Date: September 28, 2022
Time: 10:00am – 11:30am

Open Enrollment and Renewals

Log into the WebEx first: click HERE
Then, you may connect to audio via computer audio or via telephone audio
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 take questions at the end of today’s presentation.
A recording of the webinar and any related materials will be available online on our Spring Training webpage. Please visit:

https://info.nysofehealth.ny.gov/SpringTraining
Webinar Statistics:
- Over 98% of respondents said the webinar increased their knowledge of the topic.
- About 97% said information from the webinar will allow them to better assist consumers with using the NY State of Health system.

Here's what you said:
- “Thank you for providing such informative webinars and for the emails that provide the most up to date information for NY State of Health!”
- “Keep doing what you're doing because it helps us help more families!”
- “Could you please continue to have live interactions with the audience using the polls?”
TODAY’S PRESENTATION

Introductions

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

Panelists

Susan Appleby  Director, Bureau of System Quality Assurance and Business Requirements

Kelly Dollar  Medical Assistance Specialist 2, Bureau of Child Health Plus and Marketplace Consumer Assistance

Marci Goldstein  Director, Division of Communications for the Office of Health Insurance Programs and NY State of Health

Sonia Sekhar  Deputy Director, NY State of Health
Open Enrollment and Renewals

- Extensions due to the Public Health Emergency
- Important Dates
- Three types of Renewals
- NY State of Health Email Messages
- Assistor Dashboard and Other Resources
OPEN ENROLLMENT EXTENSIONS
QUALIFIED HEALTH PLANS

NY State of Health will continue Open Enrollment for as long as the Public Health Emergency remains in effect.

• Individuals should not avoid seeking testing or medical care for fear of cost during the ongoing public health emergency.

• This deadline extension allows consumers additional time to enroll for 2022 coverage.
  
  o Also allows consumers additional time to benefit from the enhanced tax credits under the Inflation Reduction Act that passed this past August.
Extension Due to COVID-19 Health Emergency

- NY State of Health has been extending all Medicaid, Child Health Plus (CHPlus) and Essential Plan (EP) consumers for an additional 12 months of coverage.
  - These cases will continue to be extended through the duration of the Public Health Emergency.
- All households with QHP members will get a renewal notice.
When is Open Enrollment in New York State?

Open Enrollment Timeframe – Plan Year 2023
November 16, 2022 – January 31, 2023

• NY State of Health expects to renew coverage for nearly 200,000 households and enroll new people into coverage during the Open Enrollment Period.

• Details about 2023 plan options will be released in early October.

• Enrollment in Medicaid, EP and CHPlus is open all year.

• Due to 2022 ongoing Open Enrollment, the 2023 Open Enrollment start date was moved to simplify enrollment for consumers.
# Open Enrollment and Renewals

## Important Dates

<table>
<thead>
<tr>
<th>Date</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 1, 2022</td>
<td>2023 plans will appear on the Anonymous Plan Search tool for browsing.</td>
</tr>
</tbody>
</table>
| By November 1, 2022   | **Renewal Notices will be mailed.** These notices are sent to individuals eligible for renewal of their:  
  - Qualified Health Plans (QHPs) including Full Pay QHP, & those with Advance Premium Tax Credit (APTC), and  
    Cost Sharing Reduction (CSR).  
| November 1, 2022*    | **Extended 2022 Open Enrollment Continues.**  
  - Individuals who enroll between November 1 – 15 will have a December 1, 2022 start date.  
  *Please note this is the same as last year but different from prior years due to New York’s Open Enrollment Period extension.  
| November 15, 2022    | Deadline to enroll for December 1, 2022 start date.                                           |
| November 16, 2022    | **2022 QHP Enrollment and Renewals Begin.**  
  - New and renewing consumers may enroll/renew in a QHP.  
  - Consumers can update their account if needed and enroll in a plan for coverage starting on January 1, 2023.  
| December 15, 2022    | Deadline to enroll for January 1, 2023 coverage.                                              |
| January 31, 2023      | **2023 Open Enrollment closes for QHPs.**  
  - 1/31/23 is the Open Enrollment end date only if the Public Health Emergency has ended. Otherwise, Open Enrollment will continue beyond that date.  

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*Note: Dates and information are subject to change.*
Individuals enrolling in coverage for the first time during Open Enrollment should review coverage start date carefully.

<table>
<thead>
<tr>
<th>For</th>
<th>When Enrollment is Completed</th>
<th>Coverage Begins</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Application</td>
<td>November 16 - December 15</td>
<td>January 1, 2023</td>
</tr>
<tr>
<td>New Application</td>
<td>December 16 - January 15</td>
<td>February 1, 2023</td>
</tr>
<tr>
<td>New Application</td>
<td>January 16 – January 31</td>
<td>March 1, 2023</td>
</tr>
</tbody>
</table>
Poll Question #1

Cam Miller contacts you because their current employer-based coverage is ending on December 31, 2022. Cam would like to apply for a subsidized Qualified Health Plan for coverage beginning January 1, 2023 and would like to make an appointment on November 1st to apply.

How should you proceed to help Cam?

A. Make an appointment on November 1st to complete an application.

B. Explain that you are busy on November 1st (a Monday) due to Open Enrollment, but you can help Cam apply a different day later in the week. Schedule an appointment that works for both of you.

C. Explain that if Cam wants coverage on January 1st, the appointment should be scheduled between November 16th and December 15th. The sooner the better within this timeframe.

D. Explain to Cam that an application cannot be completed until after the current coverage ends.
THREE TYPES OF RENEWALS

1. Automatic Renewal with Auto-Enrollment
   • No action required.

2. Automatic Renewal without Auto-Enrollment
   • Action required: Consumer must select & enroll in a plan.

3. Manual Renewal
   • Action required: Consumer must update their application.
AUTOMATIC RENEWALS WITH AUTO-ENROLLMENT

QHP households only

• Consumer will have their eligibility renewed using documented income from the consumer, along with state and federal data sources.
  
  o Consumer documented income must have been verified by the Marketplace within the past three (3) months.
QHP households only

• Consumers will receive a notice by November 1\textsuperscript{st} with 2023 premium information, including APTC applied (if applicable).
  - No action is needed if the consumer agrees with the information in their notice.
  - If the consumer does \textit{not} agree with the automatic renewal determination, they may update the application.
    - Updates can be made starting 11/16/2022 and should be completed by 12/15/2022 to ensure coverage on 1/1/2023.

• Enrollment into the plan (if the same plan is available in 2023) will be automatically completed by the Marketplace.
AUTOMATIC RENEWALS WITH AUTO-ENROLLMENT, CONTINUED

It is renewal time and NO ACTION is required for the following individuals:

Jo Bernat

Marketplace ID: HX000074445

CHANGE IN ELIGIBILITY:

You qualify for a premium tax credit to help pay for your health insurance coverage, effective January 01, 2023. Your tax credit amount for 2023 is $357.00 per month.

You can apply all or part or none of this credit to your monthly bill.

Insurance Company: Health Insurance Plan of Greater New York
Product: EmblemHealth, Platinum, ST, Select Care Network, INN, Pediatric Dental, Dep25
Start Date: January 01, 2023

INSURANCE DETAILS:

NO ACTION REQUIRED:

Your health insurance coverage has not changed. We re-enrolled you into the same product that you had before. Contact your insurance company if you have questions about covered services or providers.

If you want to make a change, you must do so between November 16, 2022 and December 15, 2022. See the section of this notice, "How and When to Make Changes to Your Account or Coverage."
AUTOMATIC RENEWALS WITH AUTO-ENROLLMENT, CONTINUED

How and When to Make Changes to Your Account or Coverage

Follow the steps below:

IF ... NY State of Health has requested that you complete the renewal process by updating some information (for example, pick a health plan or update information in your application);

IF ... Anything has changed in your life that may affect your health insurance coverage or financial assistance;

IF ... You are enrolled in a plan and want to see if you have other coverage options.

Step 1. Go to [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov) and log into your account.

OR

Contact a Navigator or Certified Application Counselor. These individuals, located at a community-based organizations and health plans, are trained to help you understand your health insurance coverage options and enroll in coverage. If you already are enrolled in a plan, you can also call your health plan for assistance.

Step 2. Make changes for you and/or your household members. You need to make the changes between November 16, 2022 and December 15, 2022 to see what you qualify for on January 01, 2023.

Below are some events in your life or a household member's life that could affect what health insurance coverage you are re-enrolled in, who is covered, or how much you pay. Tell us if:

- You move
- Your income changes (only if you are receiving financial assistance)
- You get access to or enroll in the New York State Health Insurance Program (NYSCHIP)
- Your eligibility for health insurance from a job changes
- The cost of your health insurance premium from a job changes
- Your household changes. For example, you marry/divorce, become pregnant, or have a child; adopt a child, or a child is placed for adoption with you
- You become qualified for other health insurance
- There is a change in full-time student status (if applicable to application members)
- There is a change in immigration status
- You change how you plan to file your taxes. For example, you will claim new dependents (only if you are receiving financial assistance)

If you do not report changes within 30 days and they affect your ability to get government help with insurance costs, you may have to pay back some or all of the subsidies you received.
AUTOMATIC RENEWALS WITH AUTO-ENROLLMENT, CONTINUED

Individuals who were automatically renewed and enrolled in a subsidized QHP for 2023 should read their notice carefully. This information may include their APTC amount which could have changed from last year.

• If a consumer is automatically renewed and the amount of APTC that they are eligible for is more than they were eligible for in the previous year, the same amount of APTC will be applied.
  o If the consumer would like to apply that higher APTC amount, help them to access their Plans tab to do this.

• If the consumer is automatically renewed and eligible for less APTC (and they applied the full amount to their premium last year), the full amount of APTC will continue to be applied.
AUTOMATIC RENEWALS WITH AUTO-ENROLLMENT, CONTINUED

https://info.nystateofhealth.ny.gov/arpavideo

To Change the Amount of APTC Applied:

Select the “Plans” tab from the Account Dashboard. Click the “Change APTC Amount” button under “Submitted Enrollment”

On the Plan Selection Introduction page, click “Next”

On the “Plan Selection Dashboard” click the “Review Plan Selections” button

Change the amount of APTC applied, check the box at the bottom of the page, and click the “Confirm Plan Selections” button

Receive confirmation of the change
AUTOMATIC RENEWALS WITHOUT AUTO-ENROLLMENT

Action Required:
Consumer must select and enroll in a plan

This could happen because:

• The consumer became newly eligible for a QHP.
• The consumer’s program eligibility changed and the current plan does not offer a plan in the new program.
• The consumer’s current plan will no longer be offered in NY State of Health for the upcoming year.
Please choose a health plan between November 16, 2022 and December 15, 2022 for the next coverage year. Your coverage will not begin until you choose a plan.

To pick a health plan, see the section of this notice, “How and When to Make Changes to Your Account or Coverage.”
MANUAL RENEWALS

• QHP consumers need to be manually renewed when NY State of Health is unable to automatically renew them based on data sources.

• QHP consumers MUST update information on or before 12/15/2022 in order to remain enrolled for 1/1/2023.

• Consumers who do not update their information may have a gap in their QHP coverage.
**ACTION REQUIRED:**

Based on the information from federal and state sources, we cannot make a decision about whether you qualify for financial help paying for your health insurance coverage.

Please update the information on your NY State of Health account by **December 15, 2022** so we can make an appropriate decision.

NOTE: If you miss this deadline, you are at risk of losing your health insurance coverage and if applicable, any financial assistance.

Be aware that you may be able to buy a health plan at NY State of Health at full cost. See the section of this notice titled "How and When to Make Changes to Your Account or Plan."
NY State of Health
Open Enrollment & Renewal
Email Messages
A “Today’s the Day to Renew” email will be sent on November 16:

- To QHP consumers who need to manually renew their coverage starting January 1, 2023.
- To inform consumers that the renewal period has started and to encourage them to act between November 16 and December 15, 2022.
- Will be sent in both English and Spanish.
A “Reminder to Renew” email message will be sent in early December:

• To QHP consumers who need to manually renew for coverage starting January 1, 2023 but have yet to complete their renewal.
• Encourages consumers to review the renewal notice that they have already received and to take action by December 15, 2022.
• Will be sent in both English and Spanish.
A “Reminder to Pick a Plan” email message will be sent:

• During Open Enrollment to consumers who are new or who have renewed and who have a **QHP determination for 2023** but have yet to pick a plan. Emails will be sent throughout Open Enrollment beginning in mid-November.

• During Open Enrollment to consumers who have an **EP determination** but have yet to pick a plan. Emails will be sent beginning in early November.

• Will be sent in both English and Spanish.

• Consumers who are receiving this email have already received their renewal notice and have yet to enroll in a plan.
If the COVID-19 public health emergency ends in January, a “Deadline Reminder” email message will be sent:

- To consumers who have a 2023 QHP determination but have not yet enrolled.
- Encourages consumers to take action by 1/31/2023, the last day of Open Enrollment.
- Will be sent in both English and Spanish.
RENEWAL TEXT MESSAGES

Assistors should also encourage consumers to sign up for text alerts so they can receive updates and enrollment reminders by opting in on the consumer’s application or by texting, “START” to 1-866-988-0327.

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 NY State of Health Terms of Service and Privacy Policy for 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.
How can an Assistor tell if a consumer on their dashboard needs to be renewed?
Dear Erin Test,

Thank you for enrolling individual clients on NY State of Health. You are receiving this notice to alert you of individuals, on your dashboard, that are due to renew their health coverage. **Note that most individuals must update their application by the 15th of month to renew their coverage.** Included in this notice, please find a listing of Account IDs for households with one or more members due to renew within the next 45 days through NY State of Health.

The information included in this notice is believed to be accurate and is for general information purposes only. While every effort has been made to ensure an accurate report, NY State of Health provides no guarantee regarding the accuracy of this report, therefore accepts no liability whatsoever for any information subsequently proved incorrect.

If you have questions or need assistance, please contact NY State of Health at 1-855-355-5777 or https://www.nystateofhealth.ny.gov. There is no charge for these services.

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 - English: 1-800-662-1220, TTY - Spanish: 1-877-602-4866).

Sincerely,

NY State of Health

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<table>
<thead>
<tr>
<th>Account ID</th>
<th>Coverage End Date</th>
<th>Renewal Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>AC00000000000</td>
<td>12/31/2022</td>
<td>Manual</td>
</tr>
<tr>
<td>AC0000000001</td>
<td>12/31/2022</td>
<td>Manual</td>
</tr>
<tr>
<td>AC0000000002</td>
<td>12/31/2022</td>
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</tr>
<tr>
<td>AC0000000004</td>
<td>12/31/2022</td>
<td>Auto</td>
</tr>
</tbody>
</table>
OVERVIEW AND MANUAL RENEWAL TAB

Welcome to your NY State of Health Assistor Overview tab. This screen provides an overview of any accounts which may need your attention. To manage all of your accounts, please navigate to the “My Clients” tab. You may click on the tabs above to move around your dashboard. Please be sure to review each tab for important information.

Individual Marketplace Overview

- Show 10 entries per page
- Individual Account ID
- Account Holder Name
- Email Address
- Phone Number
- Renewal LSC End Date
MY CLIENTS TAB AND ENROLLMENT END DATE

AC0000063824 - Nick Johnston

Welcome to your NY State of Health Assistor Overview tab. This screen provides an overview of any accounts which may need your attention. To manage all of your accounts, please navigate to the “My Clients” tab. You may click on the tabs above to move around your dashboard. Please be sure to review each tab for important information.

Manage Clients

Search Individual
Select your Agency from the drop down below to view your clients or click Add New Individual to start a new Individual application. You can search your client list by entering text in the filter or sorting by column name.

Results: 1 to 1 of 1 (filtered from 20 total entries)

Export CSV

Richard Blake
AccountID: AC0000072150
Address: 123-45 Main St, Albany, NY, 12208
Eligibility End Date: 12/31/2022
Enrollment End Date: 12/31/2022
Enrollment Status: SUBMITTED
Renewal Type: Manage, Invite, Delete
POLL QUESTION #2

Mx. Smith has been in the same QHP with APTC for the past three years. They state that they received a notice saying they were automatically renewed, but that action is required, and they need to pick a plan. Mx. Smith contacts you and asks you to enroll them in the same plan they have had for the past three years.

What could you say that might be true?

A. We need to review your notice more carefully. If you are newly eligible for a full-pay QHP, then we need to review plan product options, services and costs. These will be different in a full-pay QHP.

B. We need to review your notice more carefully. You may have become eligible for a different program, like Essential Plan, and your current plan might not be available. Let’s look at your options.

C. Your same QHP product may not be available anymore. Let’s review your account and look at your options for 2023.

D. All the above reasons could be correct.
STAY INFORMED WITH NY STATE OF HEALTH
The Outreach Tool Kit features:

- NY State of Health Educational Materials
  - Materials You Can Distribute
    - Rack Cards, Posters, At-a-Glance Cards
    - Ordering, Printing, Co-Branding
  - Enrollment Tools to Help Consumers
    - How-to Videos, Plan Comparisons, Cost Estimator, Provider Look-Up Tool

[https://info.nystateofhealth.ny.gov/OutreachToolKit](https://info.nystateofhealth.ny.gov/OutreachToolKit)
NY State of Health Promotional Resources
- Social Media Posts with Images
- Advertising Campaign Videos
- Email Messages

Stay Informed with the Latest News
- Important Reminders
- Press Releases
- Enrollment Data
- COVID-19 Public Health Emergency Unwind

https://info.nystateofhealth.ny.gov/OutreachToolKit
This page includes:

- How to Prepare:
  1. Text Alerts
  2. Update Your Information

- Frequently Asked Questions
- Text Alerts Privacy Policy
- Text Alerts Consent and Terms of Service
- Samples of Ads
- Information in English + 13 other languages

https://info.nystateofhealth.ny.gov/COVID-19-Changes
COVID-19 Public Health Emergency
Unwind Communications Tool Kit for Assistors and Other Partners

The PHE Tool Kit features:

- Advertising Campaign Videos
- Social Media Posts with Images
- Text Alerts Information
- Drop In Articles
- Email Messages
- Fact Sheets
- Frequently Asked Questions
- Call Scripts for Your Staff
- Materials Available for Co-Branding
- Resources in English + 13 other languages

https://info.nystateofhealth.ny.gov/PHE-tool-kit
QUESTIONS?
**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, consumer story submissions, 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, and educational and marketing material approval requests 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 and Assistor Oversight Managers who are registered or completed the online Assistor certification training by **10/31/2022** will be required to view the recertification webinars. The material included in each webinar is a supplement to what was provided during the in-person and online courses.
  - [https://info.nystateofhealth.ny.gov/SpringTraining](https://info.nystateofhealth.ny.gov/SpringTraining).
- Keep track of the date you watched the live webinar or the video for each of this year’s recertification webinars.
- Provide your dates to your supervisor so they can complete the Recertification Report.
THANK YOU FOR JOINING US!

• Please complete the survey:
  o Evaluation of Webinar: What’s Coming in NY State of Health

• As always, watch for the video and materials to be posted to: http://info.nystateofhealth.ny.gov/SpringTraining.

Next Recertification Training:

2023 QHP and EP Plan Line up

• Date: Wednesday, October 26, 2022
• Time: 10:00 – 11:30am