLAN INSURERS



Note: When counting Insurers, Excellus/Univera is counted as one. Affinity by Molina Healthcare and Molina Healthcare are also counted as one.

2022 ESSENTIAL PLAN

- The number of insurer options varies by county – from two (2) to seven (7).
- Most consumers have a choice of at least four (4) insurer options.



County maps of insurers offering EP available at:
<http://info.nystateofhealth.ny.gov/EssentialPlanMap>

ESSENTIAL PLAN OPTIONS

- **Consumers eligible for Essential Plan 1 (150 – 200% FPL):**
 - New as of 2021:
 - \$0 premium
 - Includes vision and dental coverage
- **Consumers eligible for Essential Plan 2 (138 – 150% FPL):**
 - New as of 2021:
 - \$0 premium
 - Includes vision and dental coverage
- **Consumers eligible for Essential Plan 3 and 4 (up to 138% FPL):**
 - \$0 premium
 - Additional benefits included (dental, vision, non-emergency transportation, non-prescription drugs, orthotic services, orthotic footwear)

2022 SMALL BUSINESS MARKETPLACE



- Nine (9) Insurers will offer coverage in the Small Business Marketplace (SBM).
- There are many insurers for employers to choose from through New York’s SBM in 2022. Currently, these nine (9) insurers offer over 2,400 policies.
- The number of insurer options varies by county – from two (2) to six (6).
- Healthy NY will be offered in every county across the state in 2022:
 - EmblemHealth, Independent Health, MVP Health Care and Excellus/Univera will continue offering Healthy NY in 2022.
 - Small employers can benefit from both Healthy NY and federal small business tax credits.
- SBM “Direct Enrollment” option makes it easier for New York’s small businesses to access the Federal Small Business Health Care Tax Credit.
 - There are now higher eligibility levels for Small Business tax credits. As of 2020 any qualified small business with employees who on average make less than \$56,000 per year may qualify.

2022 SMALL BUSINESS MARKETPLACE INSURERS



Note: When counting Insurers, Empire BlueCross/Empire BlueCross BlueShield, and Excellus/Univera are each counted as one.

STAND ALONE DENTAL PLANS (SADPs)

2022 INDIVIDUAL STAND ALONE DENTAL PLANS



2022 INDIVIDUAL STAND ALONE DENTAL PLANS, CONTINUED

New for 2022:

- The permitted pediatric out of pocket maximums increased to \$375/\$750.
- The actual MOOP is determined by the plan but cannot be more than \$375/\$750 for pediatric dental.

2022 SMALL BUSINESS MARKETPLACE STAND ALONE DENTAL PLANS



An Anthem Company



An Anthem Company

2022 INDIVIDUAL STAND ALONE DENTAL PLANS

- When consumers sign up for a SADP, they get basic adult dental coverage upon enrollment.
- Under some SADPs, there may be a waiting period for a specific benefit.
 - Plan names listed will include “WP” if there is a waiting period associated with any covered dental services.

Empire BLUECROSS
An Anthem Company

Empire Dental Family Enhanced, NS, OON, Adult/Family Dental, Dep 25, WP

Price Per Month	\$23.79	Metal	High		
Maximum Out of Pocket	See Plan Brochure	Out-of-Network Coverage	Yes	Allows Health Savings Account	No
Plan Id	44113NY0440052	Persons Covered	Individual	Deductible	See Plan Brochure

Design Empire proudly serves members in its New York service area. Our Dental Prime network gives access to a wide variety of dentists and specialists locally in New York as well as across the nation. Empire Dental PPO plans do not require any referrals before visiting a dental specialist. The Dental Family Enhanced plan has a \$0 deductible for pediatric children, and a \$50 deductible for adults age 19 and older. There is a waiting period of 6 months on Adult Basic Dental Care and 12 months on Adult Major Dental Care, which may be waived for enrollees with prior dental coverage. The Enhanced plan also covers non-medically necessary (cosmetic) orthodontia for children after a 12 month waiting period and subject to a \$1,000 lifetime benefit maximum.

Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

Pediatric Dental Care

Adult Dental Care

Benefit	In Network Cost Share	Description
Routine Dental Services (Adult)	No Charge after deductible	Exams, cleanings & x-rays
Major Dental Care - Adult	50.00% Coinsurance after deductible	12 Month Waiting Period. Endodontics, Periodontics, Prosthodontics and Oral Surgery
Basic Dental Care - Adult	20.00% Coinsurance after deductible	6 Month Waiting Period. Fillings and simple extractions.

2022 INDIVIDUAL STAND ALONE DENTAL PLANS, CONTINUED

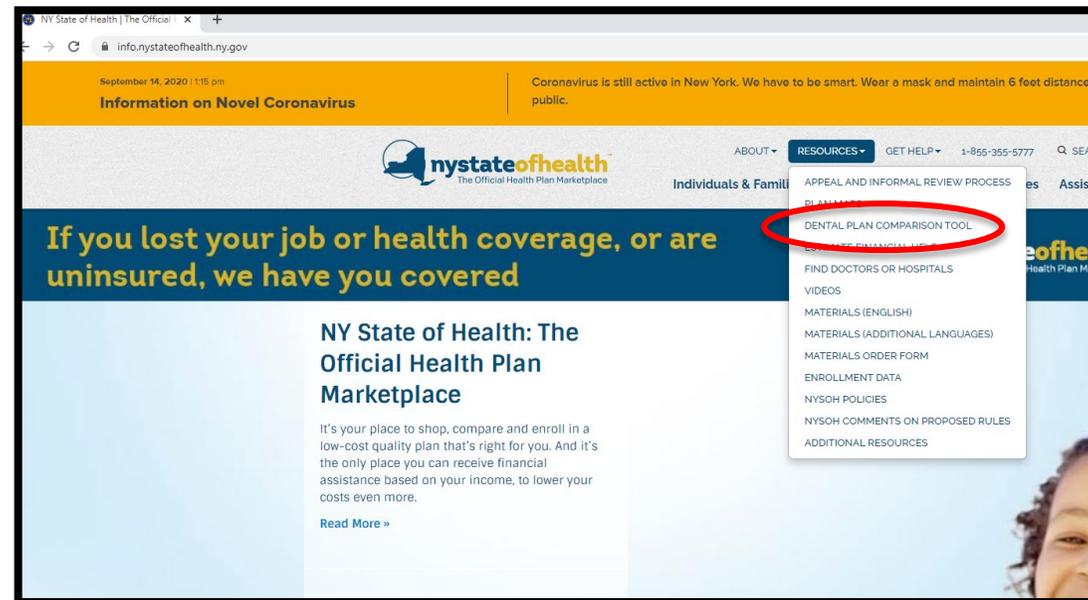
Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

<input type="checkbox"/> Adult Dental Care		
Benefit	In Network Cost Share 	Description
Basic Dental Care - Adult	\$48.00	Cleanings and Exams
Routine Dental Services (Adult)	\$48.00	X-rays, Fillings and Simple Extractions. Full mouth X-rays or panoramic X-rays at 36 month intervals and bitewing X-rays at 6 month intervals.
Major Dental Care - Adult	\$48.00	Pre-Authorization Required - Endodontics*, Periodontics, Prosthodontics and Oral Surgery. *Adult molar root canals have very limited coverage.
<input type="checkbox"/> Pediatric Dental Care		
<input type="checkbox"/> Plan Documents 		

Plain language display of basic vs major services

DENTAL PLAN COMPARISON TOOL ENHANCEMENTS

- The Dental Plan Comparison Tool helps to compare Pediatric Dental Plans, Family Dental Plans and Qualified Health Plans with Dental benefits that are offered in a specific county



- The Dental Plan Comparison Tool can be found at www.info.nystateofhealth.ny.gov in the “Resources” drop down

DENTAL PLAN COMPARISON TOOL ENHANCEMENTS, CONTINUED

****Beginning in November, the dental Plan Comparison Tool will have an updated format, making it easier to navigate and compare plans and benefits**

Pediatric Dental Adult & Family Dental QHP that includes dental benefits Total results 8

County: Network: In Network Cost Sharing Pediatric Benefits Out of Network Cost Sharing Benefits Network Information Number of children:

Issuer Name	Plan Name	New for 2021	Plan Type	Waiting Periods	Referrals Required to See a Specialist	Specialists Requiring Referrals	Annual Benefit Maximum	Out of Network Coverage?	County	Premium	Brochure	Deductible Pediatric Individual - Children	MOOP Pediatric Individual - Children	Dental Check-Up - Children	Basic Dental Care - Children	Major Dental Care - Children	Orthodontia - Children	Out of Country Coverage	Out of Country Coverage Description	Out of Service Area Coverage	Out of Service Area Coverage Description	National Network	Network Name	Network URL
Delta Dental of New York, Inc	Delta Dental PPO Pediatric Basic Plan ST OON Pediatric Dental Dep 19	N		None	N	None	None	Y	Albany	\$16.03		\$65	\$350	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	N	N/A	Y	National Network	Y	Delta Dental PPO	
Dentcare Delivery Systems Inc	ST, INN, DP, Pediatric Dental, Healthplex Network	N		None	N	None	None	N	Albany	\$18.95		N/A	N/A	Not covered	Not covered	Not covered	Not covered							
BlueShield of Northeastern New York	Blue Pediatric Dental, ST, OON, Blue Marketplace, Pediatric Dental	N		None	N	None	None	Y				\$0	\$700	\$20 copayment	50% coinsurance	50% coinsurance	50% coinsurance							

Dental Tool

Please select the Dental Plan Type along with a corresponding county in order to compare each plan (up to three allowed).

Dental Plan Type: County (Pediatric): Insurance Company: Out-of-Network Coverage: Metal Level: Dependent Age:

Dental Plan Type	Person(s) Covered	County	Premium	Insurance Company	Out-of-Network Coverage	Metal Level	HIOS Product Number	Dependent Age	Deductible Adult Individual	Annual Benefit Maximum	Waiting Periods	View Details	Compare Plans
Pediatric Dental	Individual	Albany	\$16.03	Delta Dental of New York, Inc	Y	Low	10345NY0010001	Age 19		N/A	None	View Details	<input type="checkbox"/>
Pediatric Dental	Individual	Albany	\$20.85	DentCare Delivery Systems Inc	N	Low	30798NY0010003	Age 19		None	None	View Details	<input type="checkbox"/>
Pediatric Dental	Individual	Albany	\$31.67	BlueShield of Northeastern New York	Y	Low	36346NY0490001	Age 19		N/A	None	View Details	<input type="checkbox"/>
Pediatric Dental	Individual	Albany	\$17.15	Guardian	N	Low	42640NY0300001	Age 19		N/A	None	View Details	<input type="checkbox"/>
Pediatric Dental	Individual	Albany	\$20.79	Guardian	Y	Low	42640NY0330001	Age 19		N/A	None	View Details	<input type="checkbox"/>



DENTAL PLAN COMPARISON TOOL

ENHANCEMENTS, CONTINUED

Dental Tool

Please select the Dental Plan Type along with a corresponding county in order to compare each plan (up to three allowed).

Dental Plan Type:
 County (Pediatric):
 Insurance Company:
 Out-of-Network Coverage:
 Metal Level:
 Dependent Age:

[Search](#) [Reset](#)

Dental Plan Type	Person(s) Covered	County	Premium	Insurance Company	Out-of-Network Coverage	Metal Level	HIOS Product Number	Dependent Age	Deductible Adult Individual	Annual Benefit Maximum	Waiting Periods	View Details	Compare Plans
Pediatric Dental	Individual	Albany	\$16.03	Delta Dental of New York, Inc	Y	Low	10345NY0010001	Age 19		N/A	None	View Details	<input type="checkbox"/>
Pediatric Dental	Individual	Albany	\$20.85	DentCare Delivery Systems Inc	N	Low	30798NY0010003	Age 19		None	None	View Details	<input type="checkbox"/>
Pediatric Dental	Individual	Albany	\$31.67	BlueShield of Northeastern New York	Y	Low	36346NY0490001	Age 19		N/A	None	View Details	<input type="checkbox"/>

DENTAL PLAN COMPARISON TOOL

ENHANCEMENTS, CONTINUED

Compare Plans

BACK

Delta Dental of New York, Inc

Plan

Plan Name:
Delta Dental PPO Pediatric Basic Plan ST OON Pediatric Dental Dep 19

Issuer Name: Delta Dental of New York, Inc

HIOS ID: 10345NY0010001

Annual Benefit Maximum: N/A

Plan Brochure Link: [View](#)

Out of Network Coverage: Y

- ▶ Dental Plan Type
- ▶ New (Plan Information)
- ▶ In-Network Cost-Sharing (Pediatric Dental)
- ▶ Out-of-Network Cost-Sharing (Pediatric Dental)
- ▶ Network Information (Pediatric Dental)
- ▶ Family Dental Plan

Premium: \$16.03

DentCare Delivery Systems Inc

Plan

Plan Name: ST, INN, DP, Pediatric Dental, Healthplex Network

Issuer Name: DentCare Delivery Systems Inc

HIOS ID: 30798NY0010003

Annual Benefit Maximum: None

Plan Brochure Link: [View](#)

Out of Network Coverage: N

- ▶ Dental Plan Type
- ▶ New (Plan Information)
- ▶ In-Network Cost-Sharing (Pediatric Dental)
- ▶ Out-of-Network Cost-Sharing (Pediatric Dental)
- ▶ Network Information (Pediatric Dental)
- ▶ Family Dental Plan

Premium: \$20.85

NYS PROVIDER & HEALTH PLAN LOOK-UP TOOL

- Networks can change throughout the year. It is important to check the NYS Provider & Health Plan Look-Up tool to verify providers and facilities and their participation with plans.
- This is an online tool to research provider networks and health plans.
 - Search by provider, including doctors and hospitals to see which health plans they participate in.
 - Search by health plan to see a list of providers and/or facilities that participate with that plan.
 - Search by facility to find a health plan.
- The NYS Provider & Health Plan Look-Up currently includes:

Qualified Health Plans	Health and Recovery Plans
Essential Plans	Fully Integrated Duals Advantage
Child Health Plus	Managed Long Term Care
Medicaid Managed Care	HIV/SNP Plans
Medicaid Advantage	PACE

- The tool is updated approximately every 30 days using data submitted by the health plans.

NYS PROVIDER & HEALTH PLAN LOOK-UP TOOL, CONTINUED

- How to access the NYS Provider & Health Plan Look-Up Tool:
 - <https://pndslookup.health.ny.gov>
 - NYSOH Website



★ REMINDER

NYSOH ANONYMOUS PLAN SEARCH TOOL

2022 PLAN OPTIONS NOW AVAILABLE TO VIEW



The screenshot shows the NYSOH homepage with a navigation bar at the top containing 'ABOUT', 'RESOURCES', 'FORMS', 'GET HELP', and language options for '中文', 'ESPAÑOL', and 'LANGUAGES'. Below the navigation bar, there are several promotional banners. The first is a yellow banner about 'ovel Coronavirus' with a 'GET THE FACTS >' button. The second is a dark blue banner with white text: 'Good news! Federal law has changed and more tax credits are available to New Yorkers who buy a health plan through NY State of Health. Learn more here.' followed by a yellow 'Enroll Today' button. The main content area features a large image of a smiling family (a woman, a man, and a child) on the left. To the right of the image, the heading 'Individuals & Families' is followed by a paragraph: 'You and your family have many low cost, quality health insurance options available through the Individual Marketplace.' Below this is another paragraph: 'You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here.' At the bottom of this section are four buttons: a green 'GET STARTED' button, a yellow 'Get Enrollment Help' button, an orange 'Compare Plans and Estimate Cost' button, and a purple 'Search by Health Plan, Provider, or Facility' button.



The screenshot shows the 'Individuals & Families' page on the NYSOH website. The navigation bar at the top includes 'ABOUT', 'RESOURCES', 'FORMS', 'GET HELP', a phone number '1-855-355-5777', 'ESPAÑOL', and 'LANGUAGES'. Below the navigation bar, there are links for 'Individuals & Families', 'Employers', 'Brokers', and 'Assistors'. The main heading is 'Individuals & Families'. Below the heading is a paragraph: 'Shop here to see what health insurance options are available to you and your family in the Individual Marketplace. You can quickly compare health plan options and apply for assistance that could lower the cost of health coverage. Individuals and families may also qualify for free or low-cost coverage from Medicaid, Child Health Plus, or the Essential Plan through the Marketplace. Anyone who needs health coverage can apply.' To the right of this text is a 'Get Started' section with two options: 'Returning Users' with a 'CLICK HERE TO LOGIN >' button and 'With your NYS GOV ID.', and 'New Users' with a 'CLICK HERE TO REGISTER >' button and 'Create a NYS GOV ID.'. Below this is a 'Compare Plans and Estimate Cost' section with a sub-heading 'Preview before applying.' and a form with an 'Enter Zip Code' input field, a checkbox for 'I'm not a robot', a reCAPTCHA logo, and a 'Get Started' button.

NYSOH ANONYMOUS PLAN SEARCH TOOL

ESTIMATING FINANCIAL ASSISTANCE

How to use the tool:

Use the Anonymous Plan Search tool to determine the consumer's estimated premium after tax credits.

<https://nystateofhealth.ny.gov/individual>

Filter Options

County (Required) Fulton	Plan Year 2022	Persons Covered (Required) INDIVIDUAL	Overall Quality Rating --All--
Coverage Type --All--	Metal Level --All--	Insurance Company --All--	HIOS Plan ID --All--
Estimated Financial Help Estimate Financial Help		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	Reset All Search

Estimate Financial Help

County: Fulton

Number of Members in Household: 2

Enter number of adults needing coverage: 2

Children under Age 19: 0

Are there any dependents ages 26 to 29 applying for coverage? Yes No

Total Household Income per Year: \$ 55000

Calculate Reset

NYSOH ANONYMOUS PLAN SEARCH TOOL

ESTIMATING FINANCIAL ASSISTANCE, CONTINUED

Filter Options

County (Required) Fulton	Plan Year 2022	Persons Covered (Required) INDIVIDUAL	Overall Quality Rating --All--
Coverage Type --All--	Metal Level --All--	Insurance Company --All--	HIOS Plan ID --All--
Estimated Financial Help Estimate Financial Help 837.0		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	Reset All Search

Search plans for 2022

Estimate of Financial Help Disclaimer:

This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

[Compare Plans](#)
[Reset Compare Plans](#)

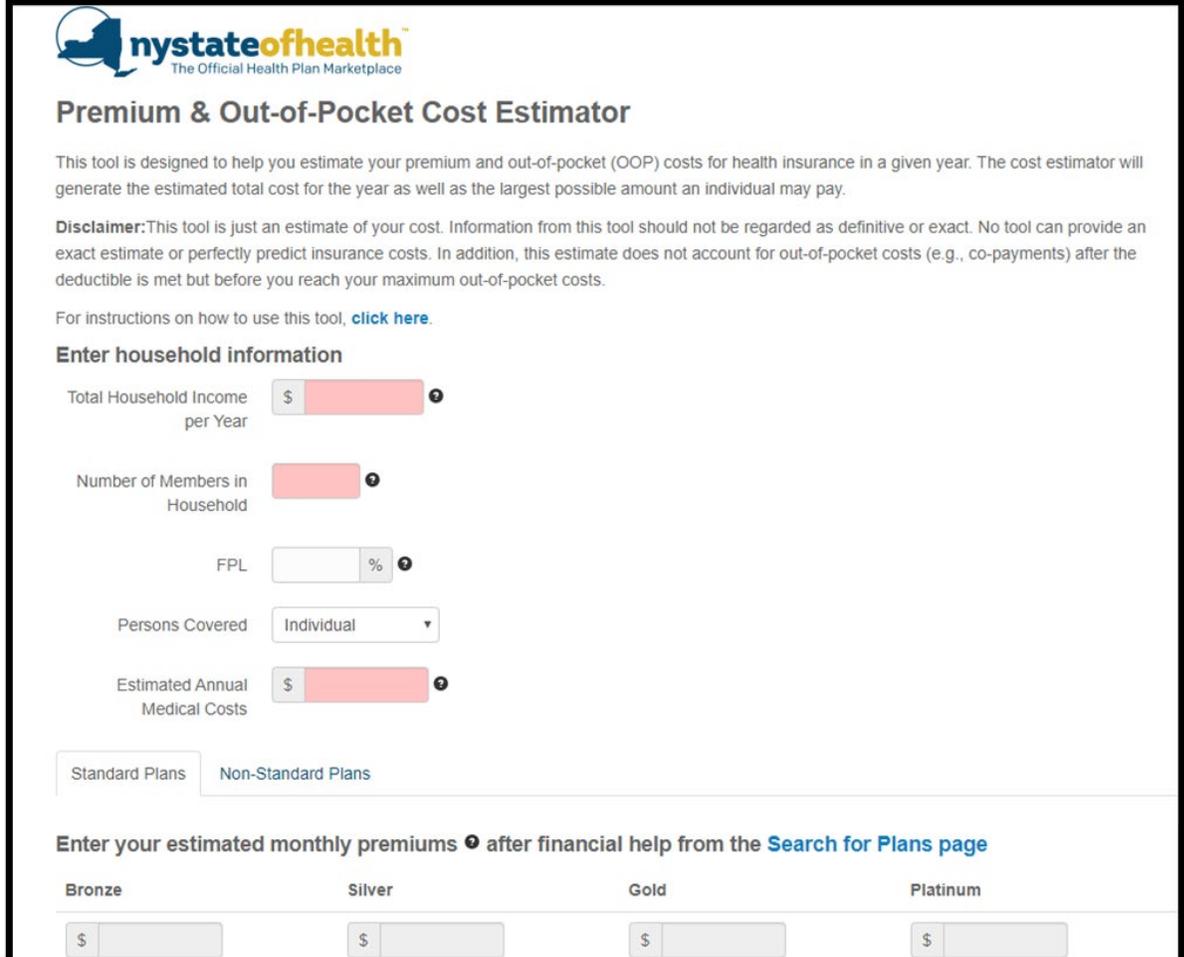
Page 1 of 9

	Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
<input type="checkbox"/>	 Quality Details Coming Soon	Fidelis Care, Bronze, ST, INN, Fidelis Care HBX Network, Pediatric Dental, Dep25, Free Telemedicine	Bronze	Medical Plus Child Dental	Fulton	Individual	\$401.70	\$0.00	View Details
<input type="checkbox"/>	 Quality Details Coming Soon	Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Pediatric Dental, Dep25, Free Telemedicine	Bronze	Medical Plus Child Dental	Fulton	Individual	\$406.17	\$0.00	View Details

Plans display with tax credit deducted

QHP OUT-OF-POCKET COST ESTIMATOR

- Compares estimated consumer premium and out-of-pocket costs in different standard and non-standard plans.
- Consumers input household information and estimated annual medical costs.
- Generates the estimated total cost for the year as well as the largest possible amount an individual may pay.
- **Disclaimer:** No tool can provide an exact estimate or perfectly predict costs.



The screenshot shows the 'Premium & Out-of-Pocket Cost Estimator' tool interface. At the top, it features the 'nystateofhealth' logo and the text 'The Official Health Plan Marketplace'. Below the title, there is a brief description of the tool's purpose and a disclaimer. The main section is titled 'Enter household information' and contains several input fields: 'Total Household Income per Year' (a red input box), 'Number of Members in Household' (a red input box), 'FPL' (a percentage input box), 'Persons Covered' (a dropdown menu set to 'Individual'), and 'Estimated Annual Medical Costs' (a red input box). Below these fields are two tabs: 'Standard Plans' and 'Non-Standard Plans'. At the bottom, there is a section titled 'Enter your estimated monthly premiums' with a note to refer to the 'Search for Plans page'. This section includes four columns for 'Bronze', 'Silver', 'Gold', and 'Platinum', each with a corresponding input box for monthly premium amounts.

QUESTIONS?

2022 QHP and EP Plan Line Up

- Qualified Health Plans
- Essential Plan
- Small Business Marketplace
- Dental Plans
- Resources and Tools



EMAIL CONTACTS

All Assistors

- If you have general Assistor training questions, or questions about this specific training, please send them to: Eligibility.Training.Support@health.ny.gov.
- If you have a case specific question, that you have already discussed with your supervisor or program manager, the issue should be submitted on an encrypted Account Review Spreadsheet to: Assistor.Cases@health.ny.gov.
- If you need help with your Assistor account or Oversight Manager account, or if your agency needs to report staff changes, please send an email to: Assistor.Admin@health.ny.gov.

Navigators Only

- When Navigator Agencies are submitting contract documents (vouchers, annual packet documents, progress reports, site schedules, etc.) and related questions to the New York State Department of Health, please send them to: Navigator.Admin@health.ny.gov.
 - CC your Navigator Contract Manager
- When Navigator Agencies are submitting media approval requests, educational and marketing material approval requests, and consumer story submissions to the New York State Department of Health, please send them to: Navigator.Media@health.ny.gov.
 - CC your Navigator Contract Manager

RECERTIFICATION PROCESS

- All Assistors who are registered or completed the in-person or online Assistor Certification training by **10/31/2021** will be required to view the recertification webinars.
- Keep track of the date you watched the live webinar or the recording.
- Mid-November, supervisors will be emailed a Recertification Report or spreadsheet and must attest to the accuracy of each date the Assistor said they viewed the webinar.
- The webinars that are required for 2021 will be posted at:

<https://info.nystateofhealth.ny.gov/SpringTraining>

2021 Spring Training

News & Events

Oct 14, 2021



Session	Topic	Training Materials
1 April 28, 2021	American Rescue Plan Act of 2021 and Changes to NYS's Essential Plan	Presentation Video American Rescue Plan Counting Income Resource APTC Expected Premium Contribution Chart After ARP Q&A SADP Email
2 Pre-recorded Webinar	Part 2 - American Rescue Plan Act of 2021: Health Insurance Changes for Unemployed New Yorkers	Presentation Video Q&A
3 July 21, 2021	Privacy and Security - Providing a reminder and an update on the Privacy and Security rules and regulations by which all NY State of Health Assistors must comply.	Presentation Video Q&A ID Proofing Tool Kit Authorized Representative Designation Form Document Listing Checklist Privacy Consents and Terms Rights and Responsibilities in English and Spanish
4 August 25, 2021	Cultural Humility and NY State of Health Race and Ethnicity Questions	Presentation Video Race & Ethnicity Scenario - Example Q&A
5 September 29, 2021	Open Enrollment & Renewals and the NY State of Health Care at Home Program	Presentation Video

THANK YOU FOR JOINING US!



- Please complete the Survey Monkey Evaluation of the Webinar:
 - NY State of Health Updates and 2022 QHP & EP Plan Lineup
- As always, watch for the video and materials to be posted to:
<http://info.nystateofhealth.ny.gov/SpringTraining>