

OPEN ENROLLMENT & RENEWALS



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



**Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID: 7089627**

TODAY'S WEBINAR

- There are two webinars running at the same time. If the 1st has reached Capacity log into the 2nd [see email instructions].

RE: 2018 Spring Training Recertification Overflow Reminder | Privacy & Security

To: Bachelder, Erin (HEALTH)



2018 Recertification Training
Privacy & Security

Dear Assistor:

As a reminder.....

If you previously registered for this webinar via:
<https://meetny.webex.com/meetny/onstage/g.php?MTID=e90a036cd8e5b29ef1f90f2c1cac95ee4> and find that you are unable to log-in to join the WebEx today, August 29, 2018 due to capacity issues, a second webinar has been set up to accommodate additional participants. You can register and join the webinar using the following alternate link:

<https://meetny.webex.com/meetny/onstage/g.php?MTID=e2dff28602134d734e47750eff009afd>

As previously mentioned, please do not use this alternate link unless you are unable to log-in to the WebEx from your original registration link.

The call-in information remains the same for each option:

The audio lines will be open for everyone and there is no limit to calling in to listen.

Call-in information:
Dial in: 1-855-897-5763
Conference ID: 6885365

TODAY'S WEBINAR

- There is no sound through your computer. If you can't hear me right now - You **MUST** dial in via the telephone [1-855-897-5763].
- Questions can be submitted at any time, using the Q&A function on your WebEx control panel. We will also pause to answer live questions.
- A recording of the webinar, the Q & A, and any printable materials will be available online and emailed to all registrants.

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

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Feedback: From Privacy & Security Webinar



Here's what you said:

- More than 95% said the webinar increased your knowledge of the NY State of Health Assistor Privacy and Security Standards.
- More than 96% said information from the webinar will allow you to better assist consumers in keeping their personal information safe.
 - “Everything was really interesting. A lot of information, thank you.”
 - “All the webinars are very helpful to assist consumers.”
 - “The same info is communicated every year.”

TODAY'S WEBINAR



Director

Gabrielle Armenia

Bureau Director of Child Health Plus Policy & Exchange
Consumer Assistance

Presenter

Nick Johnston

Senior Healthcare Program Specialist, Division of Eligibility and
Marketplace Integration

Panelists

Danielle Holahan

Deputy Director, NY State of Health

Marci Natale

Director of Communications, Marketing & Outreach, NY State of
Health

Sara Oberst

Eligibility Program Manager 2, Division of Eligibility and
Marketplace Integration

Sonia Sekhar

Director of Policy and Evaluation, NY State of Health

Alicia Kern

Medical Assistance Specialist 2, Child Health Plus Policy &
Exchange Consumer Assistance

Agenda

Open Enrollment & Renewal

- ✓ Important Dates
- ✓ 3 types of Renewals
- ✓ Reminder on Advanced Premium Tax Credit (APTC)
- ✓ Reminder on Paperless Notices
- ✓ NY State of Health Flyers
- ✓ Assistor Dashboard

Changes to the Individual Mandate

- ✓ What's Coming & When

Open Enrollment & Renewals



When is Open Enrollment in New York State?

Open Enrollment will run November 1, 2018 - January 31, 2019

- Because New York operates its own marketplace, the state has flexibility to set its open enrollment period dates.
- New York is exercising this authority by extending open enrollment, to meet the needs of consumers by ensuring that they have:
 - sufficient time to enroll.
 - adequate access to enrollment assistance from the Customer Service Center.
 - adequate access to enrollment assistance from In-Person Assistors.
- NY State of Health expects to renew coverage for more than 500,000 households and enroll new people into coverage during the Open Enrollment Period.
- Details about 2019 plan options will be released in early October.
- Enrollment in Medicaid, Essential Plan (EP), and Child Health Plus (CHPlus) is open all year.

Open Enrollment & Renewals Timeline



Date	Action
Mid October, 2018	Renewal Notices mailed. These notices are sent to individuals eligible for renewal of their: <ul style="list-style-type: none">• Qualified Health Plans (QHPs) including Full Pay QHP, & those with Advanced Premium Tax Credit (APTC), and Cost Sharing Reduction (CSR).• Medicaid, Child Health Plus, and Essential Plan coverage ending on 12/31/18.<ul style="list-style-type: none">○ Annual renewal notices for Medicaid, Child Health Plus, and Essential Plan will be sent on a rolling schedule.
November 1, 2018	Open Enrollment begins for <u>new</u> applicants.
November 16, 2018	Renewal Period begins for QHPs. <ul style="list-style-type: none">• Consumers can update their account if needed, and enroll in a plan for coverage starting on 1/1/2019.
December 15, 2018	Last day to enroll for January 1, 2019 coverage.
January 31, 2019	Open enrollment closes for QHPs.

Open Enrollment & Renewals



Individuals enrolling in coverage for the first time during open enrollment can apply and select a plan beginning November 1st.

For	When Enrollment is Completed	Coverage Begins
New Application	November 1- December 15	January 1 st , 2019
New Application	December 16 - January 15	February 1 st , 2019
New Application	January 16 - January 31	March 1 st , 2019

3 Types of Renewals

1. Automatic Renewal **with** Auto-Enrollment
 - No action required
2. Automatic Renewal **without** Auto-Enrollment
 - Action Required: Consumer must select and enroll in a plan
3. Manual Renewal
 - Action Required: Consumer must update their application

AUTOMATIC RENEWALS WITH AUTO-ENROLLMENT



- Consumer must have given NY State of Health permission to renew eligibility using data sources.
- Consumer will have their eligibility renewed using documented income from the consumer, state data sources, and federal data sources.
 - Documented income from the consumer must have been verified by the Marketplace within the past three (3) months.
- Consumer will receive a notice in October with enrollment information including APTC applied (if applicable) before the end of the year.
 - No action is needed if the consumer agrees with the information in their notice.
 - If the consumer does not agree with their automatic renewal determination, they will be able to update their application.
 - The update can be made starting 11/16/2018. It should be completed by 12/15/2018 to ensure coverage on 1/1/2019.
- Enrollment into the plan (if the same plan is available in 2019) will be automatically completed by the Marketplace.

AUTOMATIC RENEWALS WITH AUTO-ENROLLMENT

It is renewal time and **NO ACTION IS REQUIRED** for the following individuals:

████████████████████

Marketplace ID: ██████████

CHANGE IN ELIGIBILITY:

You qualify for a **premium tax credit** to help pay for your health insurance coverage, effective **January 1, 2019**. Your tax credit amount for 2019 is **\$741.06** per month.

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

You can also get help paying your share of out-of-pocket costs like the deductible – what you must pay before your health plan begins to help pay – or copayments due at the time of service. You must enroll in a Silver Level health plan to get this benefit.

INSURANCE DETAILS:

Insurance Company: Healthfirst

Program: Advance Premium Tax Credit with cost-sharing reductions

Product: Healthfirst Silver Leaf, ST, INN, Pediatric Dental, Dep25, Fitness & Wellness Rewards

Start Date: January 1, 2019

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 2018** and **December 15, 2018**. See the section of this notice, "How and When to Make Changes to Your Account or Coverage."

AUTOMATIC RENEWALS WITH AUTO-ENROLLMENT

In most cases, when eligibility changes from one program to another, the individual will be auto-enrolled in that plan, if the same health plan exists.

- MMC to CHPlus (Subsidized only)
- MMC to EP
- MMC to MMC in another county
- CHPlus to CHPlus in another county
- CHPlus to MMC
- CHPlus to EP
- EP to MMC
- EP to EP in another county
- QHP all types to MMC
- QHP all types to CHPlus (Subsidized only)
- QHP all types to EP

Consumers will also have the option to switch plans if they choose.

Exceptions:

- Auto-Enrollment is NOT possible when an individual is newly eligible for Full-Pay CHPlus.
- Auto-Enrollment is NOT possible when an individual is newly eligible for a QHP (Subsidized or Full-Pay).
- Auto-Enrollment is NOT possible when an individual goes from a QHP to a QHP in another county.
 - These Individuals will be renewed without Auto-Enrollment.
 - They will need to go in and pick a plan during the timeframe specified in their notice – to avoid a gap in coverage.

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 or full-pay CHPlus.
- The consumer's program eligibility changed and their 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.

AUTOMATIC RENEWALS WITHOUT AUTO-ENROLLMENT



Willie Weaver
90 Church St
New York, NY 10007

All decisions described in this notice are based on information about you from state and federal data sources obtained as of September 15, 2018.

It is renewal time for the following individuals and ACTION IS REQUIRED:

Willie Weaver (AB12345C)

Marketplace ID:HX0000000123

NO CHANGE IN ELIGIBILITY:

You qualify for **Medicaid**, effective **November 1, 2018**.

ACTION REQUIRED:

Please choose a health plan between **September 16, 2018** and **October 15, 2018** for the next coverage year. If you do not choose a plan, one will be chosen for you.

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

Please choose a health plan between **September 16, 2018** and **October 15, 2018** for the next coverage year. If you do not choose a plan, one will be chosen for you.

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

MANUAL RENEWALS

- Consumers need to be manually renewed when we are unable to automatically renew them based on data sources.
- Qualified Health Plan (QHP) consumers **MUST** update information on or before 12/15/2018 in order to remain enrolled for 1/1/2019.
- Consumers who do not update their information may:
 - Have a gap in their QHP coverage
 - Medicaid, Child Health Plus and Essential Plan renewal due dates will be discussed later.

MANUAL RENEWALS

Marley Janson
90 Church St
New York, NY 10007

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 **October 15, 2018** 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.”*

...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.”*

REMINDER ON APTC

Under federal regulation, consumers may be found ineligible for tax credits in 2019 if they received an APTC in previous years but:

- Did not reconcile these credits using form 8962 when filing taxes. (This includes ANY year where tax credits were received, but not reconciled)

OR

- Did not file a return in 2017 (whether they asked for an extension or not)

Consumers who are found ineligible for tax credits should refer to their notice for more information on what to do next to resolve their APTC reconciliation.

Poll Question #1

Sally calls you, her Assistor, stating that she'd like to meet on November 1st which is the first day of Open Enrollment so that she can renew her Marketplace coverage. How should you respond?

- A) Tell Sally that you have many meetings on that day, but will do your best to squeeze her in.
- B) Tell Sally that you have many meetings that day, so she will need to come in later that week.
- C) Help Sally to review her notice to see that she needs to wait until November 16th for the appointment.
- D) Explain to Sally that she has until January 31st to enroll and there is no rush to make the appointment.

Late Renewals

Medicaid, Child Health Plus and Essential Plan renewals should be completed within a 30 day window (as specified in the consumer's notice).

Medicaid, CHPlus, or EP **late** renewal is one that is completed after the 30 day renewal window but before the end of the month in which coverage ends.

If the consumer wants to stay in the same plan (and that plan remains available), coverage in that plan will continue seamlessly without any gaps... as long as the renewal is completed before the end of the month!

Questions?



Reminder on Paperless Notices

Paperless Notices

- Consumers who set up a NY.gov ID have the option to ‘Go Paperless’ in NY State of Health, by checking the box circled below.
- Consumers who do choose to “get all future communication by email” will NOT receive Marketplace notices in the mail or in their standard email.
 - Instead, they will receive an email notifying them that a notice has been posted to their secure Marketplace account.
 - It is important that the consumer provides an email address that they check regularly

Check here if you are blind or seriously visually impaired and would like to receive written notices in an alternative format.

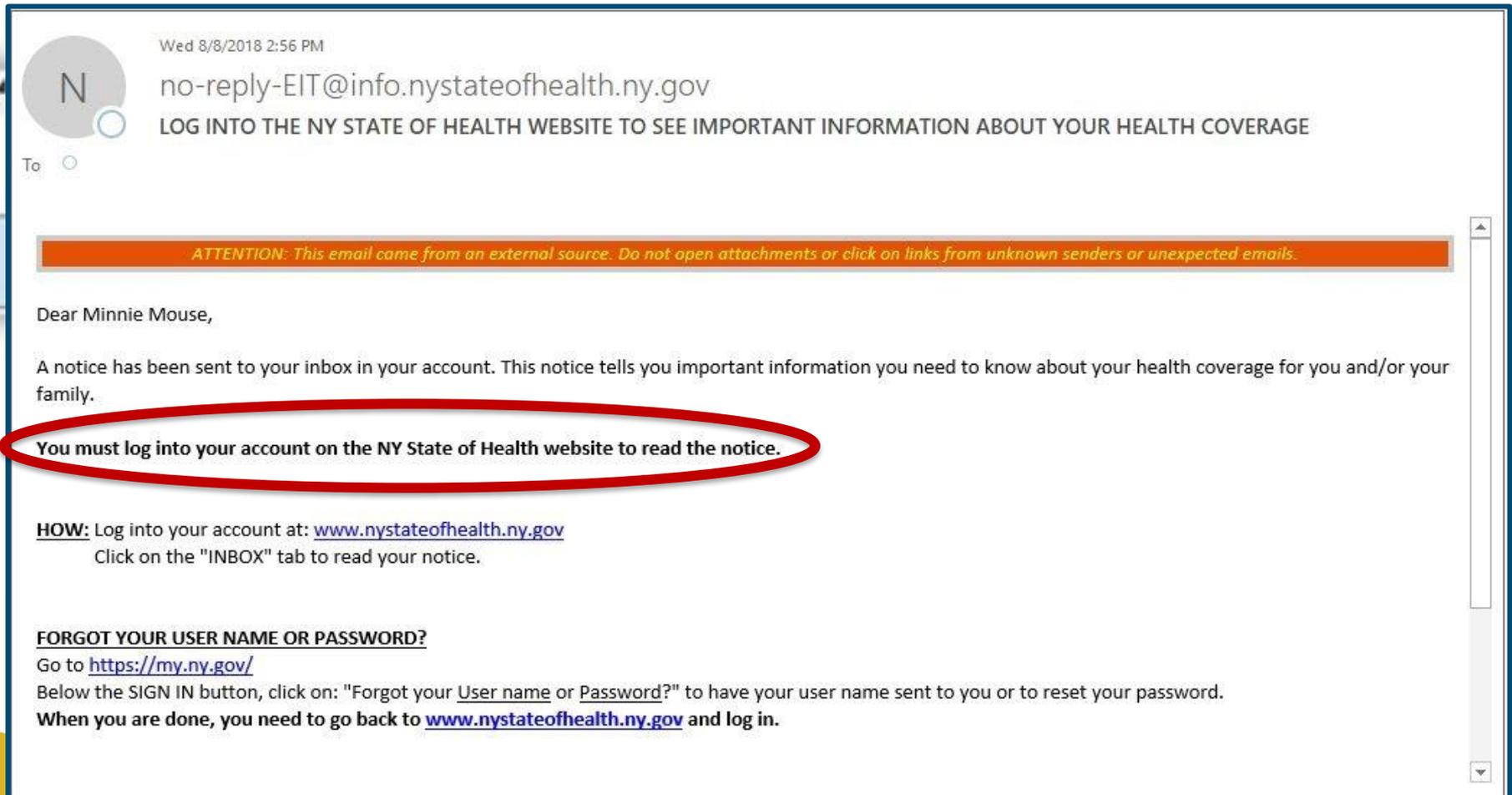
Check here if you would like to get information and all future communications about your applications by email. 

Email Address

Eri

Paperless Notices

When a consumer opens this email (seen below) it will instruct them to log into their NY State of Health account (or reach out to their Assistor) to check their secure in-box, in order to access their notice.



The screenshot shows an email interface. At the top left is a circular profile picture with the letter 'N'. To its right, the sender is identified as 'no-reply-EIT@info.nystateofhealth.ny.gov' and the time is 'Wed 8/8/2018 2:56 PM'. The subject line reads 'LOG INTO THE NY STATE OF HEALTH WEBSITE TO SEE IMPORTANT INFORMATION ABOUT YOUR HEALTH COVERAGE'. Below the subject line, the recipient is listed as 'To: ○'. A prominent orange warning banner states: 'ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails.' The main body of the email begins with 'Dear Minnie Mouse,' followed by a paragraph: 'A notice has been sent to your inbox in your account. This notice tells you important information you need to know about your health coverage for you and/or your family.' The sentence 'You must log into your account on the NY State of Health website to read the notice.' is circled in red. Below this, the 'HOW:' section provides instructions: 'Log into your account at: www.nystateofhealth.ny.gov. Click on the "INBOX" tab to read your notice.' The 'FORGOT YOUR USER NAME OR PASSWORD?' section instructs the user to go to <https://my.ny.gov/> and click on 'Forgot your User name or Password?' to have their user name sent to them or to reset their password. It concludes with the instruction: 'When you are done, you need to go back to www.nystateofhealth.ny.gov and log in.'

Wed 8/8/2018 2:56 PM

no-reply-EIT@info.nystateofhealth.ny.gov

LOG INTO THE NY STATE OF HEALTH WEBSITE TO SEE IMPORTANT INFORMATION ABOUT YOUR HEALTH COVERAGE

To ○

ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails.

Dear Minnie Mouse,

A notice has been sent to your inbox in your account. This notice tells you important information you need to know about your health coverage for you and/or your family.

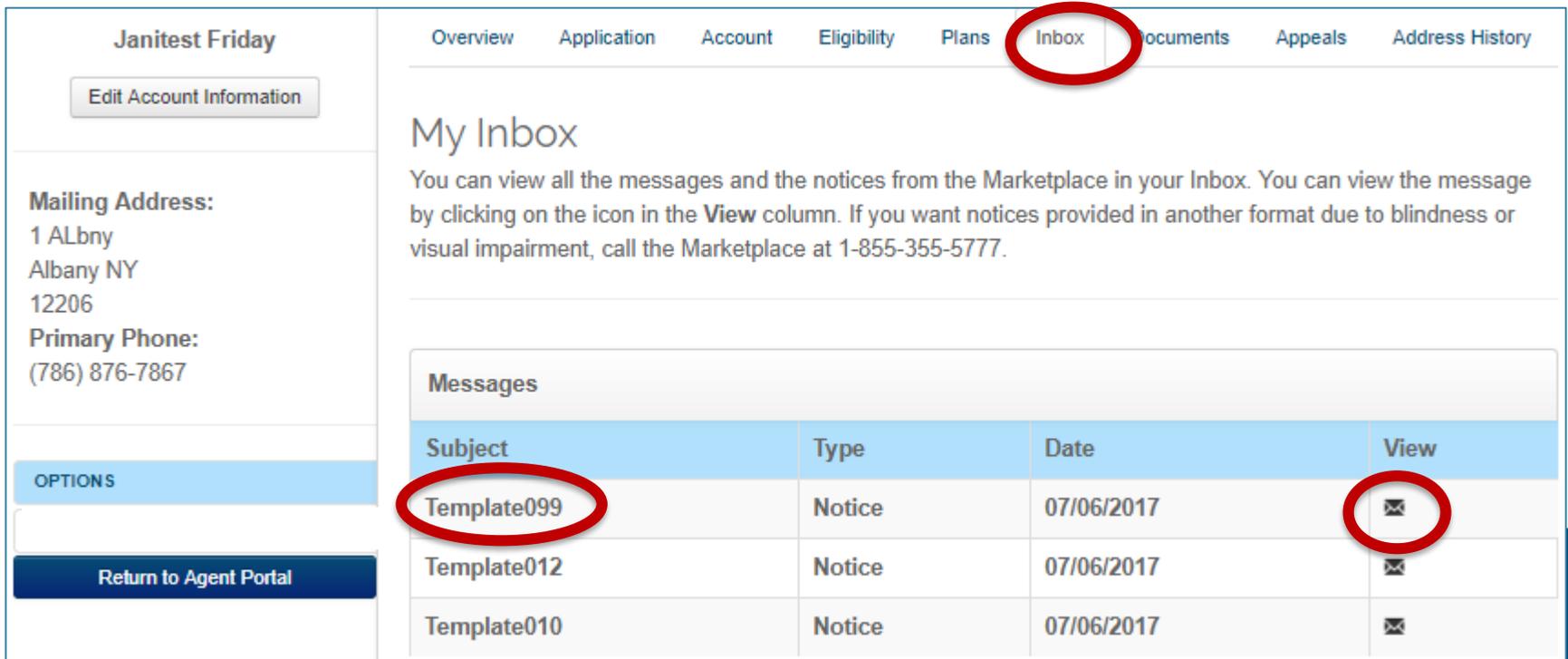
You must log into your account on the NY State of Health website to read the notice.

HOW: Log into your account at: www.nystateofhealth.ny.gov
Click on the "INBOX" tab to read your notice.

FORGOT YOUR USER NAME OR PASSWORD?
Go to <https://my.ny.gov/>
Below the SIGN IN button, click on: "Forgot your User name or Password?" to have your user name sent to you or to reset your password.
When you are done, you need to go back to www.nystateofhealth.ny.gov and log in.

Paperless Notices

- When accessing the consumer's account, click on the 'inbox' tab.
- The notice labeled "Template 099" is always the renewal notice.
- Next, they should click the icon that looks like an envelope to view the renewal notice.



Janitest Friday
Edit Account Information

Mailing Address:
1 ALbny
Albany NY
12206
Primary Phone:
(786) 876-7867

OPTIONS

Return to Agent Portal

Overview Application Account Eligibility Plans **Inbox** Documents Appeals Address History

My Inbox

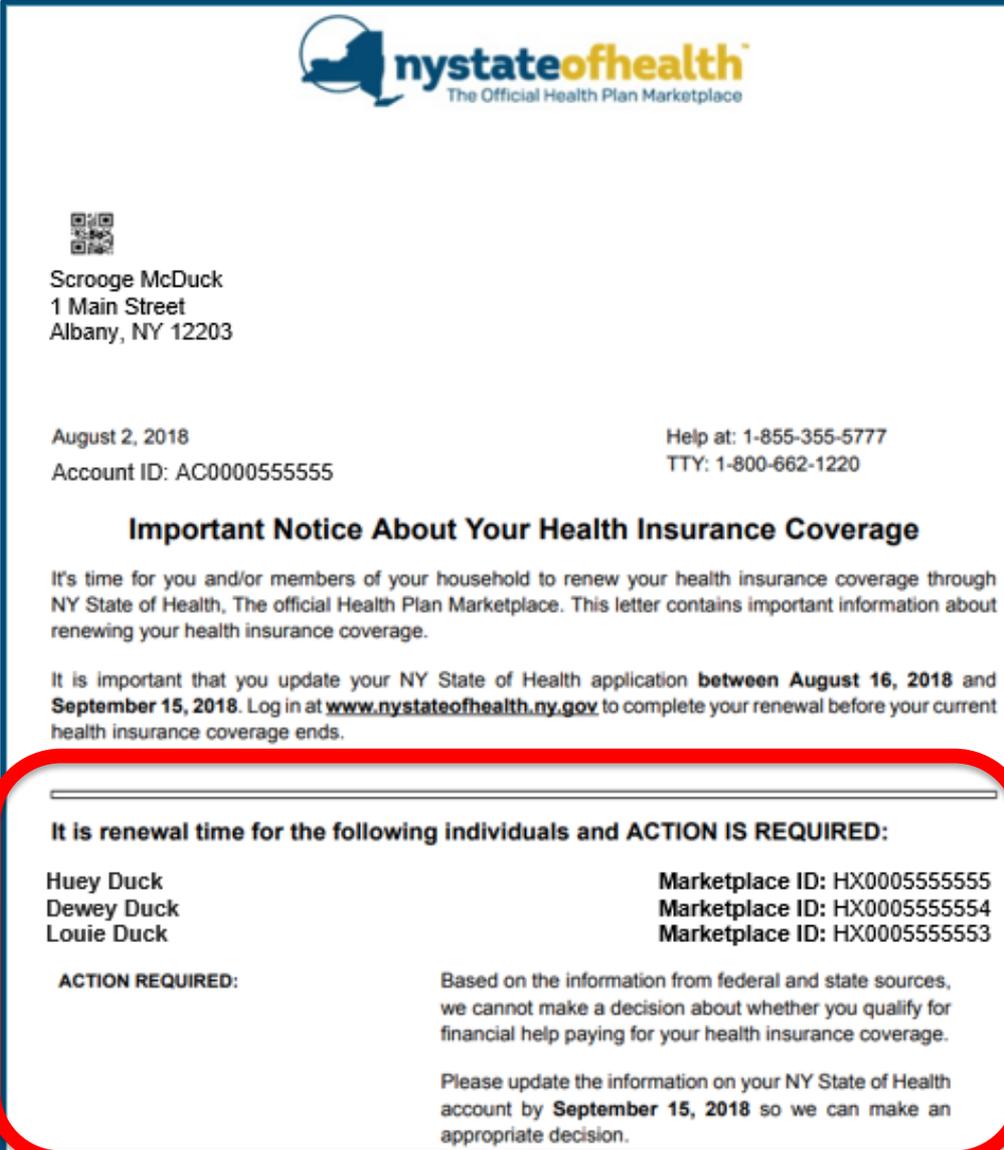
You can view all the messages and the notices from the Marketplace in your Inbox. You can view the message by clicking on the icon in the **View** column. If you want notices provided in another format due to blindness or visual impairment, call the Marketplace at 1-855-355-5777.

Subject	Type	Date	View
Template099	Notice	07/06/2017	
Template012	Notice	07/06/2017	
Template010	Notice	07/06/2017	

Paperless Notices

This is what the actual renewal notice looks like – as seen from the consumer’s secure in-box in their Marketplace account.

- Same as a paper notice received in the mail



The screenshot shows a renewal notice from nystateofhealth. At the top is the logo and name. Below it is a QR code and the recipient's address: Scrooge McDuck, 1 Main Street, Albany, NY 12203. The date is August 2, 2018, and the account ID is AC0000555555. Contact information for help is provided: 1-855-355-5777 and 1-800-662-1220. The main heading is "Important Notice About Your Health Insurance Coverage". The text explains that it's time to renew health insurance through the NY State of Health Marketplace, with a deadline of September 15, 2018. A red box highlights a section titled "It is renewal time for the following individuals and ACTION IS REQUIRED:". This section lists Huey Duck, Dewey Duck, and Louie Duck with their Marketplace IDs: HX000555555, HX000555554, and HX000555553. Below this, it states "ACTION REQUIRED:" and explains that based on federal and state sources, a decision on financial help cannot be made. It concludes by asking the recipient to update their information by September 15, 2018.


The Official Health Plan Marketplace



Scrooge McDuck
1 Main Street
Albany, NY 12203

August 2, 2018
Account ID: AC0000555555

Help at: 1-855-355-5777
TTY: 1-800-662-1220

Important Notice About Your Health Insurance Coverage

It's time for you and/or members of your household to renew your health insurance coverage through NY State of Health, The official Health Plan Marketplace. This letter contains important information about renewing your health insurance coverage.

It is important that you update your NY State of Health application **between August 16, 2018 and September 15, 2018**. Log in at www.nystateofhealth.ny.gov to complete your renewal before your current health insurance coverage ends.

It is renewal time for the following individuals and ACTION IS REQUIRED:

Huey Duck	Marketplace ID: HX0005555555
Dewey Duck	Marketplace ID: HX0005555554
Louie Duck	Marketplace ID: HX0005555553

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 **September 15, 2018** so we can make an appropriate decision.

Paperless Notices

- Assistors can give consumers access to their own Marketplace accounts by clicking on 'invite' on the Assistor Dashboard.
 - Consumer's will be sent an invitation code and will need to set up their own NY.gov user name and password. Once they complete this process they will be able to log in and view their own notices.
- Assistors may also check the consumer's notice for them to advise on the renewal status.

Individual's Name [Last] [First]	AccountID SSN Phone Number	Address	Eligibility End Date	Enrollment End Date	Enrollments Status	Renewal Type	Action
Bunny, Bugs	AC0000060496 ***-**-3302 518-555-5555	2 Washington Avenue Albany NY, 12205	N/A	08/31/2019	SUBMITTED		manage invite delete
Sampsonite, Sam	AC0000060923 N/A 555-555-5555	1 State Street Albany NY, 12222	08/31/2019	08/31/2019	SUBMITTED		manage invite delete

NY State of Health Open Enrollment & Renewal Flyers

Flyer on Federal Tax Laws – Changes to Allowable Deductions



- In August, a NY State of Health flyer was emailed to consumers who received an Advance Premium Tax Credit (APTC) in 2018 letting them know of changes which may impact the amount of financial assistance that they are currently eligible for.

**CHECK TO SEE IF YOU NEED TO UPDATE YOUR 2018
REPORTED INCOME AND DEDUCTIONS BECAUSE OF
FEDERAL TAX LAW CHANGES:**

IT COULD AFFECT YOUR MARKETPLACE FINANCIAL HELP

WHY YOU'RE GETTING THIS:

Starting in 2018, new federal laws (Tax Cuts and Jobs Act of 2017 and the Bipartisan Budget Act of 2018) changed the tax rules. The law ended several common federal tax deductions, such as tuition and fees, moving expenses and others. These changes may lower the financial help you get to pay for your health insurance. If you're eligible for less financial help, you may have to pay back the IRS. To reduce the chance that you will have to repay some or all of this tax credit when you file your taxes, check that you have reported the correct income and deductions to NY State of Health.

HERE'S WHAT YOU SHOULD DO:

Talk to your tax preparer or get free tax help at www.irs.gov to see if you need to update your income or deductions for 2018. Also, be ready to report your projected income and deductions for 2019 when you renew your coverage at the end of the year. Go to nystateofhealth.ny.gov and log in to update your information, contact your in-person assistor, or call us at 1-855-355-5777.

HELP IS AVAILABLE IN YOUR OWN LANGUAGE

- Call the NY State of Health Customer Service Center at 1-855-355-5777 (TTY: 1- 800-662-1220)
- Or visit a certified in-person assistor. To find one, call us or [click here](#)

Flyer on Federal Tax Laws – Changes to Allowable Deductions



The flyer made consumers aware of the new federal laws (Tax Cuts and Jobs Act of 2017 and the Bipartisan Budget Act of 2018) that have ended some common federal tax deductions.

- These changes mean that deductions previously reported by a consumer may no longer be applicable deductions.
- Once the deduction has been removed from the account, the consumer's projected annual income may increase.
- If the projected annual income has changed, the amount of APTC that they are eligible for may also change.

Consumers who were previously eligible for APTC and are now eligible for a Full Pay QHP, will be granted a Special Enrollment Period and may change their plan if they so choose.

Flyer on Federal Tax Laws – Changes to Allowable Deductions



- It is very important that consumers check that they have reported the correct income and deductions to NY State of Health under the new federal laws.
- Consumers should consult with their tax preparer or go to www.irs.gov.
- Assistors should help consumers who need to update their income and remove deductions from their projected annual income.
- Assistors should be prepared to explain the impact on the amount of APTC the consumer is now eligible for and the new premium cost.

Renewal Flyers

A “Get Ready to Renew” flyer will be sent out by email only in early October:

- To QHP, EP, CHPlus due to renew for coverage starting January 1, 2019.
- To inform consumers that they will soon receive their renewal notice from NY State of Health.
- To encourage consumers to take action between November 16, and December 15.
- To remind consumers that financial assistance for QHP enrollees will not be available in 2019 if the consumer received advanced premium tax credits (APTCs) in 2017 but has not yet filed their 2017 tax return and reconciled those PTCs.
- It will be sent in both English and Spanish.



NEED TO DO

WHY YOU'RE GETTING THIS -
IT'S ALMOST TIME TO RENEW YOUR HEALTH INSURANCE COVERAGE FOR 2019.

YOU CAN RENEW YOUR HEALTH PLAN STARTING ON NOVEMBER 16

Act between November 16 and no later than December 15, 2018 for coverage beginning January 1, 2019.

HERE'S WHAT YOU SHOULD DO:
IF SOMETHING HAS CHANGED IN YOUR LIFE, TELL US WHEN YOU RENEW

- Income?
- Family size?
- Where you live?

Go to nystateofhealth.ny.gov and log in to update your information, contact an in-person assistor, or call us at 1-855-355-5777 and we'll do it for you.

WATCH THE MAIL

You will receive a NY State of Health Renewal Notice by mail or an email telling you to read the Notice online. It explains:

- What health insurance program you qualify for in 2019
- Your cost for coverage in 2019
- Actions you should take, if any, to renew your coverage for 2019 and avoid gaps in coverage

COMPLETE YOUR 2017 TAX RETURN

You can't get help paying for a Qualified Health Plan in 2019 if you haven't filed your 2017 tax return. If you have questions, contact a tax preparer or get free tax help at www.irs.gov.

HELP IS AVAILABLE IN YOUR OWN LANGUAGE

Call the Customer Service Center at 1-855-355-5777
Or visit a certified in-person assistor. To find one, call us or [click here](#)

Renewal Flyers

A BRAND NEW “Today’s the Day” flyer will be sent out by email only on November 16th:

- To QHP, EP, CHPlus due to renew for coverage starting January 1, 2019.
- To inform consumers that the renewal period has started, and to encourage them to take action between November 16, and December 15.
- To remind consumers that financial assistance for QHP enrollees will not be available in 2019 if the consumer received advanced premium tax credits (APTCs) in 2017 but has not yet filed their 2017 tax return and reconciled those PTCs.
- It will be sent in both English and Spanish.

nystateofhealth
The Official Health Plan Marketplace

NEED TO DO

WHY YOU'RE GETTING THIS -

IT'S TIME TO RENEW YOUR HEALTH INSURANCE COVERAGE FOR 2019.

YOU CAN RENEW YOUR HEALTH PLAN FOR 2019 STARTING ON NOVEMBER 16

Act by December 15, 2018 for coverage beginning January 1, 2019.

HERE'S WHAT YOU SHOULD DO:

IF SOMETHING HAS CHANGED IN YOUR LIFE, TELL US WHEN YOU RENEW

- Income?
- Family size?
- Where you live?

Renewal Flyers

A “Reminder to Renew” flyer will be sent in early December by email only, to consumers who are due to renew for coverage starting January 1, 2019 but have yet to complete their renewal.

- The flyer will be sent to QHP, EP, CHPlus, and Certain Medicaid Consumers.
- It encourages consumers to review the renewal notice that they have already received and take action by December 15th.
- It will be sent in both English and Spanish.



ACT NOW TO RENEW YOUR HEALTH PLAN FOR 2019.

You recently received a notice from NY State of Health about what actions you need to take, if any, to renew your health plan for 2019. It is important that you take these actions to avoid any gap in coverage.

1. TELL US WHAT'S NEW IN YOUR LIFE
Did your income, family size or address change? Tell us at nystateofhealth.ny.gov or 1-855-355-5777. It could make a big difference in what insurance you can buy or how much you'll pay, if anything.

2. CHOOSE A HEALTH PLAN
Visit nystateofhealth.ny.gov to see your choices and pick a health plan for 2019.

3. MAKE THESE CHANGES BY DEC 15TH
It's the only way you can be sure that your coverage will continue, without any gaps, right through 2019.

ONE MORE THING!
HELP IS AVAILABLE IN YOUR OWN LANGUAGE.

- Call the NY State of Health Customer Service Center at 1-855-355-5777.
- Or visit a certified in-person assistor. To find an assistor, call us or [click here](#) to search on-line.

NY State of Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, age or disability in its health programs and activities. NY State of Health complies with applicable Federal civil rights laws and state laws and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, disability, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

Renewal Flyers

A “Reminder to Pick a Plan” flyer will be sent by email:

- During Open Enrollment to consumers who are new or who have renewed and who have a **QHP determination for 2019** but have yet to pick a plan. Emails will be sent throughout Open Enrollment beginning on November 6, 2018.
- During Open Enrollment and throughout the year to consumers who have an **Essential Plan determination**, but have yet to pick a plan. Email will be sent beginning on November 1, 2018.
- In English and Spanish.

Consumers who are receiving this flyer have already received their renewal notice and have yet to enroll in a plan.

The flyer features the nystateofhealth logo at the top left, with the tagline 'The Official Health Plan Marketplace'. The main graphic shows a map of New York State composed of various health-related icons, with the text 'NEED TO DO' in large white letters. Below this, the text reads: 'GOOD NEWS FROM NY STATE OF HEALTH YOU'RE ELIGIBLE FOR THE ESSENTIAL PLAN!' where 'THE ESSENTIAL PLAN!' is circled in red. Further down, it states: 'The Essential Plan has great coverage, a monthly cost of \$20 or less and lots of health plans to choose from. You took the first step toward getting health coverage for 2019.' Below that, it says: 'HERE'S WHAT YOU NEED TO DO NEXT Come back today and select your health plan for 2019. View your health plan choices here.' At the bottom, there is a 'SIGN UP' section with three bullet points: 'nystateofhealth.ny.gov', '1-855-355-5777 or TTY: 1-800-662-1220', and 'Visit an in-person assistor. Find one here.' At the very bottom, there is a small disclaimer: 'NY State of Health complies with applicable Federal civil rights laws and state laws and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, disability, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.'

Renewal Flyers

A “Deadline Reminder” flyer will be sent by email:

- Starting in January 2019.
- Sent to consumers who have a QHP determination for 2019 but have not yet enrolled.



Enroll in a Health Plan Now! 2019 Deadline is January 31st

NY STATE OF HEALTH DEADLINE!

The deadline to enroll or renew your health plan for 2019 is January 31st.

IF YOU HAVE QUESTIONS OR NEED HELP ENROLLING:

- Visit www.nystateofhealth.ny.gov
- Call 1-855-355-5777

CUSTOMER SERVICE WILL BE OPEN:

- Monday to Friday from 8:00am - 8:00pm
- Saturdays from 9:00am - 1:00pm
- Extended hours on:
 - January 13th from 9:00am - 4:00pm
 - January 15th from 8:00am - 8:00pm
 - January 27th from 9:00am - 4:00pm

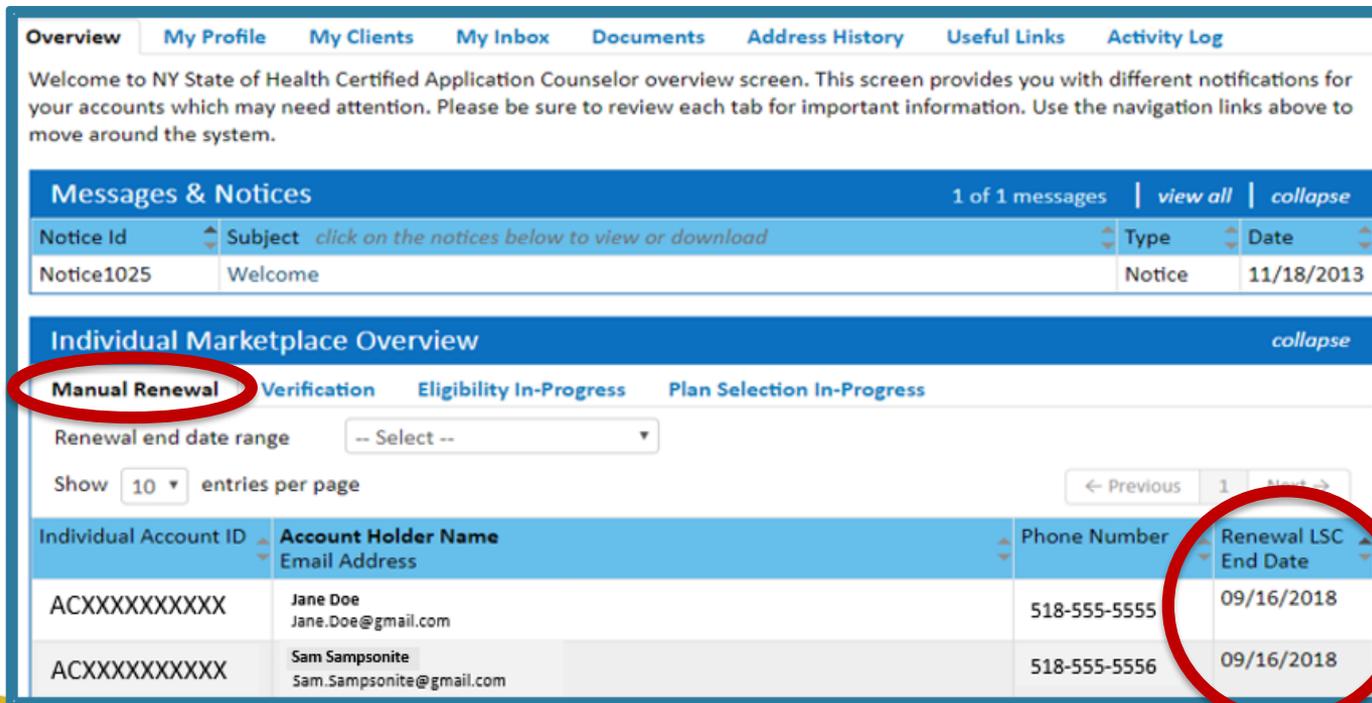
Remember: Act by January 31st for 2019 coverage!

NY State of Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, age or disability in its health programs and activities. NY State of Health complies with applicable Federal civil rights laws and state laws and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, disability, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

Assistor Dashboard

Assistor Dashboard

- The 'Manual Renewal' tab on the Assistor Dashboard will display accounts where any member of the household is due to renew.
- 'Renewal LSC End Date' shows the date by which the on time renewal period has ended.



Overview | My Profile | My Clients | My Inbox | Documents | Address History | Useful Links | Activity Log

Welcome to NY State of Health Certified Application Counselor overview screen. This screen provides you with different notifications for your accounts which may need attention. Please be sure to review each tab for important information. Use the navigation links above to move around the system.

Messages & Notices

1 of 1 messages | view all | collapse

Notice Id	Subject	Type	Date
Notice1025	Welcome	Notice	11/18/2013

Individual Marketplace Overview

collapse

Manual Renewal | Verification | Eligibility In-Progress | Plan Selection In-Progress

Renewal end date range: -- Select --

Show 10 entries per page

Individual Account ID	Account Holder Name Email Address	Phone Number	Renewal LSC End Date
ACXXXXXXXXXX	Jane Doe Jane.Doe@gmail.com	518-555-5555	09/16/2018
ACXXXXXXXXXX	Sam Sampsonite Sam.Sampsonite@gmail.com	518-555-5556	09/16/2018

Must complete renewal by 9/15.

- On 9/16 the consumer has missed their on time renewal period.

Assistor Dashboard

- On the 'My Clients' tab, sort your dashboard by 'Enrollment End Date' (by clicking on the arrow within that column) to find accounts where the consumer's enrollment is ending.
- Click on 'Manage' to view the consumer's renewal status and checklist.

AC0000052788 - Erin TestAssistor
Identification Number: 998-000160

Overview My Profile **My Clients** My Inbox Documents Address History Useful Links

Manage Clients collapse

Employer Employee **Individual**

Search Individual
Select your Agency or Direct Clients from the drop down to view all associated Individuals or click "Add New Individual" to start a new Individual application. Within the search result, you can search my client list by entering text in the filter or by sorting by column name.

Select Associated Agency *
NYS DOH Add New Individual

Filter: Search Clear Filter Show 10 entries

Results: 31 to 40 of 48

Individual's Name [Last] [First]	AccountID SSN Phone Number	Address	Eligibility End Date	Enrollment End Date	Enrollments Status	Renewal Type	Action
Bunny, Bugs	AC0000060496 ***-**-3302 518-555-5555	2 Washington Avenue Albany NY, 12205	N/A	08/15/2017	SUBMITTED		manage invite delete
Sampsonite, Sam	AC0000060923 N/A 555-555-5555	1 State Street Albany NY, 12222	08/31/2019	08/31/2019	SUBMITTED		manage invite delete

Status of Your Renewal

NY State of Health did not have enough information from state and federal data sources to determine if you can get help paying for your insurance or what coverage you can have next year.

You must provide more information on your application by 08/15/2017 so you will be covered in the upcoming year. To continue from where you left off in the application, click **Update Application**.

To make changes to your current coverage, call NY State of Health at 1-855-355-5777.

[Update Application](#)

Renewal Checklist

Click on a household member to see what still must be done to renew that person's coverage.

- Janitest Friday CIN:BC53346E ⊙ Renewal Not Completed
To renew Janitest's coverage, you must update the application by 08/15/2017. Click **Update Application** to start.
- Wife friday CIN:BC53347C ⊙ Renewal Not Completed
To renew Wife's coverage, you must update the application by 08/15/2017. Click **Update Application** to start.

Changes to the Individual Mandate

INDIVIDUAL MANDATE



Quick Facts

1. In December 2017 the 'Tax Cuts and Jobs Act' was signed into law – Which repealed the Individual Mandate starting in 2019.
2. The previous penalties for not having health insurance (2.5% of household income, \$695 per adult, \$347.50 per child, Max \$2,085) still apply through the end of 2018.
3. Co-pays, deductibles, and other cost sharing will not change for consumers.

Q & A

Question: I heard that the Individual Mandate for health insurance was repealed. Can I cancel my health coverage for 2019?

Answer: The Individual Mandate was repealed, which means that starting in 2019 there will no longer be a financial penalty for not having health insurance. However, there are still numerous financial and health related reasons to consider signing up for a low-cost health insurance plan. Let's talk about your options!

Question: The 'Tax Cuts and Jobs Act' was signed into law in December 2017. Will I pay a penalty if I didn't have coverage this year (in 2018)?

Answer: Yes, the financial penalty still applies for the remainder of 2018 (unless you qualify for an exemption).

Poll Question #2

How will an Assistor know if a consumer is eligible to renew their coverage with NY State of Health?

- A. The Assistor can see this on the Manual Renewal tab of their Assistor dashboard.
- B. The Assistor can help the consumer review the notices in the consumer's inbox.
- C. The Assistor can sort their dashboard by 'Enrollment End Date' and check the account to see the status of that renewal.
- D. All of the above.

Questions?



Recertification Process



- All Assistors who are registered before **10/31/2018** and/or who were **trained in September or October of 2018** must view all webinars to be recertified.
 - <https://info.nystateofhealth.ny.gov/SpringTraining>
- Assistors, keep track of the date you watched the live webinar or the video for each of this year's five (5) Recertification Webinars.
- Provide your dates to your supervisor so they can complete the Recertification Report.

Thank you for joining us!

- Please complete the survey
 - Evaluation of Webinar: Open Enrollment & Renewals
- As always, watch for the video and materials to be posted to:
<http://info.nystateofhealth.ny.gov/SpringTraining>

Next Recertification Training:
Title: 2019 QHP & EP Line Up
Date: October 24, 2018

