

## **2018 Open Enrollment is Underway!**

NY State of Health's 5<sup>th</sup> Open Enrollment Period runs through January 31, 2018, with renewals beginning on November 16, 2017.

Here are a few highlights about 2018 to share with consumers:

### ***Choice of Health Plans***

- 12 insurers offer Qualified Health Plans (QHP) in 2018. The number of insurers varies from 2 to 7 in each county.
- 15 insurers offer the Essential Plan in **2018**. The number of insurers varies from 2 to 8 per county (except Schoharie county).

### ***Affordable Coverage Options***

- The Essential Plan costs \$20 or \$0 for eligible New Yorkers.
- QHP coverage, for many, costs the same or less than last year after accounting for tax credits for those who qualify.
  - Costs may decrease by as much as 5% for those who enroll in the lowest cost Silver plan.
  - The largest QHP premium decreases are in the Capital District and Mid-Hudson regions, Western and Central New York, and Long Island
  - Premiums for NYC consumers will remain relatively flat after tax credits.

### ***Bronze Coverage is Free for Many Lower-Income New Yorkers in 2018!***

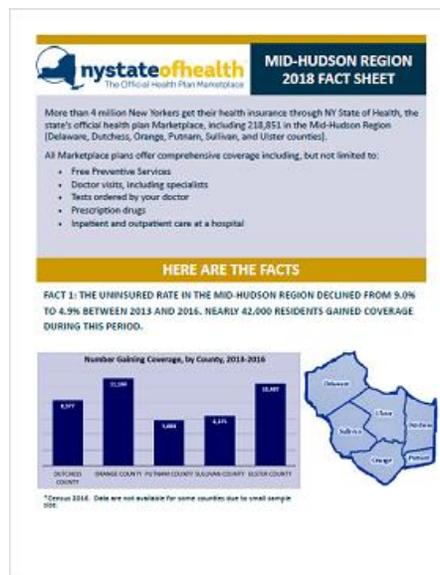
- In 43 counties, Bronze QHP coverage is available for **free** for individuals with annual income of \$25,000.
- In the 19 counties where Bronze QHP coverage is not available for free, it is still very affordable, with premiums ranging from \$8 to \$44 per month for individuals with annual income of \$25,000.
- While Bronze coverage has a high annual deductible and out of pocket maximum, free Bronze coverage provides:
  - Free preventive services
  - Catastrophic coverage

For consumers who find other coverage options unaffordable, Bronze may be an alternative, and a way for consumers to avoid the federal penalty for being uninsured.

**\*\* The attached chart shows the premium detail for Bronze coverage in all NYS Counties.**

## **NEW!** Regional Fact Sheets

Get detailed information about enrollment, changes in uninsured rates, and health plan options, and costs by region through our new online Regional Fact Sheets available [here](#).



## **4 Million Reasons to Enroll: 2018 Ad Campaign Launches!**



Four million New Yorkers have the protection of health insurance through NY State of Health. This year's advertising campaign, which launched with a digital campaign on November 1<sup>st</sup>, features the voices of some of these New Yorkers. They are sharing their reasons for enrolling and how it has changed their lives. Each story is unique, but all show the importance of having affordable, quality health insurance coverage through NY State of Health. TV/radio ads launch November 13<sup>th</sup> and print ads launch November 20<sup>th</sup>.

## REMINDERS

**Enrollment Resources** – the new NYS Provider & Health Plan Look-Up Tool is a good resource to use when helping consumers choose a health plan that includes their preferred providers. This short [video](#) is a helpful refresher for assistors on how it works.

**Federal Mandate Penalty** – the Affordable Care Act's requirement that individuals have health insurance is still in effect. In 2018, the penalty is the greater of \$695 per adult or 2.5% of household income. The [IRS](#) confirmed this in October 2017.

**Extended Enrollment Period** – New York's open enrollment period ends on January 31, 2018, a six-week extension beyond the federal marketplace deadline. Consumers need to enroll by December 15, 2017 for coverage beginning on January 1, 2018.

**Pharmacy Retailers** – This year's pharmacy campaign has expanded to include Rite Aid, CVS Pharmacy, Kinney Drugs, ShopRite Supermarkets and TOPS Pharmacies have added more locations, reaching even more consumers than last year. Sign up for these events in your area. Find them on the NY State of Health [Events map](#).

### Tell us what you think!

This newsletter is for you, so please let us know what you'd like it to include. Write to [NYSOHoutreach@health.ny.gov](mailto:NYSOHoutreach@health.ny.gov) with ideas for articles or suggestions for your fellow assistors regarding strategies you've found that work well in your community.

	Bronze				
	Lowest Cost	Premium After tax credit, 2018			
County	Plan	\$25,000	\$30,000	\$35,000	\$40,000
ALBANY	\$380.21	\$0	\$59.00	\$128.09	\$176.26
ALLEGANY	\$333.33	\$0	\$13.83	\$82.92	\$131.09
BRONX	\$415.99	\$44.19	\$108.09	\$177.19	\$225.35
BROOME	\$382.31	\$0	\$0	\$52.89	\$101.06
CATTARAUGUS	\$333.33	\$0	\$13.83	\$82.92	\$131.09
CAYUGA	\$382.31	\$0	\$0	\$52.89	\$101.06
CHAUTAUQUA	\$333.33	\$0	\$13.83	\$82.92	\$131.09
CHEMUNG	\$382.31	\$0	\$0	\$52.89	\$101.06
CHENANGO	\$367.65	\$0	\$0	\$67.44	\$115.60
CLINTON	\$465.01	\$27.22	\$91.12	\$160.22	\$208.38
COLUMBIA	\$380.21	\$0	\$59.00	\$128.09	\$176.26
CORTLAND	\$382.31	\$0	\$0	\$52.89	\$101.06
DELAWARE	\$435.12	\$33.14	\$97.05	\$166.14	\$214.31
DUTCHESS	\$435.12	\$0	\$18.27	\$87.37	\$135.54
ERIE	\$333.33	\$0	\$13.83	\$82.92	\$131.09
ESSEX	\$367.65	\$0	\$0	\$67.44	\$115.60
FRANKLIN	\$367.65	\$0	\$0	\$67.44	\$115.60
FULTON	\$380.21	\$0	\$59.00	\$128.09	\$176.26
GENESEE	\$333.33	\$0	\$50.49	\$119.59	\$167.76
GREENE	\$380.21	\$0	\$59.00	\$128.09	\$176.26
HAMILTON	\$367.65	\$0	\$0	\$67.44	\$115.60
HERKIMER	\$465.01	\$31.80	\$95.70	\$164.80	\$212.96
JEFFERSON	\$367.65	\$0	\$0	\$67.44	\$115.60
KINGS	\$415.99	\$44.19	\$108.09	\$177.19	\$225.35
LEWIS	\$367.65	\$0	\$0	\$67.44	\$115.60
LIVINGSTON	\$354.04	\$42.42	\$106.33	\$175.43	\$223.59
MADISON	\$367.65	\$0	\$0	\$67.44	\$115.60
MONROE	\$354.04	\$42.42	\$106.33	\$175.43	\$223.59
MONTGOMERY	\$397.78	\$8.47	\$72.38	\$141.47	\$189.64
NASSAU	\$391.24	\$0	\$55.70	\$124.79	\$172.96
NEW YORK	\$415.99	\$44.19	\$108.09	\$177.19	\$225.35
NIAGARA	\$333.33	\$0	\$13.83	\$82.92	\$131.09
ONEIDA	\$367.65	\$0	\$29.58	\$98.67	\$146.84
ONONDAGA	\$382.31	\$0	\$7.60	\$76.69	\$124.86
ONTARIO	\$354.04	\$42.42	\$106.33	\$175.43	\$223.59
ORANGE	\$435.12	\$0	\$18.27	\$87.37	\$135.54
ORLEANS	\$333.33	\$0	\$50.49	\$119.59	\$167.76
OSWEGO	\$367.65	\$0	\$0	\$67.44	\$115.60
OTSEGO	\$465.01	\$31.80	\$95.70	\$164.80	\$212.96
PUTNAM	\$435.12	\$0	\$18.27	\$87.37	\$135.54
QUEENS	\$415.99	\$44.19	\$108.09	\$177.19	\$225.35
RENSSELAER	\$380.21	\$0	\$59.00	\$128.09	\$176.26

RICHMOND	\$415.99	\$44.19	\$108.09	\$177.19	\$225.35
ROCKLAND	\$415.99	\$37.77	\$101.68	\$170.77	\$218.94
SARATOGA	\$380.21	\$0	\$59.00	\$128.09	\$176.26
SCHENECTADY	\$380.21	\$0	\$59.00	\$128.09	\$176.26
SCHOHARIE	\$397.78	\$8.47	\$72.38	\$141.47	\$189.64
SCHUYLER	\$382.31	\$0	\$0	\$52.89	\$101.06
SENECA	\$354.04	\$42.42	\$106.33	\$175.43	\$223.59
ST. LAWRENCE	\$367.65	\$0	\$0	\$67.44	\$115.60
STEBEN	\$382.31	\$0	\$0	\$52.89	\$101.06
SUFFOLK	\$391.24	\$0	\$55.70	\$124.79	\$172.96
SULLIVAN	\$435.12	\$0	\$18.27	\$87.37	\$135.54
TIOGA	\$382.31	\$0	\$0	\$52.89	\$101.06
TOMPKINS	\$458.40	\$0	\$50.72	\$119.81	\$167.98
ULSTER	\$435.12	\$0	\$18.27	\$87.37	\$135.54
WARREN	\$380.21	\$0	\$59.00	\$128.09	\$176.26
WASHINGTON	\$380.21	\$0	\$59.00	\$128.09	\$176.26
WAYNE	\$354.04	\$42.42	\$106.33	\$175.43	\$223.59
WESTCHESTER	\$415.99	\$37.77	\$101.68	\$170.77	\$218.94
WYOMING	\$333.33	\$0	\$50.49	\$119.59	\$167.76
YATES	\$354.04	\$42.42	\$106.33	\$175.43	\$223.59