

# **New York State of Health**

*The Official Health Plan Marketplace*

## **2015 Renewals in the Small Business Marketplace**

**Thursday, October 9, 2014**

**3:00pm – 4:30pm**

***You must dial in to hear the audio portion of the webinar  
1-855-897-5763***

## Today's Webinar

- Dial in to the audio portion of the webinar using the telephone number on the Audio tab. Audio is transmitted through the telephone only, not through computer speakers ***(dial 1-855-897-5763)***
- All participants will remain muted for the duration of the program.
- Questions can be submitted using the Q&A tab on your Webex control panel; we will pause periodically to take questions.
- A recording of the webinar and any related materials will be available online and links emailed to all registrants.

# AGENDA

- Welcome & Introductions
- Value of Small Business Marketplace
- Health Plan Updates for 2015
- Review of SBM Web Portal Enhancements
- Renewal Functionality demonstration
- Open Enrollment Dates
- NYSOH Tools and Resources
- Broker Administration Guide – *coming in mid-October!*
- SBM Regions and Contacts

# Presenters

- Welcome

Kelly Smith

Director, Small Business Marketplace, NY State of Health

- Today's Presenter

Amy Grabek

Regional Director, Small Business Marketplace, NY State of Health

# Small Business Marketplace: Value for Small Employers

## Choice

- Employers and employees regard expanded choice as a key advantage to using the Marketplace.

## Administrative Simplicity

- The Marketplace provides monthly billing to employers along with other administrative simplifications.

## Tax Credits

- The Marketplace will be the exclusive place to access small business tax credits in 2014.

## Contribution Options

- Many business owners believe this feature helps predict costs.

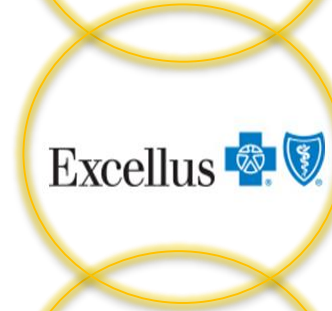
## No Minimum Participation or Contribution

- NYSOH does not require a minimum number of employees be enrolled in a QHP **nor** require an employer to contribute an amount towards premium.

# 2015 Qualified Health Plans



SBM  
Plans



# Health Plan Updates for 2015

## Small Business Marketplace

- **New Carriers:** Emblem Health, Blue Cross Blue Shield of Western NY
- **Expanded Service Areas:** Health Republic, MVP, North Shore LIJ
- **Leaving Market:** Oxford

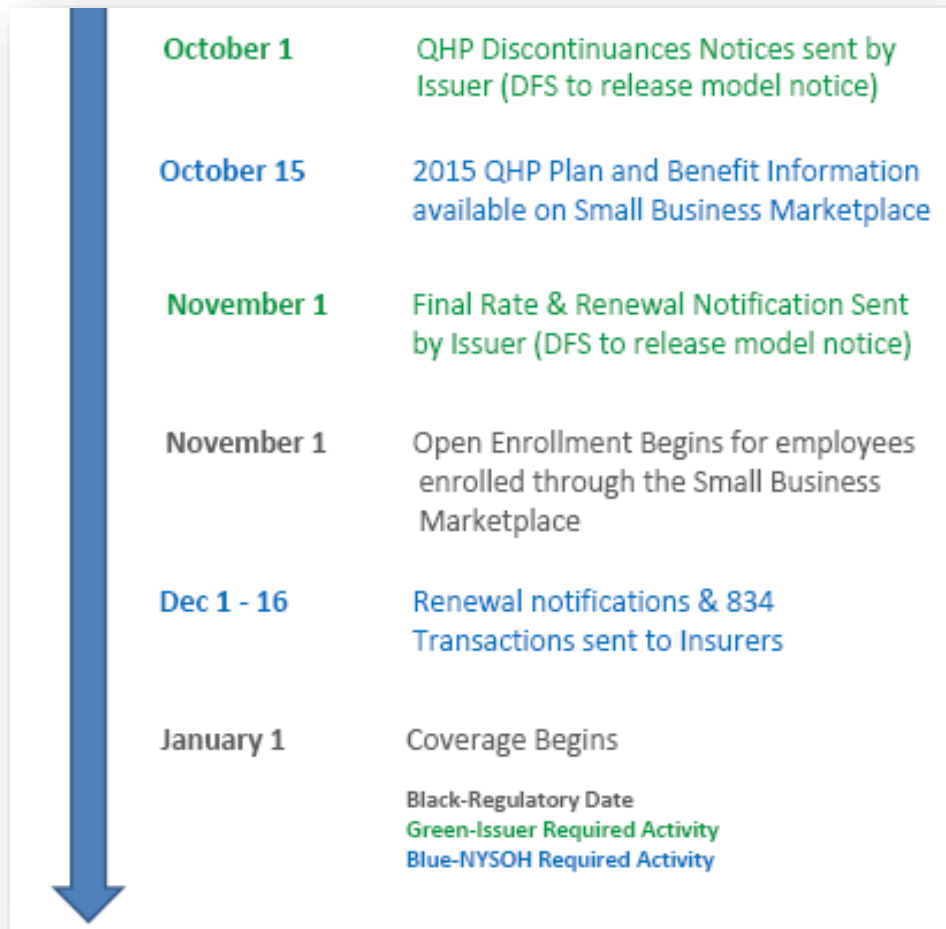
## Small Business Marketplace Web Portal Enhancements during 2014

- Enhanced flexibility to allow changes in open/edit/retro periods
- Added COBRA enrollment functionality
- Streamlined employment classes functionality
- Added new hire waiting period criteria
- Expanded dental coverage tiers from 2 to 5 (including stand-alone pediatric dental)
- Moved domestic partner & qualified religious organization riders to employer level
- Employer & employee portal account overview display enhancements



# NYSOH Small Business Marketplace

## Renewal Timeline



## To begin the process of renewing your employer group clients...

- Navigate to the list of your employer group clients on your Account Overview Screen in your Portal
- Click Manage next to the group you'd like to work with

Employer Employee Individual

Select Employers of an Associated Agency or Select All.

Select Associated Agency\*

ABC Company  OR

Search Employer

Filter Options

Employer (Company Name)  Primary Contact

\*Please click on 'eligibility' for the employer you want to enroll.

1 to 2 of 2 < Previous Next >

Company	Name	Client AccountID	Phone Number	Eligibility Status	Enrollment Status	Employees	Renewal Date	Action
	Jack Rose		2311233123	pending	es983 : completed	0	es983 : 08/28/2014	Eligibility Delete
XYZ Corp	Manasa Chikaria	AC0000003266	4334636855	eligible	es2749 : completed	6	es2749 : 12/01/2015	<b>Manage Invite</b>

# Demonstration of Employer Group Renewal Process

## Scenario 1

**Employer Group:** Time Clocks

**Current Plan Year effective date:** January 1, 2014 – December 31, 2014

**Prospective Plan Year (Renewal):** January 1, 2015 – December 31, 2015

**Assumption:** Time Clocks has elected to renew their participation in the SBM for 2015.

**Scenario will demonstrate:** Employer group wants to add an additional health plan carrier to replace Oxford and add Dental coverage options as well.

# Demonstration of Employee Renewal Process

## Scenario 2

**Employer Group:** Time Clocks

**Employee:** Amy Smith

**Current Plan Year effective date:** January 1, 2014 – December 31, 2014

**Prospective Plan Year (Renewal):** January 1, 2015 – December 31, 2015

**Assumption:** Amy Smith is enrolled in an Oxford plan for 2014.

**Scenario will demonstrate:** Employee's selection of a new plan for 2015

# Demonstration of Employer Group Renewal Process

## Scenario 3

**Employer Group:** Din Warehouse

**Current Plan Year effective date:** January 1, 2014 – December 31, 2014

**Prospective Plan Year (Renewal):** January 1, 2015 – December 31, 2015

**Assumption:** Din Warehouse has elected to renew their participation in the SBM for 2015 but wants to make changes to their Employment Classes.

**Scenario will demonstrate:** Employer group changes the name of one Employment Class and re-assigns a newly promoted employee into a different Class.

# Demonstration of Employee Renewal Process

## Scenario 4

**Employer Group:** Din Warehouse

**Employee:** Tom Robertson

**Current Plan Year effective date:** January 1, 2014 – December 31, 2014

**Prospective Plan Year (Renewal):** January 1, 2015 – December 31, 2015

**Assumption:** Tom Robertson is enrolled in an NSLIJ Platinum plan for 2014.  
There is no change to the NSLIJ Platinum plan for 2015.

**Scenario will demonstrate:** Employee does not want to make any enrollment or plan changes; renewed enrollment in NSLIJ Platinum plan for 2015.



Jack Nimble  
Famous Flyers  
11 Elm Street  
Saugerties, NY 12477

October 15, 2014

#### Important Renewal Information

Your group health insurance coverage through the Small Business Marketplace is coming up for renewal. Your new Group Plan Year will be effective January 1, 2015 – December 31, 2015.

We are pleased to announce additional medical and dental plans available for the new plan year so be sure to log on to your account or contact your broker and review your enrollment offers.

#### New for 2015

- New Health Insurance Carriers
- New Benefit Plans
- Stand-alone Dental Plans
- Pediatric-only Dental Plans

#### Important information about your account

- Employer invitation code: gf2OVWXLKzCWwiJYCvQvIA
- Current group plan year end: December 31, 2014
- New plan year: January 1, 2015 – December 31, 2015
- Employee's open enrollment: Date of completed offering(s) – November 30, 2014

#### What do you need to do?

Our records indicate that your account is currently managed by Liz Reece. If you are going to be working with them for the new plan year please contact them to review your enrollment offers and learn more about the renewals process.

# Small Business Marketplace Renewal Letter

## Small Business Marketplace Open Enrollment End Dates for 2015 Coverage Start Dates

Open Enrollment End Dates	Coverage Effective Dates for 2015
November 30*	January 1
December 31	February 1
January 31	March 1
February 28	April 1
March 31	May 1
April 30	June 1
May 31	July 1
June 30	August 1
July 31	September 1
August 31	October 1
September 30	November 1
October 31	December 1

**\*Employer will have the option for open enrollment to December 15**



## Tools & Resources Available on NYSOH Website:

- Broker Administrative Guide (coming soon)
- Anonymous Shopping Tool (Small Business)
- Tax Credit and Premium Calculator (Individuals)
- Summary of Benefits
- “Find a Broker” Search Function
- Consumer Education Materials
  - Available in English, Spanish, Haitian Creole, French, Korean, Russian, Italian, and Chinese
- Map of Health Plans by County

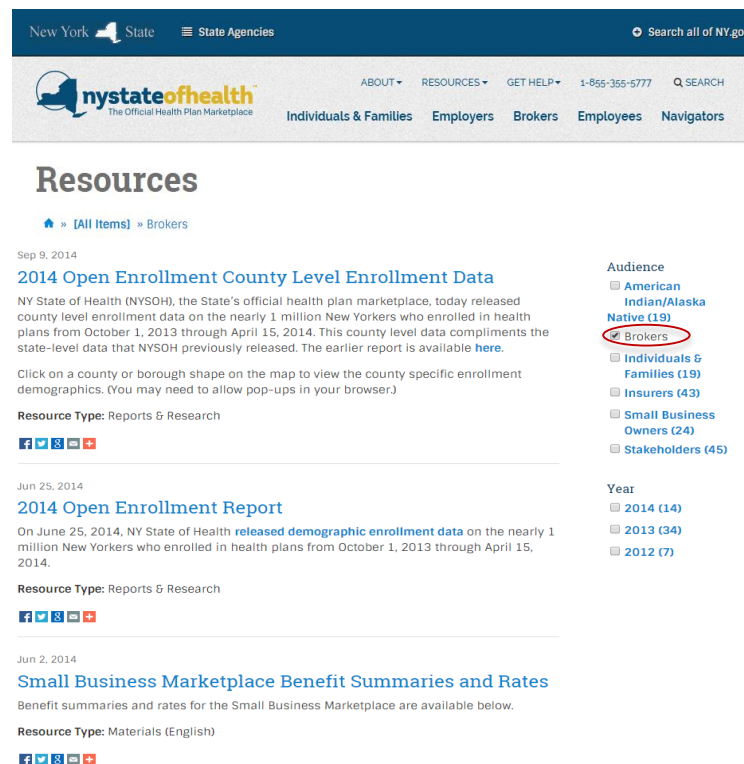
# Broker Administrative Guide

NY State of Health has developed an administrative guide to assist brokers with enrollments on the Small Business Marketplace.

This new guide includes the following:

- Health and dental plan information
- Broker support tools
- Eligibility and enrollment information
- Step-by-step user guides
- Other important policies and procedures

The guide will be posted on NY State of Health's informational website (<http://info.nystateofhealth.ny.gov/resources>) on a dedicated page where all other broker-related resources will also be made available.



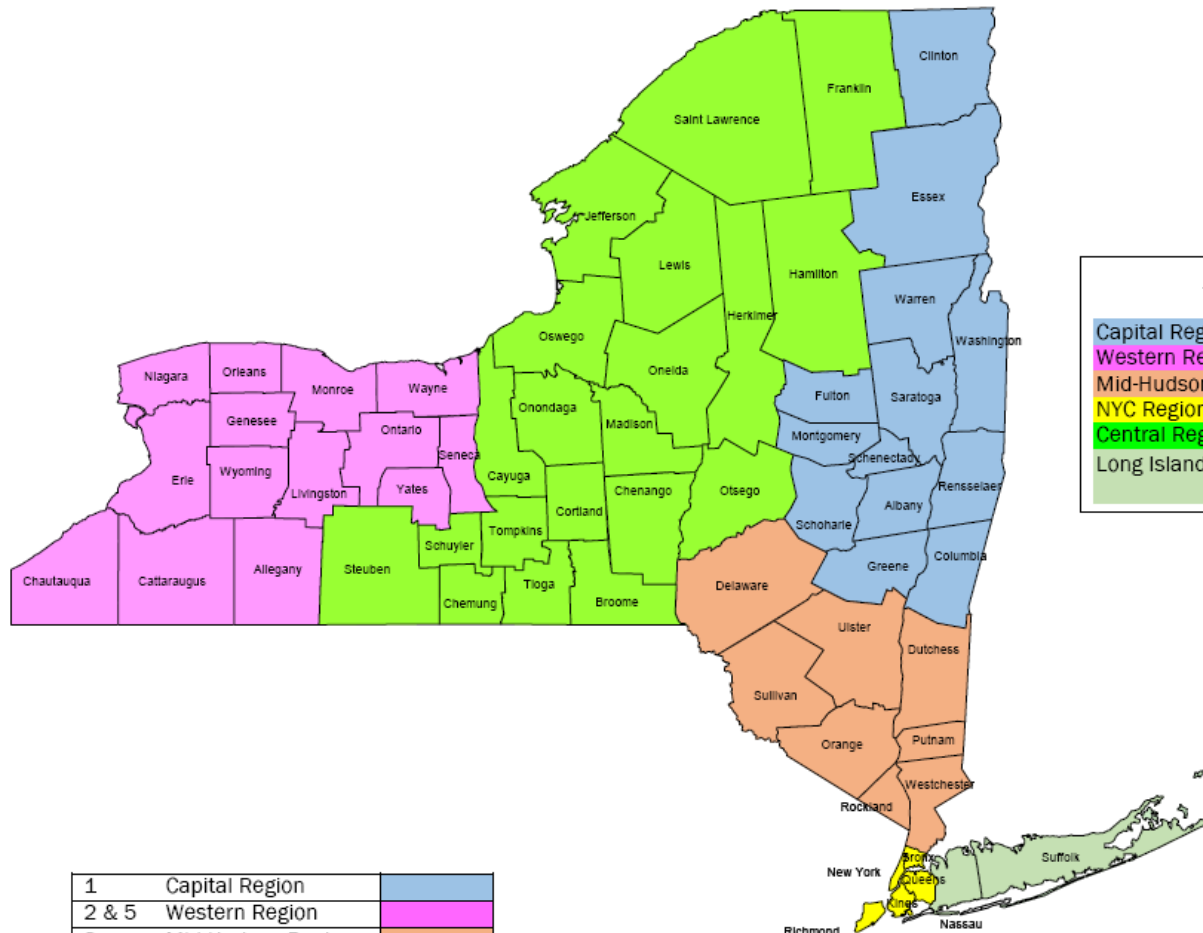
The screenshot shows the NY State of Health website's 'Resources' section. The header includes 'New York State' and 'State Agencies' links, a search bar, and navigation links for 'Individuals & Families', 'Employers', 'Brokers', 'Employees', and 'Navigators'. The 'Resources' section is titled and includes a breadcrumb trail: '» [All Items] » Brokers'. Three resource items are listed:

- Sep 9, 2014**  
**2014 Open Enrollment County Level Enrollment Data**  
NY State of Health (NYSOH), the State's official health plan marketplace, today released county level enrollment data on the nearly 1 million New Yorkers who enrolled in health plans from October 1, 2013 through April 15, 2014. This county level data complements the state-level data that NYSOH previously released. The earlier report is available [here](#).  
Click on a county or borough shape on the map to view the county specific enrollment demographics. (You may need to allow pop-ups in your browser.)  
**Resource Type:** Reports & Research  
Social media icons: Facebook, Twitter, LinkedIn, YouTube, Instagram.
- Jun 25, 2014**  
**2014 Open Enrollment Report**  
On June 25, 2014, NY State of Health [released demographic enrollment data](#) on the nearly 1 million New Yorkers who enrolled in health plans from October 1, 2013 through April 15, 2014.  
**Resource Type:** Reports & Research  
Social media icons: Facebook, Twitter, LinkedIn, YouTube, Instagram.
- Jun 2, 2014**  
**Small Business Marketplace Benefit Summaries and Rates**  
Benefit summaries and rates for the Small Business Marketplace are available below.  
**Resource Type:** Materials (English)  
Social media icons: Facebook, Twitter, LinkedIn, YouTube, Instagram.

On the right side, there are two filters:

- Audience**
  - ☐ American Indian/Alaska Native (19)
  - ☒ **Brokers**
  - ☐ Individuals & Families (19)
  - ☐ Insurers (43)
  - ☐ Small Business Owners (24)
  - ☐ Stakeholders (45)
- Year**
  - ☐ 2014 (14)
  - ☐ 2013 (34)
  - ☐ 2012 (7)

# Small Business Marketplace Regions



## Regional Director

Capital Region: Amy Grabek

Western Region: Joseph Muldoon

Mid-Hudson Region: David Pitaniello

NYC Region: Stana Nakhle

Central Region: Joseph Muldoon

Long Island Region: David Pitaniello

1	Capital Region	
2 & 5	Western Region	
3	Mid-Hudson Region	
4	New York City	
6 & 7	Central Region	
8	Long Island	

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