

# **Surviving the Unwinding Part III:**

Halftime Analysis and Building for the Future

December 6, 2023



**United Hospital Fund**



Department  
of Health

# Update on New York's Unwinding of the Continuous Coverage Requirement

*United Hospital Fund, Part III*

**December 6, 2023**

# Today's Agenda

- I. State Update on Unwinding
- II. Tailoring our Unwind Activities
- III. 2024 Open Enrollment Update
- IV. 1332 Waiver Update
- V. Looking Ahead – Building on Unwind Progress
- VI. Plan Panel
- VII. Feedback Session

# State Update on Unwinding

# Halfway through the Unwind

- With our 7<sup>th</sup> cohort beginning their renewal this month, New York is over halfway through the PHE Unwind process.
- For **NY State of Health** enrollees, we have initiated **3,483,627 renewals**.
  - 2,514,811 or 72% renewed
  - 910,957 or 26% have did not complete their renewal, including **8% terminated due to not coming back and renewing when they needed to**, and 18% who may have started but did not complete their renewals.
  - 56,919 or 2% are ineligible.
- We have sent over 4.3 million consumer emails, nearly 3 million text messages, and over 2.4 million consumer notices.
- NY State of Health call center has answered over 2.6 million calls, with wait times averaging only 17 seconds.
- Currently, we are keeping up with appeals volume and in compliance.

# NYS PHE Unwind Data

## August Cohort Highlights

Total number in Cohort: **574,525**  
 Renewed their coverage: **78%**  
 Renewed through NYSOH: **78%**  
 Renewed through LDSS: **78%**  
 Renewal Broken Down by Program  
 Medicaid: **78%**  
 Child Health Plus: **91%**  
 Essential Plan: **72%**



### SNAPSHOT

For the individuals who had an **August 31, 2023 coverage end date**, overall **78%** (447,506) of the 574,525 individuals included in the August 2023 Cohort have **renewed** their coverage across NY State of Health (78%) and the Local Departments of Social Services (LDSS) (78%). This includes individuals enrolled in Medicaid, Child Health Plus and Essential Plan with August 31st renewal dates.

Data within this report reflects renewal status, demographics, and program transitions for individuals in the **August 2023 Cohort**. This also includes individuals who were reinstated in accordance with the CMS Household Ex Parte (administrative) Renewal Guidance.

The Department of Health is unable to track enrollment in coverage outside of NY State of Health or LDSSs. For example, a significant number of individuals are estimated to have gained health coverage through an employer, meaning that individuals who do not come back to renew should not be assumed to be uninsured.

## New York State Public Health Emergency UNWIND DASHBOARD

August 2023

Tracking the COVID-19 Public Health Emergency Unwind of the Medicaid Continuous Coverage Requirement

### INTRODUCTION

Under the Families First Coronavirus Response Act's continuous coverage requirement, New York State Medicaid (MA), Child Health Plus (CHPlus) and Essential Plan (EP) members have not had to renew their health insurance since early 2020. The Consolidated Appropriations Act of 2023 requires states to begin the process of redetermining enrollees in April 2023. This process is also referred to as the "unwind."

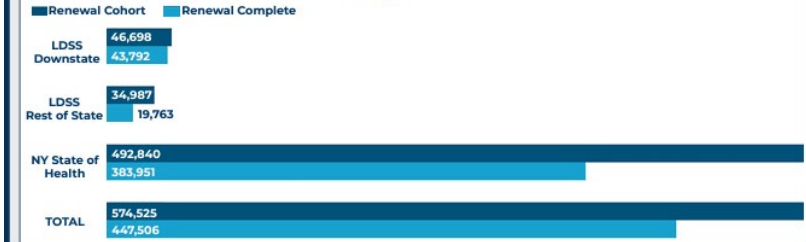
New York State began sending renewal notices in the early spring to enrollees in Medicaid, CHPlus, and EP with June 30, 2023 coverage end dates. This process will continue each month until every renewal cycle of enrollees, referred to as a cohort, has had their eligibility redetermined.

**NOTE:** Unless otherwise noted, data included in this report only includes individuals processed through the NY State of Health Marketplace. Due to limitations in data maintained in the Welfare Management System, individuals processed through LDSSs are not reflected here (except for in the Renewal Tracking Section and the Transitions Section). Data in this document shows individuals, not households or cases.

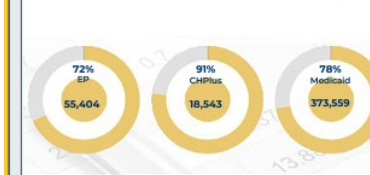
### PHE UNWIND - August Renewal Tracking

August 2023 Cohort | Total renewed:(N= 447,506) | Total renewed: 78%

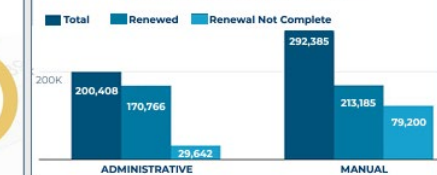
#### PHE Unwind - August Renewal Tracking



#### Renewal Completed by Program (%) NY State of Health and LDSS Data



#### NY State of Health Renewal Type (Administrative vs Manual)



### AGE DATA

Renewal outcomes are broken down by age in the table shown here.

**\* NOTE:** Some individuals in the August renewal cohort who were 65 or older had their eligibility end date extended by four months, so they were not required to complete a renewal in order to continue their coverage.

August 2023 Cohort (NY State of Health only)		
Age Group	Renewal Complete	% Renewal Complete
00-17	128,301	89%
18-25	50,174	69%
26-34	59,156	69%
35-44	55,964	74%
45-54	45,910	77%
55-64	39,871	80%
65+*	4,575	74%
<b>Total</b>	<b>383,951</b>	<b>78%</b>

### Customer Service Center August 2023

Type	Total
Call Received	597,038
Call Center Wait Time	10s
Abandoned Call Rate	0.6%



# NYS PHE Unwind Data

## August Cohort Highlights Continued

### August 2023 Cohort (NY State of Health only)

Race	Renewal Complete	% Renewal Complete
African	835	73%
American Indian/ Alaskan Native	1,826	79%
Asian Indian	8,974	80%
Bangladeshi	4,443	94%
Black/African American	50,352	77%
Burmese	20	87%
Chinese	21,588	87%
Filipino	1,370	74%
Guamanian/ Chamorro	157	65%
Haitian	489	74%
Jamaican	590	72%
Japanese	348	75%
Korean	2,201	80%
Middle Eastern/ North African	901	84%
Native Hawaiian	90	83%
Other	33,448	80%
Other Asian	12,812	82%
Other Pacific Islander	637	71%
Pakistani	83	85%
Samoan	61	80%
Taiwanese	15	94%
Unknown	149,432	75%
Vietnamese	676	80%
White	110,285	80%
<b>Total*</b>	<b>397,633</b>	<b>78%</b>

## RACE AND ETHNICITY DATA

NY State of Health enrollees have the option of selecting their race, ethnicity, or both.

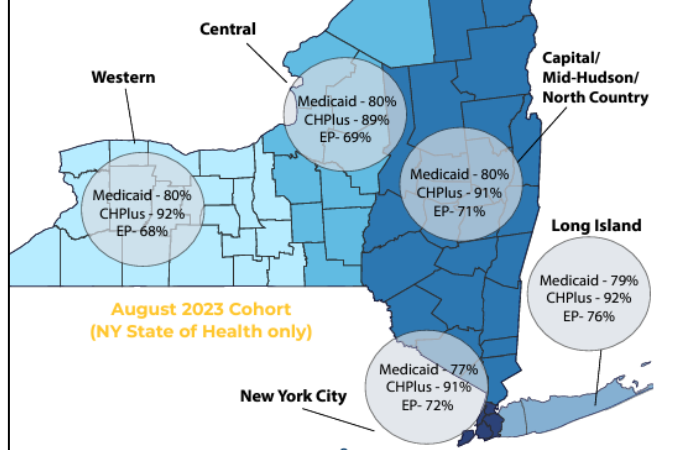
### August 2023 Cohort (NY State of Health only)

Hispanic	Renewal Complete	% Renewal Complete
Yes	104,464	77%
No	210,648	80%
Unknown	68,839	74%
<b>Total</b>	<b>383,951</b>	<b>78%</b>

\* NOTE: Individuals are able to select one or more race categories, including "Don't know" and "Choose not to answer," so some individuals may be counted in more than one category.

## REGIONAL DATA

This map represents the percentage of enrollees in each region who have completed renewal by program for the most recent renewal cohort.



## LANGUAGE DATA

Individuals enrolling through NY State of Health must select their preferred written language on their application. The application data informs which language members receive their notices in, and NY State of Health's overall language access strategy, which includes enrollment assistors who offer assistance in nearly 60 languages. NY State of Health's Customer Service Center is able to provide assistance in any language, and NY State of Health has consumer education materials in 26 languages.

### August 2023 Cohort (NY State of Health only)

Written Language	Renewal Complete	% Renewal Complete	Written Language	Renewal Complete	% Renewal Complete
Albanian	83	88%	Korean	845	83%
Arabic	340	82%	Nepali	51	88%
Bengali	254	82%	Polish	118	76%
Burmese	152	79%	Russian	3,661	79%
Chinese	15,011	89%	Somali	18	78%
English	286,291	78%	Spanish	75,692	76%
French	420	71%	Swahili	28	80%
French Creole	83	73%	Tagalog	15	94%
Greek	9	53%	Tigrinya	0	0%
Haitian Creole	400	74%	Traditional Chinese	83	86%
Hindi	34	77%	Twi	5	100%
Italian	53	79%	Urdu	75	91%
Japanese	54	77%	Vietnamese	66	92%
Karen	83	88%	Yiddish	27	55%
<b>Total</b>			<b>Total</b>	<b>383,951</b>	<b>78%</b>

# NYS PHE Unwind Data

## August Coverage Transitions

- Most members are remaining in the program they were in prior to renewal.
- This does not capture transitions to non-NYSOH coverage, like employer sponsored coverage.

### TRANSITIONS

This section displays the number of individuals who remained in their prior program or enrolled in other programs within the Marketplace or LDSSs, where the data are available. Additional information on the eligibility levels for each program is available in the Appendix on page 14.

Data reflects enrollment changes within New York State public programs; this data does not reflect individuals who transition to Employer Sponsored Insurance (ESI) or other coverage outside of the Marketplace, have moved out of state, or are no longer seeking coverage in New York for some other reason.

#### August 2023 Cohort (NY State of Health and LDSS data)

#### Program Transitions for those Completing Renewals (N= 447,506)

Program Type (prior to renewal)	Program Type (post-renewal)							Total
	CHPlus	Essential Plan	Medicaid	QHP APTC without CSR	QHP APTC with CSR	QHP Full Pay	Ineligible	
CHPlus (18,543)	87%	<1%	11%	0%	0%	<1%	1%	100%
Essential Plan (55,404)	0%	64%	19%	10%	4%	2%	1%	100%
Medicaid (373,559)	5%	8%	80%	3%	1%	1%	2%	100%



# NYS PHE Unwind Data

## September Cohort Highlights

Total number in Cohort: **598,670**  
 Renewed their coverage: **77%**  
 Renewed through NYSOH: **77%**  
 Renewed through LDSS: **77%**  
 Renewal Broken Down by Program  
 Medicaid: **77%**  
 Child Health Plus: **92%**  
 Essential Plan: **68%**



### SNAPSHOT

As of September 30, 2023, overall **77%** (459,463) of the 598,670 individuals included in the September 2023 Cohort have renewed their coverage across NY State of Health (77%) and the Local Departments of Social Services (LDSS) (77%). This includes individuals enrolled in Medicaid, Child Health Plus and Essential Plan with September 30 renewal dates.

Data within this report reflects renewal status, demographics, and program transitions for individuals in the September 2023 Cohort as of September 30, 2023.

Because New York permits late renewal, data in this report does not provide final outcomes for the September 2023 Cohort. Renewal completion rates are expected to rise over the next month. Additionally, the Department of Health is unable to track enrollment in coverage outside of NY State of Health or LDSSs. For example, a significant number of individuals are estimated to have gained health coverage through an employer, meaning that individuals who do not come back to renew should not be assumed to be uninsured.

## New York State Public Health Emergency UNWIND DASHBOARD

September 2023

Tracking the COVID-19 Public Health Emergency Unwind of the Medicaid Continuous Coverage Requirement

### INTRODUCTION

Under the Families First Coronavirus Response Act's continuous coverage requirement, New York State Medicaid (MA), Child Health Plus (CHPlus) and Essential Plan (EP) members have not had to renew their health insurance since early 2020. The Consolidated Appropriations Act of 2023 requires states to begin the process of redetermining enrollees in April 2023. This process is also referred to as the "unwind."

New York State began sending renewal notices in the early spring to enrollees in Medicaid, CHPlus, and EP with June 30, 2023 coverage end dates. This process will continue each month until every renewal cycle of enrollees, referred to as a cohort, has had their eligibility redetermined.

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### PHE UNWIND - September Renewal Tracking

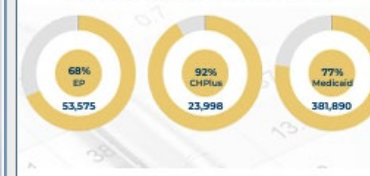
September 2023 Cohort | Total renewed:(N= 459,463) | Total renewed: 77%

#### PHE Unwind - September Renewal Tracking

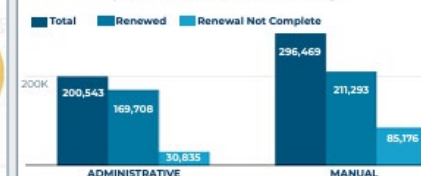


\* Approximately 14,000 enrollees in the September Cohort are not reflected in 'renewal complete' because their coverage has been extended as part of NY's mitigation plan.

#### Renewal Completed by Program (%) NY State of Health and LDSS Data



#### NY State of Health Renewal Type (Administrative vs Manual)



### AGE DATA

Renewal outcomes are broken down by age for LDSS Downstate, LDSS Rest of State, and the NY State of Health Marketplace in the tables shown here.

September 2023 Cohort NY State of Health		
Age Group	Renewal Complete	Completion Rate
00-17	126,060	90%
18-25	48,617	69%
26-34	56,708	66%
35-44	55,137	71%
45-54	45,375	75%
55-64	42,929	80%
65+	6,175	65%
<b>Total</b>	<b>381,001</b>	<b>77%</b>

### Customer Service Center September 2023

Type	Total
Calls Received	541,050
Call Center Wait Time	18s
Abandoned Call Rate	1.0%

### CALL CENTER METRICS

Individuals seeking assistance may reach out through the Marketplace Customer Service Center. To the left are key metrics we are tracking to ensure consumers are able to get through to customer service on a timely basis.

# NYS PHE Unwind Data

## September Cohort Highlights Continued

September 2023 Cohort (NY State of Health only)		
Race	Renewal Complete	% Renewal Complete
African	962	71%
American Indian/Alaskan Native	1,884	78%
Asian Indian	8,676	79%
Bangladeshi	1,291	89%
Black/African American	49,263	76%
Burmese	40	73%
Chinese	20,866	86%
Filipino	1,342	75%
Guamanian/Chamorro	204	70%
Haitian	570	71%
Jamaican	652	69%
Japanese	409	75%
Korean	2,007	80%
Middle Eastern/North African	1,029	82%
Native Hawaiian	84	76%
Other	33,773	77%
Other Asian	12,782	82%
Other Pacific Islander	790	76%
Pakistani	303	88%
Samoan	69	88%
Taiwanese	23	62%
Unknown	147,024	73%
Vietnamese	662	79%
White	109,764	80%
<b>Total*</b>	<b>394,469</b>	<b>77%</b>

### RACE AND ETHNICITY DATA

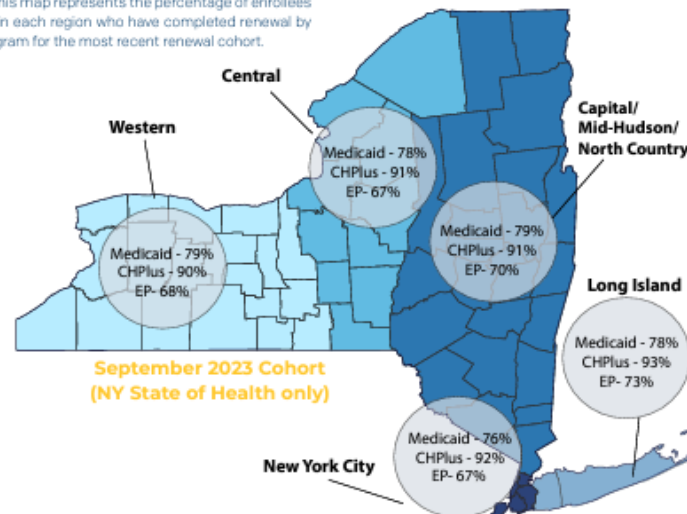
NY State of Health enrollees have the option of selecting their race, ethnicity, or both.

September 2023 Cohort (NY State of Health only)		
Hispanic	Renewal Complete	% Renewal Complete
Yes	102,252	74%
No	208,204	80%
Unknown	70,545	72%
<b>Total</b>	<b>381,001</b>	<b>77%</b>

\* NOTE: Individuals are able to select one or more race categories, including "Don't know" and "Choose not to answer," so some individuals may be counted in more than one category.

### REGIONAL DATA

This map represents the percentage of enrollees in each region who have completed renewal by program for the most recent renewal cohort.



### LANGUAGE DATA

Individuals enrolling through NY State of Health must select their preferred written language on their application. The application data informs which language members receive their notices in, and NY State of Health's overall language access strategy, which includes enrollment assistors who offer assistance in nearly 60 languages. NY State of Health's Customer Service Center is able to provide assistance in any language, and NY State of Health has consumer education materials in 26 languages.

September 2023 Cohort (NY State of Health only)					
Written Language	Renewal Complete	% Renewal Complete	Written Language	Renewal Complete	% Renewal Complete
Albanian	60	76%	Korean	743	83%
Arabic	358	78%	Nepali	56	85%
Bengali	225	83%	Polish	100	66%
Burmese	143	75%	Russian	3,791	80%
Chinese	14,692	88%	Somali	9	56%
English	283,111	77%	Spanish	76,279	74%
French	425	72%	Swahili	22	71%
French Creole	90	68%	Tagalog	4	33%
Greek	11	65%	Tigrinya	6	100%
Haitian Creole	390	72%	Traditional Chinese	71	80%
Hindi	35	60%	TWI	1	33%
Italian	53	72%	Urdu	91	86%
Japanese	65	71%	Vietnamese	64	76%
Karen	96	91%	Yiddish	10	53%
<b>Total</b>	<b>381,001</b>	<b>77%</b>			

# NYS PHE Unwind Data

## September Coverage Transitions

- Most members are remaining in the program they were in prior to renewal.
- This does not capture transitions to non-NYSOH coverage, like employer sponsored coverage.

## TRANSITIONS

This section displays the number of individuals who remained in their prior program or enrolled in other programs within the Marketplace or LDSSs, where the data are available. Additional information on the eligibility levels for each program is available in the Appendix on page 14.

Data reflects enrollment changes within New York State public programs; this data does not reflect individuals who transition to Employer Sponsored Insurance (ESI) or other coverage outside of the Marketplace, have moved out of state, or are no longer seeking coverage in New York for some other reason.

September 2023 Cohort (NY State of Health and LDSS data)								
Program Transitions for those Completing Renewals (N= 459,463)								
Program Type (prior to renewal)	Program Type (post-renewal)							Total
	CHPlus	Essential Plan	Medicaid	QHP APTC without CSR	QHP APTC with CSR	QHP Full Pay	Ineligible	
<b>CHPlus (23,998)</b>	84%	0%	14%	<1%	<1%	<1%	1%	100%
<b>Essential Plan (53,575)</b>	0%	65%	21%	9%	3%	1%	1%	100%
<b>Medicaid (381,890)</b>	5%	8%	82%	2%	<1%	<1%	2%	100%

# NYS PHE Unwind Data

## October Cohort Highlights

Total number in Cohort: **634,159**  
 Renewed their coverage: **78%**  
 Renewed through NYSOH: 78%  
 Renewed through LDSS: 82%  
 Renewal Broken Down by Program  
 Medicaid: 80%  
 Child Health Plus: 86%  
 Essential Plan: 68%



### SNAPSHOT

As of October 31, 2023, overall **78%** (497,336) of the 634,159 individuals included in the October 2023 Cohort have renewed their coverage across NY State of Health (78%) and the Local Departments of Social Services (LDSS) (82%). This includes individuals enrolled in Medicaid, Child Health Plus, and Essential Plan with October 31st renewal dates.

Data within this report reflects renewal status, demographics, and program transitions for individuals in the October 2023 Cohort **as of October 31, 2023.**

Because New York permits late renewal, data in this report does not provide final outcomes for the October 2023 Cohort. Renewal completion rates are expected to rise over the next month. Additionally, the Department of Health is unable to track enrollment in coverage outside of NY State of Health or LDSSs. For example, a significant number of individuals are estimated to have gained health coverage through an employer, meaning that individuals who do not come back to renew should not be assumed to be uninsured.

## New York State Public Health Emergency UNWIND DASHBOARD

October 2023

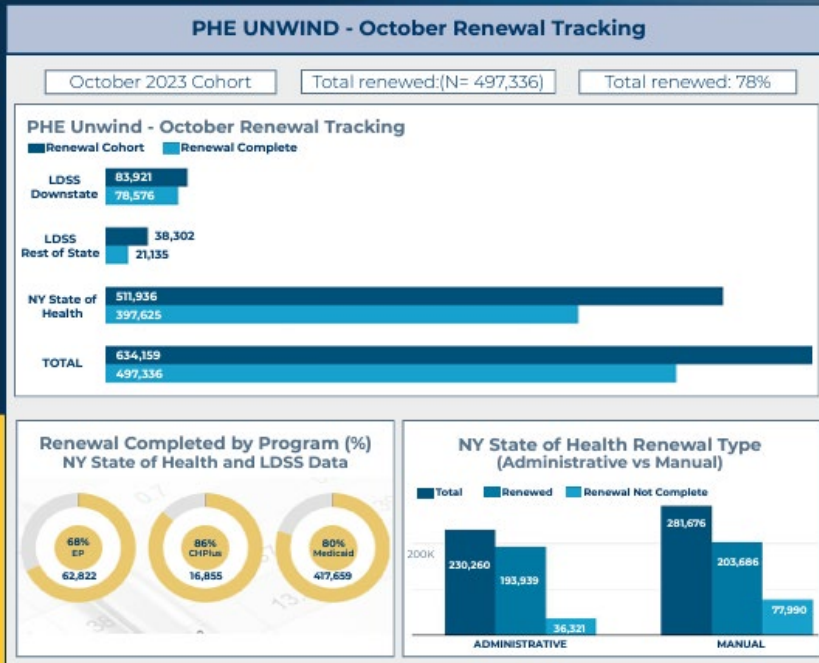
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### AGE DATA

Renewal outcomes are broken down by age in the tables shown here.

October 2023 Cohort NY State of Health		
Age Group	Renewal Complete	Completion Rate
00-17	111,127	88%
18-25	51,738	70%
26-34	62,545	69%
35-44	60,584	75%
45-54	50,297	79%
55-64	49,966	83%
65+	11,368	70%
<b>Total</b>	<b>397,625</b>	<b>78%</b>

Customer Service Center October 2023	
Type	Total
Calls Received	606,704
Call Center Wait Time	19s
Abandoned Call Rate	1.0%

# NYS PHE Unwind Data

## October Cohort Highlights Continued

October 2023 Cohort (NY State of Health only)		
Race	Renewal Complete	% Renewal Complete
African	1,441	75%
American Indian/Alaskan Native	1,669	71%
Asian Indian	9,094	76%
Bangladeshi	1,833	89%
Black/African American	48,794	74%
Burmese	61	76%
Chinese	21,311	85%
Filipino	1,603	72%
Guamanian/Chamorro	238	79%
Haitian	581	69%
Jamaican	885	79%
Japanese	498	78%
Korean	2,223	76%
Middle Eastern/North African	1,376	79%
Native Hawaiian	91	76%
Other	36,916	78%
Other Asian	13,231	79%
Other Pacific Islander	794	71%
Pakistani	390	86%
Samoan	50	67%
Taiwanese	33	87%
Unknown	150,602	78%
Vietnamese	792	78%
White	116,848	78%
<b>Total*</b>	<b>411,354</b>	<b>78%</b>

### RACE AND ETHNICITY DATA

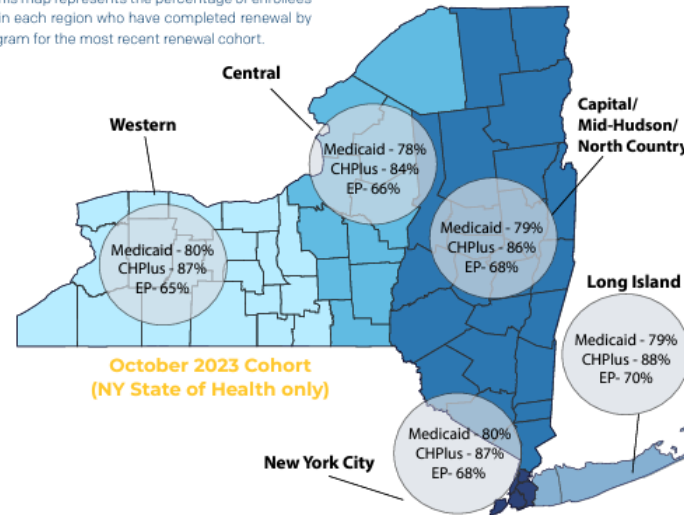
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October 2023 Cohort (NY State of Health only)		
Hispanic	Renewal Complete	% Renewal Complete
Yes	107,059	78%
No	217,269	77%
Unknown	73,297	79%
<b>Total</b>	<b>397,625</b>	<b>78%</b>

\* NOTE: Individuals are able to select one or more race categories, including "Don't know" and "Choose not to answer", so some individuals may be counted in more than one category.

### REGIONAL DATA

This map represents the percentage of enrollees in each region who have completed renewal by program for the most recent renewal cohort.



### LANGUAGE DATA

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October 2023 Cohort (NY State of Health only)					
Written Language	Renewal Complete	% Renewal Complete	Written Language	Renewal Complete	% Renewal Complete
Albanian	92	73%	Korean	854	81%
Arabic	373	83%	Nepali	55	74%
Bengali	258	82%	Polish	142	79%
Burmese	152	84%	Russian	4,071	78%
Chinese	14,722	87%	Somali	9	90%
English	293,485	76%	Spanish	81,751	81%
French	587	76%	Swahili	5	100%
French Creole	101	68%	Tagalog	6	75%
Greek	14	58%	Tigrinya	2	100%
Haitian Creole	430	70%	Traditional Chinese	68	89%
Hindi	52	73%	TWI	0	0%
Italian	53	75%	Urdu	52	69%
Japanese	68	84%	Vietnamese	92	83%
Karen	89	92%	Yiddish	42	71%
<b>Total</b>	<b>397,625</b>	<b>78%</b>			

# NYS PHE Unwind Data

## October Coverage Transitions

- Most members are remaining in the program they were in prior to renewal.
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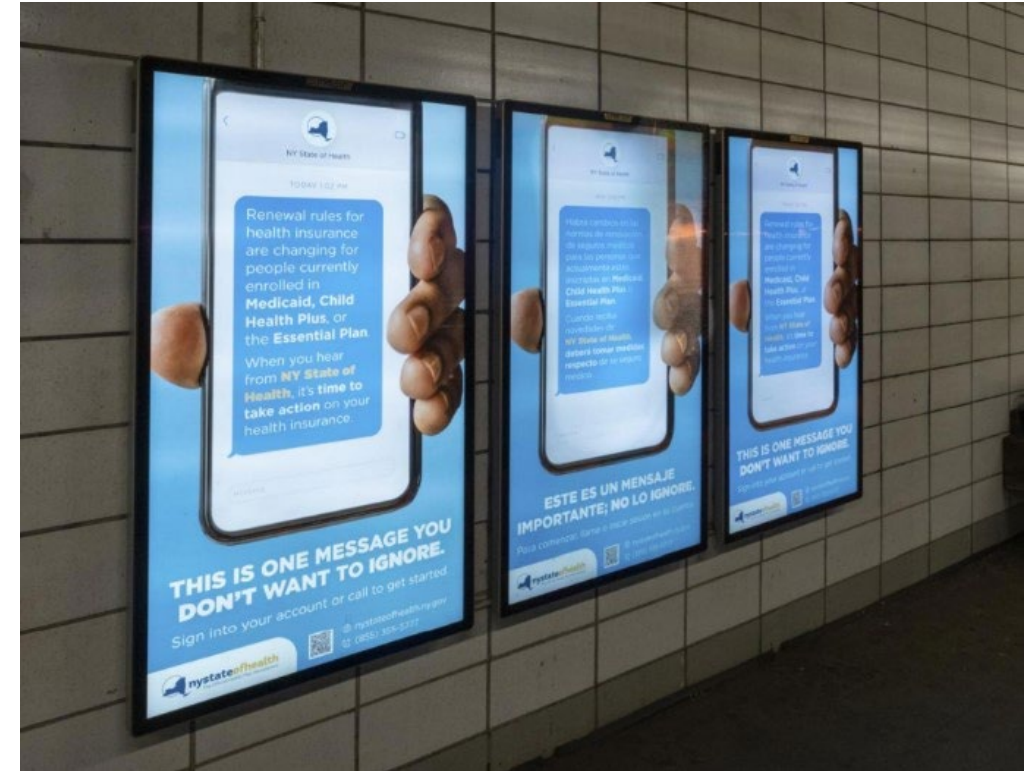
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	CHPlus	Essential Plan	Medicaid	QHP APTC without CSR	QHP APTC with CSR	QHP Full Pay	Ineligible	
<b>CHPlus (16,855)</b>	89%	<1%	11%	0%	0%	<1%	<1%	100%
<b>Essential Plan (62,822)</b>	0%	61%	26%	8%	3%	1%	1%	100%
<b>Medicaid (417,659)</b>	4%	7%	82%	2%	<1	<1%	2%	100%

NOTE:

# Tailoring Our Unwind Activities

# Using Data to Target Advertising

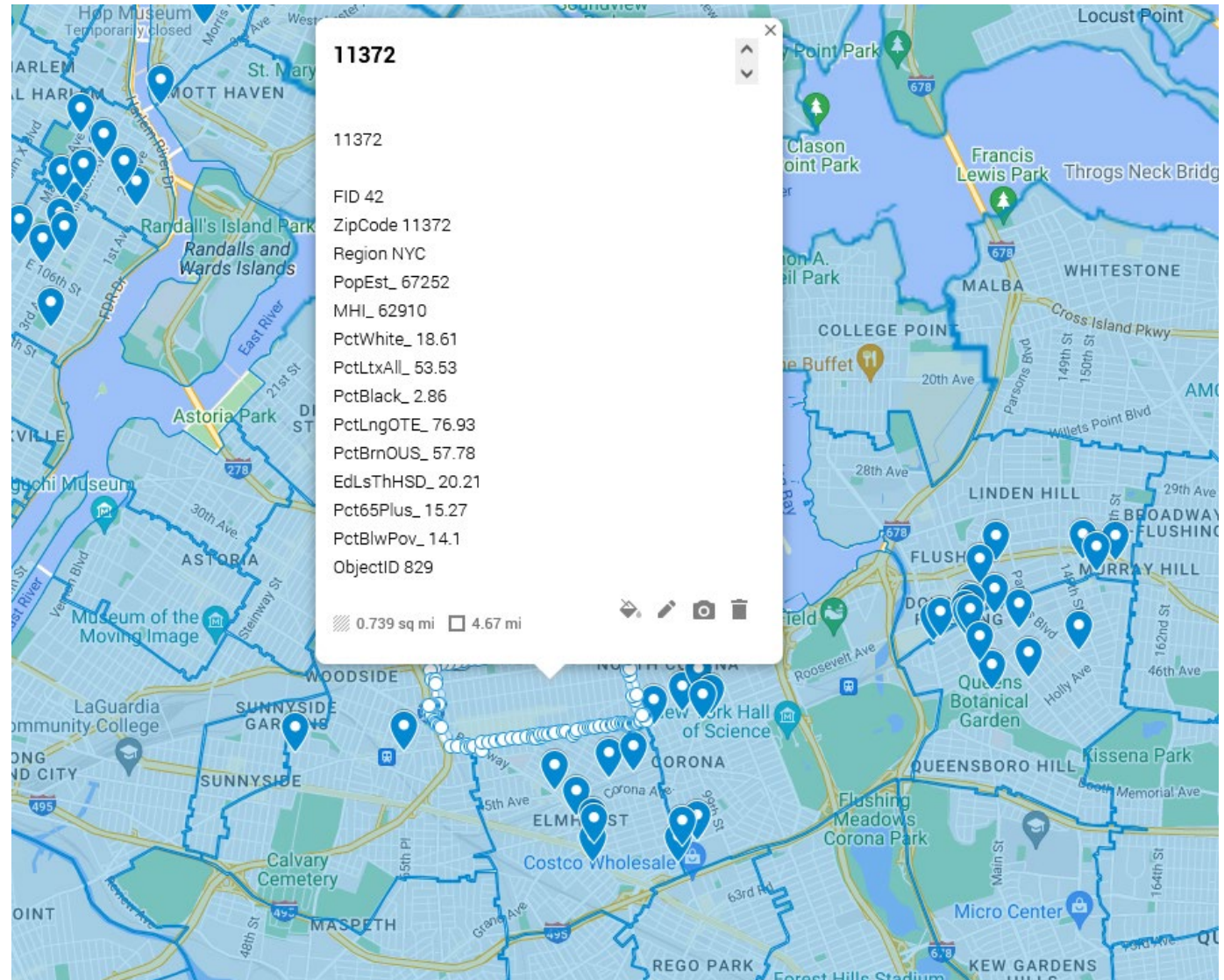
- Use monthly unwind data by zip code, age, and preferred language to target advertising.
  - Includes which subway lines should be targeted, which populations to reach through social media ads, and which ethnic print publications should be used for print ads.
  - Data inform where we need to "heavy up" advertising to reach our target audience.
- Younger age groups have been consistently renewing at lower rates than older age groups, so we are also developing a new ad with a focus on appealing to younger age groups.





# Zip Code Level Community Prioritization Tool

- Outreach efforts are informed by ICHOR's Community Prioritization Tool.
- The tool uses 2021 American Community Survey data, NYSOH enrollment data, and Social Vulnerability Index data to identify communities most at risk of losing coverage.



# Using Data to Inform Outreach

- Beginning in January 2024, NYSOH ads will be added to 300,000 pharmacy bags to be distributed at 50 pharmacies across the State.
- Pharmacies were chosen by looking at data and selecting pharmacies in zip codes that have a large number of Medicaid enrollees whose coverage is ending in January and February.

**THIS IS ONE MESSAGE YOU DON'T WANT TO IGNORE.**



Renewal rules have changed for **Medicaid, Child Health Plus, and Essential Plan** enrollees.

That's why when you hear from us, it's **time to take action** on your health insurance.

Call NY State of Health at: **1-855-355-5777** or **TTY: 1-800-662-1220**

Contact an assistor near you at: **nystateofhealth.ny.gov**

Contact your local Medicaid office at: **health.ny.gov/medicaid**



**nystateofhealth** The Official Health Plan Marketplace | **NEW YORK STATE** Department of Health | **Medicaid**

**ESTE ES UN MENSAJE QUE NO DEBE IGNORAR.**



Llame a NY State of Health al: **1-855-355-5777** o **TTY: 1-800-662-1220**

Comuníquese con su asistente más cercano en: **nystateofhealth.ny.gov**

Comuníquese con su oficina local de Medicaid en: **health.ny.gov/medicaid**



Las reglas de renovación han cambiado para las personas inscritas en **Medicaid, Child Health Plus y Essential Plan.**

Por eso, cuando tenga noticias nuestras, será el momento de **tomar medidas** con respecto a su seguro médico.

**nystateofhealth** The Official Health Plan Marketplace | **NEW YORK STATE** Department of Health | **Medicaid**

# Texting Campaigns

NYSOH has sent nearly **3 million** text messages since the start of the Unwind notifying consumers that it is to time to renew their health insurance. Texts are sent in English and Spanish.

## Timeline, Criteria and Content of Texts sent for each cohort *November Cohort Shown Below*

NY State of Health: It's time to renew your health insurance. Log in at [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov), check your account inbox, and follow the instructions on your renewal notice. If you need help, call us at 1-855-355-5777 (TTY: 1-800-662-1220). Reply STOP to cancel. Msg&Data rates may apply.

NY State of Health: It's time to renew your health insurance. We mailed your renewal notice. You can also read it in your [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov) account inbox. Follow the renewal notice instructions. If you need help call 1-855-355-5777 (TTY 1-800-662-1220). Reply STOP to cancel. Msg&Data rates may apply.

NY State of Health: You still need to renew your health insurance. If you don't renew, you will lose it. **Would you like a call from our Customer Service Center tomorrow between 9 AM and 5 PM EST to help?** Reply P to get a call from us. Reply STOP to cancel. Msg&Data rates may apply.

### 2<sup>nd</sup> Week of October

Consumers who selected in their application to receive electronic notifications.

### 3<sup>rd</sup> Week of October

Consumers who selected in their application to receive paper notices.

### 1<sup>st</sup> Week of November

Consumers who need to take action in their account to renew their coverage and have not

### December 1<sup>st</sup>

Coverage Begins



# Texting Campaigns (continued)

- On November 20<sup>th</sup> we sent over **267,000 texts** to consumers who needed to take action on their account to remain enrolled in coverage for January 1, 2024.
  - During this campaign, we piloted sending out customized text messages to a small subset of consumers who had a **Navigator** on their account. Nearly 12,000 consumers received a text that included the phone number and name of their assistor organization.
  - We also made slight changes to the first text we send, at the recommendation of USDS. Changes included being more direct in the text, "Renew your health insurance by Month DD, YYYY or you'll lose it," and spelling the name of the month.
- Continue to send out a monthly **One Question Text Survey** to members who didn't return, asking them why they did not renew their coverage with NYSOH.
  - For the most recent cohort we sent the Survey to, we received a 12% unique response rate and **12% of accounts** who received the text came back and completed their renewal, regardless if they responded to the text.

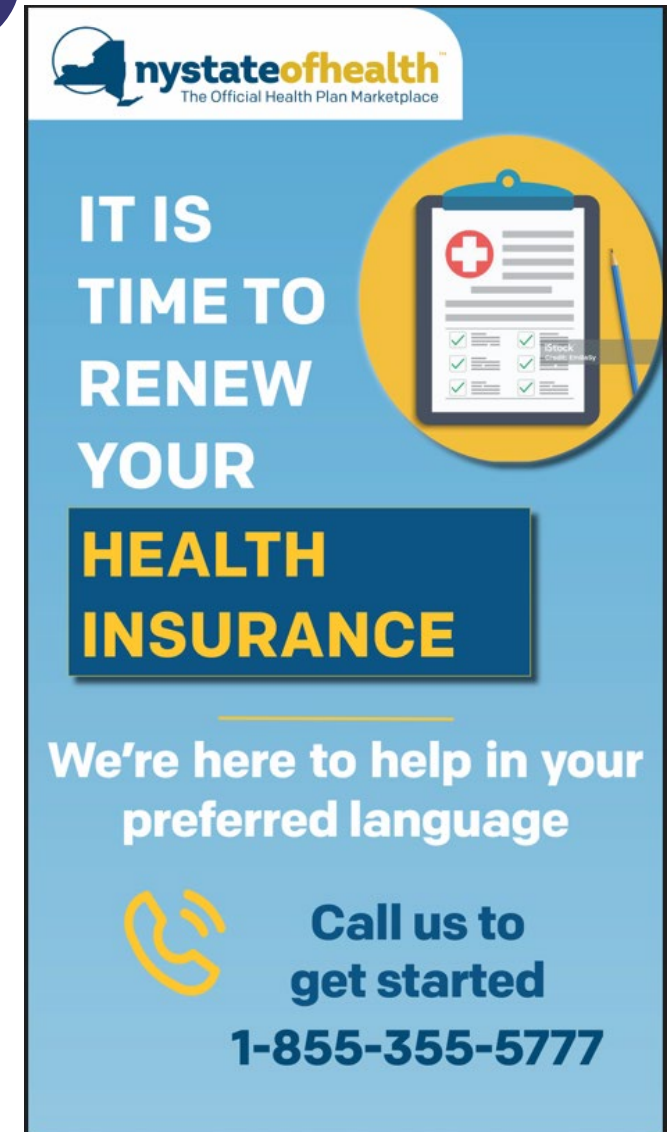
NY State of Health: Renew your health insurance by December 15, 2023 or you'll lose it. Log in to your online account at [nystateofhealth.ny.gov](https://nystateofhealth.ny.gov) or look for the mail you got from us. Follow the steps to renew.

Call 555-555-5555 to get help from your certified enrollment assistor, [organization name].

Need more help? Call us at 1-855-355-5777 (TTY 1-800-662-1220).

# Texting Campaigns (continued)

- To reach consumers via text that have a preferred language other than English or Spanish, we created an MMS that was translated in the **six languages** that have the largest population of outstanding renewals:
  - Simplified Chinese, Traditional Chinese, Russian, Korean, French and Haitian Creole.
- On November 28<sup>th</sup>, we sent the MMS to nearly **9,000** consumers who still need to renew their coverage for January 1, 2024.
- We continue to explore ways to better reach consumers that have a preferred language other than English or Spanish.




The graphic is a vertical rectangular advertisement with a light blue background. At the top left is the 'nystateofhealth' logo with a map of New York and the tagline 'The Official Health Plan Marketplace'. On the right side, there is a circular yellow icon containing a white clipboard with a red cross, a checklist with green checkmarks, and a blue pen. The main text is centered and reads: 'IT IS TIME TO RENEW YOUR HEALTH INSURANCE'. Below this, a dark blue box contains the words 'HEALTH INSURANCE' in yellow. At the bottom, it says 'We're here to help in your preferred language' followed by a yellow telephone handset icon, the text 'Call us to get started', and the phone number '1-855-355-5777'.


**nystateofhealth**  
The Official Health Plan Marketplace

IT IS  
TIME TO  
RENEW  
YOUR  
**HEALTH  
INSURANCE**


We're here to help in your  
preferred language

 **Call us to  
get started**  
**1-855-355-5777**

# MMS Messages Sent in Consumers Preferred Language




IL EST  
TEMPS DE  
RENOUVELER  
VOTRE



**ASSURANCE  
MALADIE**

Nous sommes là pour  
vous aider dans la  
langue de votre choix



Appelez-nous  
pour amorcer le  
processus  
1-855-355-5777

French



LI LÈ  
POU  
RENOUVLE




**ASIRANS  
MEDIKAL OU**

Nou la pou ede w nan  
lang ou pi pito a




Rele nou pou  
kòmanse  
1-855-355-5777

Haitian Creole




갱신이  
필요하시군요




**건강 보험**

원하는 언어로  
도와드리겠습니다




전화로 시작하기  
1-855-355-5777

Korean




ПОРА  
ПРОДЛИТЬ  
ВАШУ



**МЕДИЦИНСКУЮ  
СТРАХОВКУ**

Мы рядом и готовы  
помочь на вашем языке



Позвоните нам,  
чтобы начать  
1-855-355-5777

Russian



是时候  
更新您的  
的




**医疗保险了**

我们可以使用您喜欢的  
语言为您提供帮助




请致电我们  
开始操作  
1-855-355-5777

Simplified  
Chinese




是時候  
更新您的  
的



**醫療保險了**

我們可以使用您喜歡的  
語言為您提供幫助



請致電我們  
開始操作  
1-855-355-5777

Traditional  
Chinese

# Qualified Health Plan Take Up Rate During the Unwind

- Over the total unwind period, of the 3.1 million individuals whose Medicaid, Essential Plan, Child Health Plus eligibility has been redetermined:
  - **380,000**, or 12%, have been determined eligible for QHPs, and
  - **63,000**, or 2%, have taken up this coverage
- Assume take up rate is low largely because of **affordability**

# Qualified Health Plan Take Up Rate

- NY State of Health will be fielding a survey in collaboration with SHADAC to better understand the barriers and facilitators to enrolling in insurance through the marketplace.
- Consumers in the December unwind cohort who have lost public program coverage but are Qualified Health Plan eligible will be queried on their decision to enroll or forgo insurance, with specific questions asking about their experience applying for insurance, selecting a plan, and affordability.
- Those who have enrolled in a Qualified Health Plan will get one version of the survey and those who have not enrolled will get another.
- The survey is 10 questions long and will be sent via text.



# Open Enrollment 2024

# Open Enrollment 2024

- On November 16, 2023, NY State of Health began its eleventh annual open enrollment period.
- Consumers have until December 15, 2023, to renew or enroll in a Qualified Health Plan for health insurance starting January 1, 2024.
  - **Significantly expanded federal tax credits will remain available to New Yorkers who enroll in Qualified Health Plans in 2024.**
- New Yorkers who enroll after December 15 will still be able to enroll in health insurance as enrollment for Qualified Health Plans will remain open throughout the COVID-19 Public Health Emergency Unwind which ends May 2024.
  - **Exceptional circumstances Special Enrollment Period.**
- Essential Plan, Medicaid and Child Health Plus are open for enrollment year-round.

# Open Enrollment Ads



**nystateofhealth**  
The Official Health Plan Marketplace

Open to fresh starts  
Open to new friends  
**Open to health**

Expanded financial help for health insurance is available.

Compare affordable options today.

Open to Health



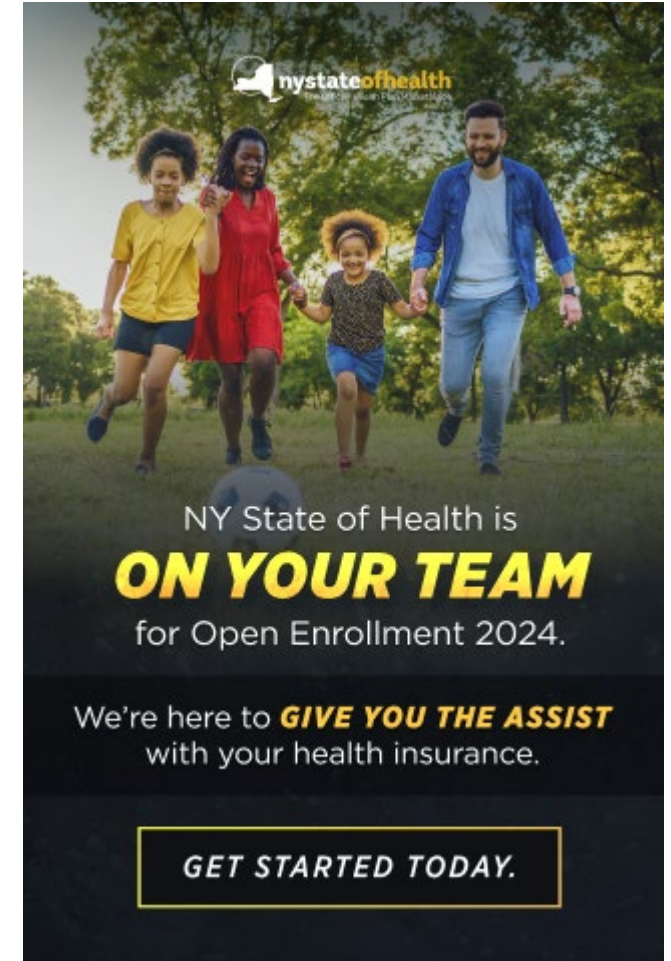
**nystateofhealth**  
The Official Health Plan Marketplace

**Bumps,  
bruises,  
sniffles,  
& flus.**

**LIFE HAPPENS.**  
Make sure everything is covered with health insurance.

LEARN MORE

Life Happens



**nystateofhealth**  
The Official Health Plan Marketplace

NY State of Health is  
**ON YOUR TEAM**  
for Open Enrollment 2024.

We're here to **GIVE YOU THE ASSIST** with your health insurance.

GET STARTED TODAY.

On Your Team

# Early Data from OEP 2024

- As of December 2, 2023, **over 223,000** New Yorkers have enrolled in a Qualified Health Plan.
  - 96% are returning enrollees, while 4% are new consumers.
  - This is 50,000 higher enrollment than the same day last year.
- As of December 2, 2023, of the over 215,000 returning consumers, **84% were administratively renewed**, while 16% manually renewed their coverage.
- Since the start of open enrollment, NY State of Health has sent over 574,000 renewal notices, over 1 million emails, and nearly 340,000 text messages to consumers alerting consumers of any action they must take to renew.

# 1332 Waiver Update

*Addressing affordability*

# I 332 Waiver Application Update

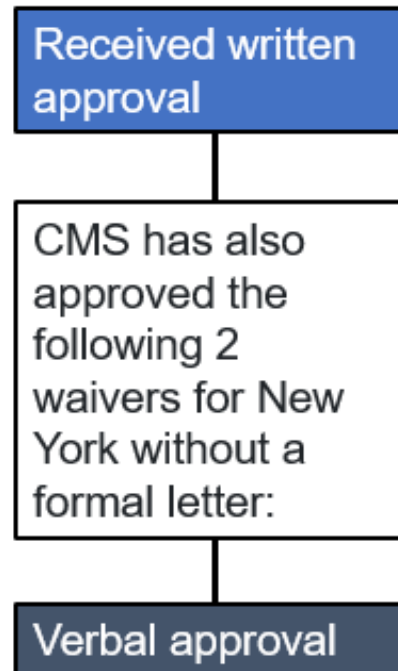
- On November 14, 2023, New York submitted an updated I 332 Waiver application.
- If approved, the I 332 Waiver will expand upon the existing Essential Plan by providing newly eligible consumers (with incomes between 200 percent and 250 percent of the FPL), health insurance with **no premiums**, no deductible and low out-of-pocket costs.
- The goal is to have coverage take effect for all EP expansion members on **April 1, 2024**.
- NYSOH will re-run eligibility for all consumers who were determined to be QHP-eligible at this income level during Open enrollment.
  - For those that are redetermined eligible for EP and for those enrolled in a QHP, we will map them to an EP plan offered by the same issuer. Consumers will have the option to select a different issuer or remain in a full pay QHP.

# Looking Ahead – Building on Unwind Progress

# Approved EI4 Waivers

New York has submitted & received approval for waivers to grant flexibility throughout the Public Health Emergency Unwind

- 1** **100% FPL**  
Renew Medicaid Eligibility for Individuals with Income at or below 100% FPL and No Data Returned
- 2** **Enrollment Broker Contact Info**  
Partnering with Enrollment Brokers to Update Beneficiary Contact Information
- 3** **Fair Hearing**  
Extended Timeframe to Take Final Administrative Action on Fair Hearing Requests
- 4** **MCO Contact Info**  
Partnering with Managed Care Plans to Update Beneficiary Contact Information
- 5** **Non-MAGI SNAP**  
Renewal for Individuals Based on Non-MAGI Eligibility
- 6** **SNAP CHIP**  
Renewal for Individuals Based on SNAP Eligibility (CHIP)
- 7** **Zero Income**  
Ex Parte Renewal for Individuals with No Income and No Data Returned
- 8** **Resource Test**  
Waiver of the resource test at renewal and change in circumstances
- 9** **Duals & o65 in NYSOH**  
Allowing 65 and/or Medicare eligibles to remain in NY State of Health by waiving SSI budgeting
- 10** **Fixed Income**  
Ex Parte for fixed social security or pension income that is below the ex parte eligibility level







# NEW YORK STATE MEDICAID TRANSFORMATION

DECEMBER 2023



NEW YORK STATE  
MEDICAID TRANSFORMATION

## GUIDING PRINCIPLES

### PRIMARY TRANSFORMATION OBJECTIVE CONSUMER-CENTRICITY

Provide personalized, compassionate support when helping consumers understand, receive, pay for, and make critical decisions around health care services.



#### SIMPLIFY PROCESSES

Use innovative technology systems to reduce consumer administrative burdens throughout case management and processing.



#### PROVIDE CONSISTENT CONSUMER EXPERIENCES

Develop uniform delivery methods and model future operations off the simple, streamlined, and consumer-friendly operations of the NYSOH MAGI system and processes, while remaining mindful of the nuances of complex Medicaid.



#### COMMUNICATE TRANSPARENTLY

Engage consumers, the workforce, and additional stakeholders regularly regarding anticipated stakeholder impact and evolving requirements to provide uninterrupted coverage and services.



#### CREATE A SINGLE SOURCE OF TRUTH

Cultivate trust across stakeholders during periods of change by maintaining integrity and accountability and tracking and measuring progress toward the future model. Create a uniform, holistic system that everyone can access.

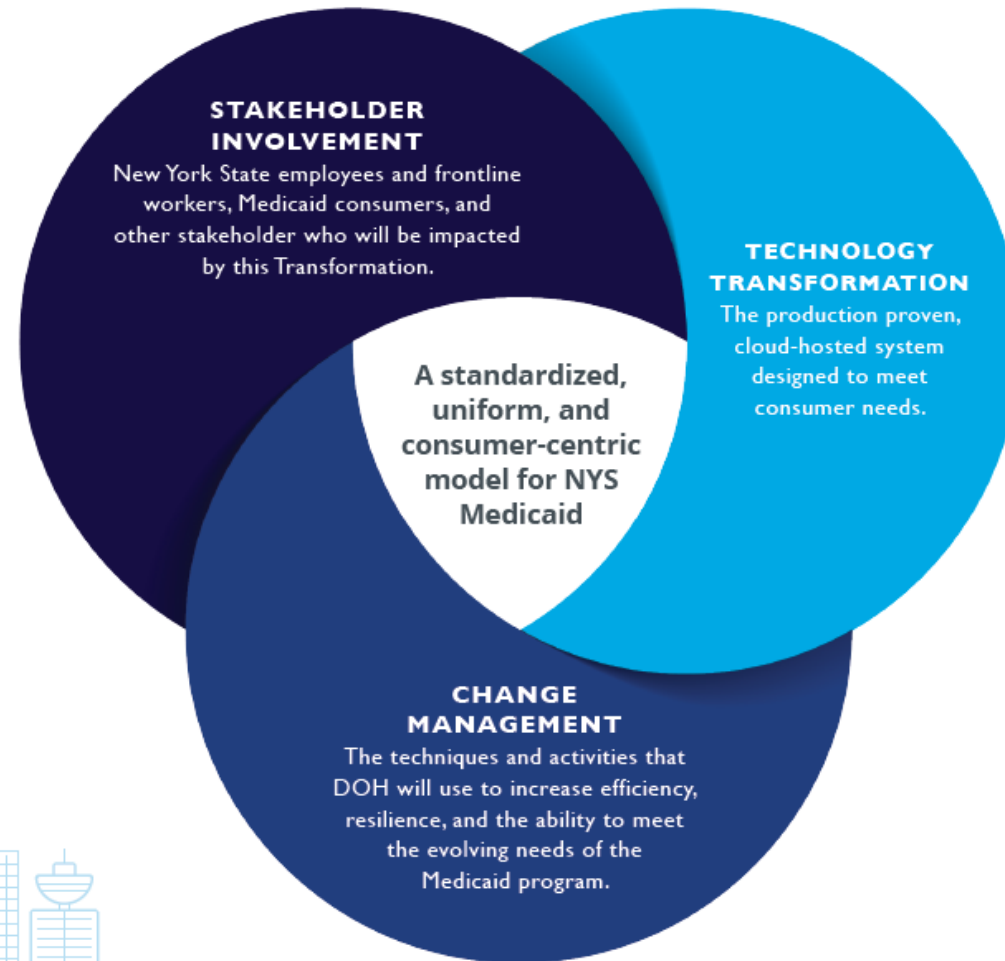


#### BUILD FOR LONGEVITY

Strengthen relationships with stakeholders and develop strong feedback loops to meet consumer and workforce needs during the Transformation and after implementation.

# THE FUTURE STATE OF NEW YORK STATE'S MEDICAID TRANSFORMATION

The Medicaid Transformation will deliver a holistic and accessible healthcare experience for consumers, build greater trust in the NYS Medicaid Administration, and streamline the DOH employee experience with a uniform and consumer-centric model.



# STAKEHOLDER GROUPS

The NYS Medicaid Transformation will affect a variety of stakeholder groups. Throughout the Transformation, these stakeholder groups may have differing responsibilities.



## CONSUMERS

- Consumers are the stakeholders at the center of this Transformation.



## AUTHORIZED SUBMITTERS AND OTHER EXTERNAL PARTNERS

- Attorneys
- Authorized Representatives
- Complex Medicaid Assistors
- Hospitals
- Nursing Homes
- Managed Care Plans/Organization
- Member & Consumer Advocacy Groups
- Health Plans



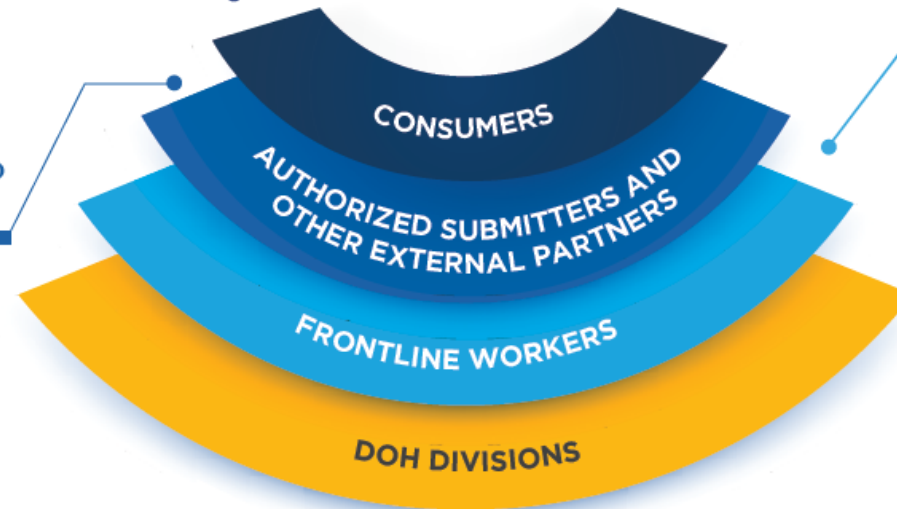
## FRONTLINE WORKERS

- Local Departments of Social Services (LDSSs) including NYC Department of Social Services (DSS)
- NYSOH Contact Center

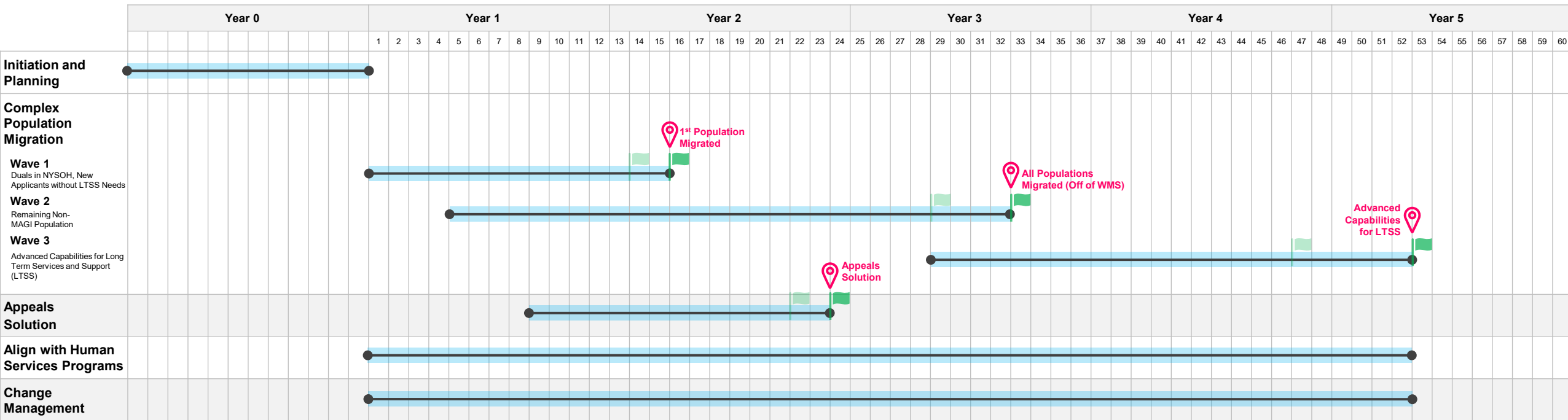


## DOH DIVISIONS

- Office of Health Insurance Programs (OHIP)
- NY State of Health (NYSOH)
- Division of Eligibility and Marketplace Integration (DEMI)
- Division of Operations and Systems (DOS)



# ROADMAP\*



\* Components and durations are subject to change.

📍 Key Milestone    🟩 Pilot    🟩 Rollout

## Complex Population Migration

- Implement a modern system to support the vision of transitioning the Medicaid complex population to a solution that provides for scalability and expansion of system functions and capabilities.
- Migrate, through a series of waves, the Medicaid complex population to a modern system.

## Appeals Solution

- Create a singular, centralized eligibility related hearings and appeals solution that enhances coordination across stakeholder groups through the hearings and appeals processes.
- Allow stakeholders to track and manage an eligibility related appeal in one system from the time an eligibility appeal is requested to the time a decision is issued.
- Provide a high level of automation and enable streamlined coordination with all stakeholders who perform functions in the eligibility related hearings and appeals process.

## Align with Human Services Programs

- Align modernized centralized Medicaid systems and processes with human services systems and processes.
- Ensure seamless migration of the Medicaid complex population from existing systems to a new system.
- Prepare and participate in the retirement of the Welfare Management System (WMS) after existing systems are transitioned to new systems.

## Change Management

- As established by New York State law, plan and implement change for DOH to assume administrative responsibilities for the Medicaid complex population.
- Provide the same quality and level of service to consumers regardless of the channel used (e.g., portal, call center, in-person assistance, and/or certified assistor).



NEW YORK STATE  
MEDICAID TRANSFORMATION

# USDS Discussion

# Health Plan Activities and the Unwind



# Feedback Session

**Thank you for attending!**



**United Hospital Fund**