



NY State of Health Newsletter Articles for Consumers, Stakeholders and Small Business Owners

Article 1

Audience: Consumers

Length: Short

Title: NY State of Health: What Does it Mean for You?

NY State of Health, The Official Health Plan Marketplace is where New Yorkers will shop for, compare and enroll in health insurance coverage. You will have a choice of health plans and help finding the plan that is right for you. It's the only place to get financial assistance to reduce the cost of coverage.

Health insurance offered in the Marketplace will include a comprehensive set of benefits.

You can choose a health insurance plan through the Marketplace starting on October 1, 2013 for coverage that begins on January 1, 2014.

To learn more and to sign up for updates, visit nystateofhealth.ny.gov or email exchange@health.state.ny.us.

Article 2

Audience: Consumers

Length: Medium

Title: NY State of Health: What Does it Mean for You?

NY State of Health, The Official Health Plan Marketplace is where New Yorkers will shop for, compare and enroll in health insurance coverage. You will have a choice of health plans and help finding the plan that is right for you. It's the only place to get financial assistance to reduce the cost of coverage.

The Marketplace will be open to individuals and families, and small businesses with 50 or fewer eligible employees.

Health insurance offered in the Marketplace will include a comprehensive set of benefits, called the Essential Health Benefits.

We are here to help.

Experts will be available to guide you through the enrollment process, help you find the right health insurance based on your unique needs and work with you to figure out if you can get financial assistance to reduce the cost of coverage.

Support will be available online, in person in your community and by phone – you pick what works best for you. Assistance will be available in multiple languages.

You can choose a health insurance plan through the Marketplace starting on October 1, 2013 for coverage that begins on January 1, 2014.

To learn more and to sign up for updates, visit nystateofhealth.ny.gov or email exchange@health.state.ny.us.

Article 3

Audience: Stakeholders and Partner Organizations

Title: NY State of Health: What Does it Mean for the People You Serve?

NY State of Health, The Official Health Plan Marketplace is where New Yorkers will shop for, compare and enroll in health insurance coverage. You will have a choice of health plans and help finding the plan that best meets your needs. It's the only place to get financial assistance to reduce the cost of coverage.

As a member of (***insert organization name***), you can raise awareness by learning about the Marketplace and sharing the ways it can help the people you serve. Ways you can help include:

- Distribute fact sheets at events or via email
- Include an article in your consumer newsletter
- Incorporate information into your presentations and meetings
- Refer the people you serve to the Marketplace and in-person assistors beginning on October 1, 2013

Health insurance offered in the Marketplace will include a comprehensive set of benefits, called the Essential Health Benefits.

Open enrollment begins on October 1, 2013 for effective dates beginning January 1, 2014. The open enrollment period for individuals ends on March 31, 2014. Small businesses can choose an effective date as early as January 1, 2014 or they can choose an effective date the first of any month thereafter that best meets their needs.

The Marketplace will be open to individuals and families, and small businesses with 50 or fewer eligible employees.

Experts will be available to guide consumers and small business owners through the enrollment process, help them find the right insurance based on their specific needs and work with them to

determine eligibility for financial assistance to reduce the cost of coverage. Enrollment support will be available online, in person in the community and by phone. Assistance will be available in multiple languages.

More information, including consumer-friendly fact sheets that you can print and share, is available on the Marketplace website at nystateofhealth.ny.gov.

Sign up for updates on the website or email questions to exchange@health.state.ny.us.

Article 4

Audience: Small Business Owners

Title: NY State of Health: What Does it Mean for Small Business Owners?

NY State of Health, The Official Health Plan Marketplace is where small businesses will shop for, compare and enroll in health insurance coverage through the Small Business Marketplace. Small businesses with 50 or fewer eligible employees will be able to participate in the Marketplace.

Choices for You and Your Employees.

Providing you and your workforce with affordable, robust choices for health insurance coverage that is easy to administer is the Small Business Marketplace's mission. The Marketplace will provide a selection of health plans at a range of price points.

As an employer, you will be able to determine the level of choice for your employees. You can decide to offer one plan; multiple plans by health insurance carrier or coverage level; or allow employees to select from all Small Business Marketplace health plans available in the county in which they live or work. If you choose to contribute to your employees' coverage, you will set your contribution level. There is no minimum contribution and no minimum participation requirement.

You can choose an effective date as early as January 1, 2014 or you can choose an effective date the first of any month thereafter to best meet your needs. Enrollment begins on October 1, 2013.

Get Answers to Your Questions

Brokers, agents, navigators and other in-person assistors who are trained and certified by the Marketplace will be there to guide you and your employees through the enrollment process. Customer support will be available in person, online and via phone. Assistance will be available in multiple languages.

Administrative Simplicity

Since choice is a hallmark of the Small Business Marketplace, your employees may select a variety of health plans. To make it easier for you, the Marketplace will compile premiums for

your employees and send you one monthly bill. You will pay the total amount due to the Marketplace and we will handle payments to the health plans. One account to set up, online enrollment for you and your employees, and just one bill to pay. It's that easy.

Tax Benefits for Your Business.

If you offer your employees health coverage through the Small Business Marketplace, you may be able to use the Small Business Health Care Tax Credit. As of 2014, ***NY State of Health is the only place you will be able to access this tax credit.*** You may qualify for a tax credit of up to 50% (up to 35% for non-profits) of eligible premium expenses to offset the cost of insurance for you and your employees.

Ways to Get Ready:

There are things you can do now to make sure your business is ready to take advantage of all the Small Business Marketplace will have to offer:

1. Think about how your current plan works for you and your employees.
2. If you don't offer health coverage to your workforce, consider what benefits you'd like to provide. Also consider the amount you may be willing to contribute toward a health plan.
3. Talk with an insurance broker about how they can help you make the best choices for you and your employees.
4. Ask your tax advisor if your business may qualify for the Small Business Health Care Tax Credit.

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