

NY State of Health

Small Business Marketplace

Direct Enrollment Webinar

February 15, 2018
10:00am-11:30am

TODAY'S WEBINAR



- Dial in to listen to the audio portion of the webinar using the audio instructions on your WebEx control panel.
- All participants will remain muted for the duration of the program.
- Questions can be submitted using the Q&A function on your WebEx control panel; we will answer questions at the end of our presentation.
- A recording of the webinar and any related materials will be available online and emailed to all registrants.

PRESENTERS



Danielle Holahan

Deputy Director, NY State of Health

Joe Muldoon

Director, Small Business Marketplace

David Pitaniello

Regional Director, Small Business Marketplace

Michael Greklek

Regional Director, Small Business Marketplace

Agenda

- Introductions
- Small Business Marketplace Changes for 2018
- Q&A
- SHOP Contacts

NYSOH SHOP Direct Enrollment



- Adopt flexibility allowed in the October 2017 proposed [HHS Notice of Benefit and Payment Parameters rule](#) that allows small employers to enroll directly through issuers and brokers and still receive federal small business tax credits, if eligible
 - ✓ Make it easier for small employers to access federal tax credits
 - ✓ Make participating in SHOP easier for issuers
 - ✓ Align SHOP enrollment processes with outside small group market
- No change to individual marketplace

SHOP Direct Enrollment

Under this new model NYSOH SHOP will:

- Continue to:
 - Certify plans for sale through SHOP
 - Maintain a website that displays and compares plans available through SHOP
 - Provide employer eligibility determinations needed to claim tax credits
- Discontinue:
 - Employee eligibility determinations
 - Online enrollment functionality/enrollment coordination with issuers
 - Premium billing and collection

Recap - SHOP Functions under Current and New Processes



SHOP Functions	Current Process (Prior to April 1, 2018)	New Process (Phase 1 complete April 1, 2018; Phase 2 complete June 16, 2018)
Certify plans for sale through SHOP	Yes	Yes
Maintain website that displays plans available through SHOP including premium and comparison tool	Yes	Yes
Employer eligibility determination	Yes	Yes
Employer appeal of SHOP eligibility	Yes	Yes
Maintain employer eligibility records for 10 years	Yes	Yes
Employee roster upload	Yes	No
Employee eligibility determination	Yes	No
Employee appeal of SHOP eligibility	Yes	No
Maintain employee eligibility records for 10 years	Yes	No
Online enrollment functionality	Yes	No
Premium billing and collection	Yes	No
1095 reporting to IRS - employer	Yes – automatically sent to IRS	Yes – upon IRS request
1095 reporting to IRS - employee	Yes – automatically sent to IRS	No

Proposed Implementation

Phase 1:

- **Starting April 1, 2018 new SHOP groups will:**
 - Obtain a 2018 SHOP employer eligibility determination from NYSOH
 - Enroll directly with issuers or through a SHOP certified broker
- **Starting April 1, 2018 existing SHOP groups renewing July 2018 and later will:**
 - Automatically receive a 2018 SHOP employer eligibility determination from NYSOH
 - Enroll directly with issuers or through a SHOP certified broker

Proposed Implementation cont'd



Phase 2 - Transition of existing SHOP coverage:

- Between April and June 16, 2018, NYSOH will continue administration for existing SHOP coverage, including processing any additions or changes to these groups via EDI 834 transaction file
- Starting June 16, 2018, administration for existing SHOP coverage will be transferred to issuers and SHOP certified brokers, including:
 - Processing any additions, changes or new enrollments to these groups
 - Administering premium billing and collection for coverage effective August 2018 and later (issuers only)
- Transition of existing accounts on June 16th provides a “clean cut” allowing NYSOH to complete administration and capture any account changes before the last “mid-month bill” for July is issued.

SHOP Direct Enrollment

Claiming Small Business Tax Credits:

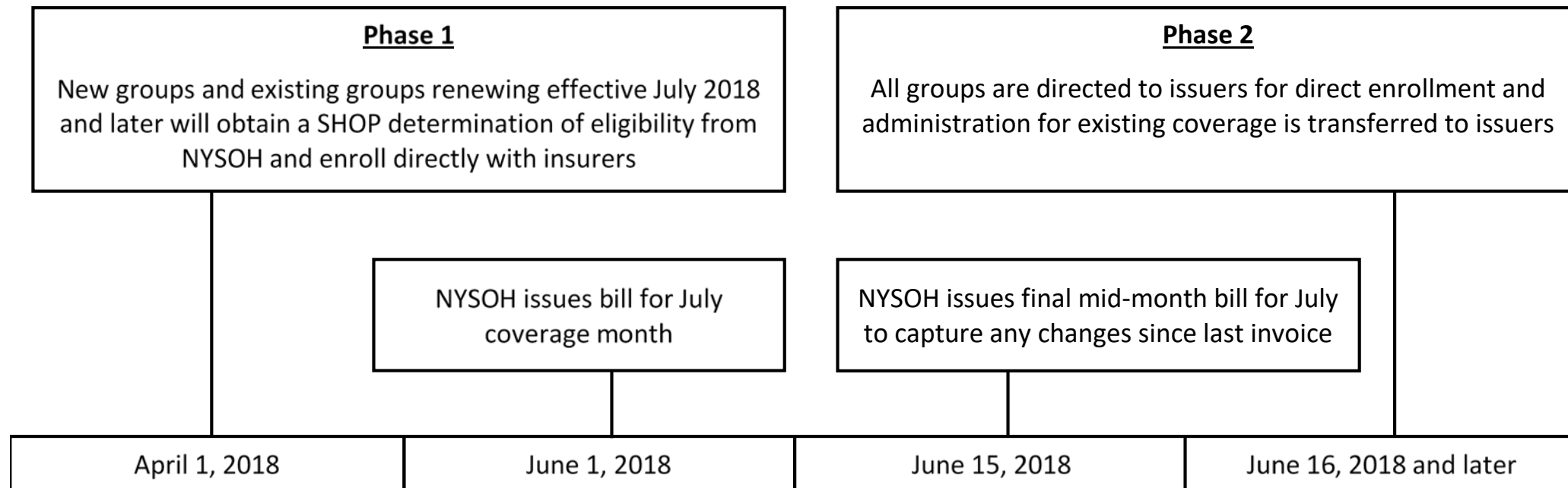
- All groups determined SHOP eligible will be issued a letter from NYSOH stating that they qualify as a small business under federal tax credit rules (as they do today)
- Letter is only valid for use in the applicable tax year

NYSOH Policy Changes

Notable policy changes:

- Effective April 1, 2018 for new groups and upon renewal for existing groups NYSOH will defer the following to issuers:
 - Minimum participation requirements
 - The number of plans to offer through SHOP

NYSOH timeline for transition to SHOP Direct Enrollment



Designating Additional Small Group Products as “SHOP Certified”



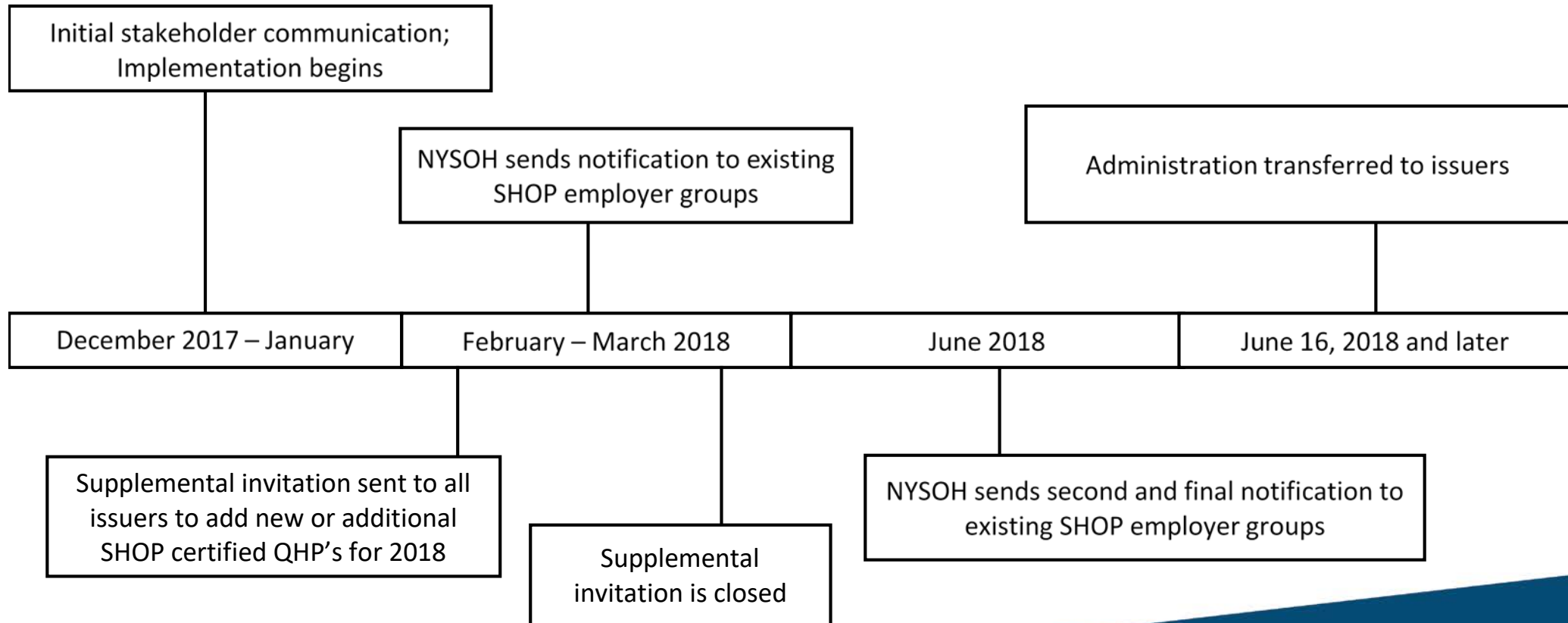
- Issuers not currently offered on-exchange and existing NYSOH issuers will have the opportunity to designate any DFS approved small group market QHP (Healthy NY products currently under consideration), as “SHOP certified.” This will:
 - Maximize the number of products that are eligible for purchase with the small business tax credit
 - Not impose any administrative burden on issuers
 - Allow employer groups who enrolled directly with issuers in newly SHOP-certified QHPs to receive a determination of SHOP eligibility; determination will be valid for all of 2018 and can be used for tax credit purposes

Process to add SHOP-certified QHPs for 2018



- In February 2018, NYSOH will send an invitation to all issuers which will provide the opportunity to certify additional SHOP plans for 2018
- The process to add plans will be done through SERFF:
 - Issuers will identify which additional plans they would like to offer through SHOP
 - Issuers would then review those plans for accuracy and submit them through SERFF for review and approval by DFS and DOH
 - Issuers would only need to review one plan variation for each plan offered

NYSOH timeline for transition to SHOP Direct Enrollment



Broker Newsletter

- The number one method of communication with our NYSOH certified brokers.
- Includes a broad range of topics including important reminders, system updates and system tips.
- Be sure to add the following email/domain to your “Safe List”; donotreply@nystateofhealth.ny.gov.
- To access previous newsletters please go to the following link;

<https://info.nystateofhealth.ny.gov/ProducerToolkit>, then click on the “NY State of Health Broker Newsletter” link.



Updated Functionality in the Small Business Marketplace Portal:

- Employer groups will now have the ability to select a **New Hire waiting period of 90 days**.
- Users can now add a New Hire to the Employer Roster up to **120** days in the past and **30** days in the future from the current date. However, the employee will only be eligible to enroll if the New Hire's *Effective Date* is within 30 days of the date they're being added.

Examples: Today's date is 12/1/16, Hire Date is 8/26/16.

- New Hire Logic = 90 Days after Date of Hire (hire date + 89 days)
– Effective date is 11/23/16. This Employee can be added to a class and enrolled.

SHOP Contacts

Joe Muldoon, Director SBM

Joseph.Muldoon@health.ny.gov or 518-486-2504

David Pitaniello, Regional Director SBM

David.Pitaniello@health.ny.gov or 518-474-2814

Michael Greklek, Regional Director SBM

Michael.Greklek@health.ny.gov or 518- 473-6179

Stana Nakhle, Regional Director SBM

Stana.Nakhle@health.ny.gov or 212-417-4995

Questions?



Thank You!

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nystateofhealth.ny.gov
1-855-355-5777