

## NYSOH Employer Group Renewal Timelines

### ❖ What IS an Employer Group Renewal in the Small Business Marketplace (SBM)?

Employer groups who have a valid account in the SBM (account is not terminated and has/had an active enrolled employee during the year) are able to make new offers for their Employee's for the renewal plan year. The Employer may allow their previous offers to renew without changes (*Auto-Renewal*) or they may make manual changes to their offer(s) based on their potential needs for the upcoming year (*Manual Renewal*).

- The renewal process is **rolling**, meaning the employer offerings will be renewed at the end of 12 months, at their anniversary date.
  - For example, if an Employer Group has a coverage start date of May 1, 2016, then their coverage will terminate on April 30, 2017. Renewal process will begin on/around February 1<sup>st</sup> for a coverage date of May 1, 2017.
    - ◆ NOTE: A group cannot change their group effective date during renewal. This action will cause a gap in coverage and should only be done, if needed, during the initial setup process.
- Employers will qualify for Auto Renewal or Manual Renewal depending on certain pre-defined criteria.
- The renewal process generally begins 90 days prior to the plan end date.
  - For Example, if the group's Renewal Effective Date is 1/1/17:
    - 10/1/16 – 10/30/16 = Pre-Renewal (Employer is notified they can renew their group by completing offers; Employees can begin enrolling once offers are completed & Open Enrollment begins.
    - 11/1/16 – 11/30/16 = Renewal/Open Enrollment (Group Auto-Renewal is run at the beginning of the month if class offerings are not already manually completed and Employee Open Enrollment continues through the end of the month)
    - 12/1/16 – 12/31/16 = Group Edit Period, Employer/Employee can still make changes. Open Enrollment can even be extended through the 15<sup>th</sup> of the month if desired. ----- EMPLOYEE Auto Renewal is run – Employee's eligible for Auto-renewal who have **not** completed their prospective enrollment may auto-renew if the plan they're enrolled in is still available through their Employer **and** the Carrier.
- Employees within each employer group will have the opportunity to renew their coverage annually with their group, once their employer renewal offering is completed by the Employer.

### ❖ Pre-Renewal (begins 3 months prior to renewal effective date)

The pre-renewal is run in the background of the NYSOH system. The system will run an internal report identifying the employer groups whose plan year is about to end. About 90 days prior to the employer group's end date, the system generates a notice to notify all Employers included on this internal report that they are eligible to renew their group's enrollment offering(s) for the upcoming plan year.

- At this time the Employer can make changes to their group info and class offerings by altering the coverage tiers offered, contribution amounts, Carriers and plans offered, add Dental, etc. They can also add and delete classes and move their employees from one class to another, if desired, during this time.
- To ensure the renewal offer continues to meet the needs of all employees and includes all plans desired, it is recommended employer groups review their offers every year. When an employer group needs to change their offer(s) due to plan or Issuer discontinuation, or for other reason, this requires Manual Renewal. **This may not be clear to the Employer, it is important that they review the plans for the upcoming plan year.** The Employer MUST manually renew their offer if none of the plans offered by the group are available for the upcoming year. If there is at least one plan in each of the offers from the previous year that is still valid, then the employer group can auto-renew, however there may be fewer plans available in each of the offer(s) for selection by the employees.
- *Note: It is the Carrier's responsibility to notify the Employer group if anyone is enrolled in a plan that is being discontinued in the upcoming plan year. Dental carriers are not required to send notification of discontinuance.*

❖ **Auto-Renewal (beings 2 months prior to renewal effective date)**

- **Auto renewal** at the Employer Group level will be triggered approximately 60 days prior to group's end date. This happens once the NYSOH identifies the classes that meet auto-renewal eligibility. The Employer account is valid if they had at least one employee enrolled at any point during the plan year (they may no longer be enrolled, but the group would still be considered eligible), and have at least one (1) plan in a class offering that has not changed for the renewal plan year (Issuer, plan, HIOS IDs, etc.).
- If a Class Offering includes ALL Tiers, Metal Levels, Issuers and Plans selected in the previous plan year (the Employee could choose from any plan in their area), that class will auto-renew with all plans carried over, without change, from the previous year. This will include any new plans and Issuers available in the upcoming renewal year. Note: the "Add All Plans to Cart" checkbox **must** be selected for all continuing plans to carry over and any new plans be included.
- If a Class Offering has specific Tiers, Metal Levels, Issuers and Plans selected in the previous plan year (the Employee could choose from a specific plan or subset of plans) then only the plans carried over from the previous year will be included in the new renewal year. See below for further explanation:

<ul style="list-style-type: none"> <li>❖ <b>Class: ABC</b></li> <li>❖ <b>Employees may choose from the following Issuers and Metal Levels:</b></li> <li>❖ Platinum / Excellus</li> <li>❖ <b>Plans Available Chosen for Employee Selection:</b></li> <li>❖ Any Platinum, Excellus Plan (Add All Plans to Cart selected)</li> </ul>	<ul style="list-style-type: none"> <li>❖ <b>Class: XYZ</b></li> <li>❖ <b>Employees may choose from the following Issuers and Metal Levels:</b></li> <li>❖ Platinum / Excellus</li> <li>❖ <b>Plans Available Chosen for Employee Selection:</b></li> <li>❖ Excellus – Simply Blue Plus Standard</li> <li>❖ Platinum, ST, OON, Dep 29 DP FP</li> <li>❖ HIOS – 78124NY0980002</li> </ul>
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- Upon auto-renewal:
- Class ABC - will include all Excellus Platinum plans continued in the new renewal year, as well as any newly added Platinum Excellus plans.
- Class XYZ – will only include the Excellus - Simply Blue Plus Standard Platinum, ST, OON, Dep 29 DP FP (HIOS – 78124NY0980002), as this is the only plan selected in the current plan year that is also available in the renewal plan year. It will not pull in new Platinum Excellus plans, as only a specific plan(s) were selected and “Add All Plans to Cart” was **not** selected. **\*\*If the plan (or plans) selected are not available in the renewal plan year, this would be a manual renewal.**
- An Auto-Renewal will renew some or all of the Employer Group’s Class Offerings. The auto-renewal will only include Issuer/Plan information that has not changed.
  - For example: If a class has 5 plans included and 4 of those plans are discontinued, the class can still be auto-renewed because there is a plan that is being carried over for the prospective year.
- Not all classes will be eligible for auto-renewal. Auto-renewed classes will display as “Completed”. Classes that need manual renewal will display as “In Progress”.
  - A class can auto-renew if it is in “In-Progress” status. If the class is already in “Completed” status then it cannot auto-renew.

❖ **Manual Renewal**

- A **manual renewal** at the Employer level can be done as soon as the Employer is notified they are eligible (pre-renewal - approximately 90 days prior to the group’s end date). There are some instances where an Employer Group must manually renew their offers:
  - If they have selected an issuer that is no longer participating in the SBM.
  - If they have class offerings which no longer contain any plans/issuers available for the renewal year. If the only plan(s) selected by the Employer was discontinued, the class offering must be manually renewed.
  - If they want to make any changes to their classes, premium contributions, Riders or plan offerings.

<ul style="list-style-type: none"> <li>❖ <b>Class: ABC</b></li> <li>❖ <b>Employees may choose from the following Issuers and Metal Levels:</b></li> <li>❖ Platinum / Excellus and Oxford</li> <li>❖ <b>Plans Available Chosen for Employee Selection:</b></li> <li>❖ Any Platinum, Excellus or Oxford Plan (Add All Plans to Cart selected)</li> </ul>	<ul style="list-style-type: none"> <li>❖ <b>Class: XYZ</b></li> <li>❖ <b>Employees may choose from the following Issuers and Metal Levels:</b></li> <li>❖ Platinum / Independent Health</li> <li>❖ <b>Plans Available Chosen for Employee Selection:</b></li> <li>❖ Independent Health - Platinum SHOP NS1 Age 26, No Dental, DP, FP</li> <li>❖ HIOS - 18029NY1170024</li> </ul>
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- Class ABC - This could be either an auto or manual renewal depending on the employer's desire to have more than one issuer in the class offering. If the employer allows the class to be auto renewed, the only issuer carried over to the renewal plan would be Excellus. If the employer wants to add other issuer options to replace Oxford (which is no longer available), the employer would complete a manual renewal for this class and add a new issuer(s).
- Class XYZ - Will be a manual renewal because the Independent Health plan available in the current plan year has been discontinued for the renewal plan year. The Employer must choose a new plan(s) for their class offering.

#### ❖ **Dental Renewals**

- If a Dental plan is discontinued, it will **not** auto-renew. The Dental Issuer is not required to send discontinuance notices to the Employer.
  - **NOTE:** *A health plan can auto-renew without dental. This occurs when the health plan continues to be available in the renewal plan year unchanged and the dental plan in that class offering has been discontinued.*
- Any Dental plans that have not changed from the current to the renewal plan year will remain in the Employer offer. If there are new plans eligible to be part of an existing offer, those new plans will also be included when auto-renewed (when 'Add All Plans to Cart' is selected).

#### ❖ **Employee Auto-Renewal (begins 1 month prior to renewal effective date)**

Employee auto-renewals begin at the close of the Open Enrollment period. Usually, this is the 1<sup>st</sup> of the month prior to the renewal effective date. If the group extends their open enrollment through the 15<sup>th</sup>, eligible employees will not auto-renew until the 16<sup>th</sup> (about 2 weeks before the effective date). This is when the group and employee information is sent to the Carriers.

- Employee enrollments can be eligible for auto-renewal if they meet specific, predefined criteria:
  - The plan that the employee was enrolled with in the previous year must be available by the Carrier in the new plan year.
  - The Employer must offer the same plan in the renewal plan year for that employee's class.
  - The plan must be the exact same (same Riders, HIOS ID – plan ID, name, etc.)
  - The Employee has not already enrolled in the renewal coverage.
- The Employee can auto-renew even if the group or class was a manual renewal. As long as the criteria above is met, the plan should auto-renew.