WHAT’S COMING IN
NY STATE OF HEALTH

Log into the WebEx first: click HERE
Then, you may connect to audio via computer audio or via telephone audio
Questions can be submitted using the Q&A function on your WebEx control panel.

• Chat function is disabled, please use Q & A panel to submit questions.

• We will pause periodically to take questions.
A recording of the webinar and any related materials will be available online on our Spring Training webpage. Please visit:

https://info.nystateofhealth.ny.gov/SpringTraining

<table>
<thead>
<tr>
<th>Date</th>
<th>Topic</th>
<th>Training Materials</th>
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</table>
| 1 June 2022 | Privacy and Security - Providing a refresher and an update on the Privacy and Security rules and regulations to health Advocates and volunteers | Presentation Video
          |                                                             | Authorized Representative Designation Form
          |                                                             | Document Linking Checklist
          |                                                             | Private Contact and Form
          |                                                             | Rights and Responsibilities in English and Spanish |
| 2 July 2022 | Toward Civil Trust and Immigration: A review of different systems and immigration policies in NY State of Health Training and its benefits and assistance | Presentation Video
          |                                                             | Citizenship and Immigration Status Alert
          |                                                             | for NYSCNY Assistants
          |                                                             | EAD and EUSA Card Resource for Assistants
          |                                                             | Citizenship and Immigration Documents
          |                                                             | Field Resource for Assistants
          |                                                             | Public Charge Fact Sheet for Assistants |
YOUR FEEDBACK: CITIZENSHIP AND IMMIGRATION

Webinar Statistics:
• Over 98% of respondents said the webinar increased their knowledge of the topic.
• About 98% said information from the webinar would allow them to better assist consumers who have different citizenship and immigration statuses.

Here’s what you said:
• “The immigration resources and guides provided are easy to understand!”
• “I liked having the scenarios and could follow along with them.”
• “Could you please have more live interactions with the audience using the polls?”
Presenters

Welcome
Gabrielle Armenia  Director, Bureau of Child Health Plus and Marketplace Consumer Assistance

Panelists
Erin Chaskey  Assistant Director, Bureau of Child Health Plus and Marketplace Consumer Assistance
Kelly Dollar  Medical Assistance Specialist 2, Bureau of Child Health Plus and Marketplace Consumer Assistance
Michael Greklek  Director, NY State of Health Care at Home Program
Sonia Sekhar  Deputy Director, NY State of Health
Today’s Agenda

1. Child Health Plus and Removing the $9 Premium Category
2. Improvements to the Assistor/Broker Public Search Screens
3. New Race Categories for Consumers
4. Enhanced APTC to Remain in Place Through 2025!
5. Fixing the Family Glitch
6. Update on the NY State of Health Care at Home Program
Child Health Plus and Removing the $9 Premium Category Change Already Made!

Newly Implemented: 8/18/2022

Enrollment Effective Date: 10/1/2022
CHILD HEALTH PLUS AND REMOVING THE $9 PREMIUM CATEGORY

Great News!

Effective enrollment date: October 1, 2022:

- Children previously eligible for Child Health Plus (CHPlus) with a $9 per month family premium contribution (children with household income between 160% and 222% of the Federal Poverty Level) will be fully subsidized.
  - Impacts approximately 146,000 children.
- Children with a $9 premium lock-in will also be reduced to $0, when their lock-in expires.
CHILD HEALTH PLUS AND REMOVING THE $9 PREMIUM CATEGORY

Children enrolled in the $9 category were automatically changed to the fully subsidized category effective October 1, 2022.

- Change occurred systematically, with no action from the consumer needed.
CHILD HEALTH PLUS AND REMOVING THE $9 PREMIUM CATEGORY

• Some families may receive an eligibility notice.

• All families will receive an enrollment notice.

IMPORTANT NOTICE ABOUT YOUR PLAN ENROLLMENT

K6
Dear Parent Y

K1032
This notice concerns your health insurance through NY State of Health as of August 18, 2022.

K1006
If any of the enrollment information listed below is not correct, please call us right away.

K97

ENROLLED IN A CHILD HEALTH PLUS PLAN:

Plan Name: Healthfirst PHSP, Inc
Insurance Company: Healthfirst PHSP, Inc
Plan Type: Medical with Dental

Call NY State of Health at 1-855-355-5777 (TTY: 1-800-662-1220) to get help in other languages or for help reading this notice. This notice is also available in other formats. Call for more information. To find a navigator or certified application assistor near you, visit https://www.nystateofhealth.ny.gov or call...
CHILD HEALTH PLUS AND REMOVING THE $9 PREMIUM CATEGORY

Any children who are temporarily eligible for Child Health Plus and need to submit verification of household income will have their eligibility redetermined once they submit the verification documents or when the income verification clock expires.

If, for enrollments effective 10/1/2022, a child at or under 222% FPL is assigned a $9 premium responsibility payment amount, please submit the case on an encrypted account review spreadsheet to Assstor.Cases@health.ny.gov.

Assistors should be sure to use the updated materials.
• 2022 FPL Chart and CHPlus Desk Aid have been sent out to all Assistors.
• We will notify all Assistors via email when the Updated CHPlus At-A-Glance Card is available.
True or False? Starting on October 1, 2022, all children enrolled in subsidized Child Health Plus will have no premium contribution.

A. True
B. False
True or False? Starting on October 1, 2022, children eligible for Child Health Plus with household incomes at or below 222% FPL will no longer be charged $9 for their monthly premium contribution?

A. True  
B. False
Improvements to the Assistor/Broker Public Search Screens
Improvements to the Assistor/Broker Public Search Screens Coming 9/25/2022

This is the current version of this tool. Today: 8/31/2022
NY State of Health is making improvements to the Public Search Screens so that consumers who want assistance applying for coverage can use this feature more quickly and easily.

- Redesign page for more user-friendly experience.
- Return more relevant search results.
- Randomize search results.
Click HERE for NY State of Health “Get Enrollment Help” feature also known as the Assistor Public Search.
The field for “Zip Code” was moved so that it appears first.
- Many consumers search this way and find this easiest.

Searching by ZIP code will now return results based on the Counties Served selected in the Account Preferences section of the Assistor’s profile.
- Accessible on the “My Profile” tab of the Assistor’s dashboard.
If the consumer searches by zip code first and then chooses from the “County Served” dropdown, they will only be able to select from counties associated with that zip code.

- If no zip code has been entered, the “County Served” dropdown will include all NY State counties.

When checked, only SHOP-certified Navigators and Brokers will display in the search results.

- This feature is only available when accessed from the home page.
Appearance and functionality of search results have also changed for a more user-friendly experience.

Search results will be shuffled/randomized each time a search is run so that the same Assistor does not always appear at the top or at the bottom.

Search results will include:

- Assistor Contact Information
  - name, email address, and phone number.
- Counties Served
  - including a hyperlink to “View All.”
- Languages spoken
- The name of the agency the Assistor is affiliated with
- Type (Assistor or Broker)
When accessing the search screens from the NY State of Health Homepage, the consumer may use the telephone number or email address to contact the Assistor and make an appointment.
The updates to the search screens will also appear when accessed within the consumer’s account.

- If the consumer has access to their account independently and logs in with their NY.gov User ID and password, they will be able to use this same search. However, they will have the ability to electronically assign the Assistor they choose to their account.
Remember, Assistors can set their own account preferences in real time.

If you check, “Hide Profile from all Searches,”:
- You will not appear as an Assistor on the public search;
- a consumer logged in with their NY.gov username will not be able to select you as their Assistor; and
- the Call Center will not be able to find you as an Assistor to add you to a consumer’s account.

If you check, “Hide Profile from Public Search,”:
- You will not appear as an Assistor on the public search.
- However, a consumer logged in with their NY.gov username will be able to select you as their Assistor.
- Also, the Call Center will be able to find you as an Assistor to add you to a consumer’s account.

Remember to “Save” at the bottom of the page.
When a consumer needs to authorize you as their Assistor to their account, what steps should you take to make sure this is a quick and easy process for them?

A. Be sure to uncheck “Hide Profile from Public Search” in the “My Profile” tab of your dashboard.
B. Tell them to search by Assistor (not Broker).
C. Give them your agency name and the correct spelling of your last name so they can search for you directly.
D. All of the above.
New Race Categories for Consumers
NEW RACE CATEGORIES FOR CONSUMERS

Coming Soon: 9/25/2022

In our continued effort to make this category as inclusive as possible, we have added four (4) new race options for consumers to chose from.
NEW RACE CATEGORIES FOR CONSUMERS

Four (4) new race options have been added for consumers to choose from.

- Bangladeshi
- Burmese
- Pakistani
- Taiwanese
QUESTIONS?
Enhanced APTC Under the American Rescue Plan to remain in Place Through 2025!

Available for 2023 QHP Enrollment
On March 11, 2021, the American Rescue Plan (ARP) increased financial assistance (APTC) for individuals with income over 400% FPL during 2021 and 2022.

**Enhanced APTC to remain in place through 2025!**

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### 2021 Income Levels for QHP 2022 Plan Year

<table>
<thead>
<tr>
<th>FAMILY SIZE</th>
<th>100%</th>
<th>120%</th>
<th>135%</th>
<th>150%</th>
<th>165%</th>
<th>180%</th>
<th>200%</th>
<th>250%</th>
<th>300%</th>
<th>400%</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>12,800</td>
<td>15,775</td>
<td>19,925</td>
<td>25,200</td>
<td>32,500</td>
<td>41,500</td>
<td>52,000</td>
<td>65,000</td>
<td>80,000</td>
<td>100,000</td>
</tr>
<tr>
<td>2</td>
<td>27,520</td>
<td>35,550</td>
<td>45,850</td>
<td>60,600</td>
<td>81,000</td>
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<td>3</td>
<td>39,120</td>
<td>50,700</td>
<td>65,750</td>
<td>93,000</td>
<td>125,000</td>
<td>172,500</td>
<td>233,000</td>
<td>385,000</td>
<td>470,000</td>
<td>630,000</td>
</tr>
<tr>
<td>4</td>
<td>56,360</td>
<td>73,000</td>
<td>95,350</td>
<td>131,000</td>
<td>187,000</td>
<td>272,000</td>
<td>383,000</td>
<td>685,000</td>
<td>855,000</td>
<td>1,145,000</td>
</tr>
</tbody>
</table>

Income Requirements:
- **QHP/CSY:** QHP with APTC and CSR: 200% FPL - 250% FPL
- **QHP with APTC Above 200% FPL:** For individuals, tax credits phase out between approximately 51.6% FPL to 77.3% FPL, depending on the county an individual resides.
- **QHP Full Pay:** No Income Requirements

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### 2021 Income Levels for QHP 2022 Plan Year

<table>
<thead>
<tr>
<th>FAMILY SIZE</th>
<th>400%</th>
<th>500%</th>
<th>600%</th>
<th>700%</th>
<th>800%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>80,000</td>
<td>100,000</td>
<td>120,000</td>
<td>140,000</td>
<td>170,000</td>
</tr>
<tr>
<td>2</td>
<td>160,000</td>
<td>200,000</td>
<td>240,000</td>
<td>320,000</td>
<td>400,000</td>
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<td>4</td>
<td>320,000</td>
<td>400,000</td>
<td>480,000</td>
<td>640,000</td>
<td>800,000</td>
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<tr>
<td>5</td>
<td>400,000</td>
<td>500,000</td>
<td>600,000</td>
<td>800,000</td>
<td>1,000,000</td>
</tr>
<tr>
<td>6</td>
<td>480,000</td>
<td>600,000</td>
<td>720,000</td>
<td>960,000</td>
<td>1,200,000</td>
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<tr>
<td>7</td>
<td>560,000</td>
<td>700,000</td>
<td>840,000</td>
<td>1,120,000</td>
<td>1,440,000</td>
</tr>
<tr>
<td>8</td>
<td>640,000</td>
<td>800,000</td>
<td>960,000</td>
<td>1,360,000</td>
<td>1,760,000</td>
</tr>
</tbody>
</table>

- **QHP/CSY:** QHP with APTC and CSR: 200% FPL - 250% FPL
- **QHP with APTC Above 200% FPL:** For individuals, tax credits phase out between approximately 51.6% FPL to 77.3% FPL, depending on the county an individual resides.
- **QHP Full Pay:** No Income Requirements
This chart below demonstrates that consumers with lower income are expected to contribute less to their monthly premiums.

The Marketplace will subtract this expected premium contribution from the cost of the second-lowest silver level plan in the county and the difference will be the amount of APTC someone is eligible for.

<table>
<thead>
<tr>
<th>Annual Household Income</th>
<th>Expected Premium Contribution</th>
<th>Monthly Dollar Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of FPL</td>
<td>% of Income</td>
<td></td>
</tr>
<tr>
<td>&gt;200% - ≤ 250%</td>
<td>2.0% - 4.0%</td>
<td>$45 - $113</td>
</tr>
<tr>
<td>&gt;250% - ≤ 300%</td>
<td>4.0% - 6.0%</td>
<td>$113 - $204</td>
</tr>
<tr>
<td>&gt;300% - ≤ 400%</td>
<td>6.0% - 8.5%</td>
<td>$204 - $385</td>
</tr>
<tr>
<td>&gt; 400%</td>
<td>8.5%</td>
<td>&gt; $385</td>
</tr>
</tbody>
</table>

*for a household of one (1) based on 2022 FPLs (Used for 2023 QHP Eligibility)

These rates remain in place for 2023!

Lower premium contribution rates mean more APTC for consumers!

- If the consumer chooses the Second Lowest Cost Silver Plan or a cheaper plan, they will not pay more than the percentage of income specified in the chart (monthly dollar amount).
- If the consumer chooses a more expensive plan, they will need to pay the amount in the chart plus the remainder of the premium cost for the plan they selected.
“Without an extension of these subsidies, New Yorkers would have received notice of steep premium increases in October, and we expected tens of thousands of New Yorkers to forgo coverage they could no longer afford.”

– Danielle Holahan

- NY State of Health Releases Updated Enrollment Report Revealing Nearly 6.6 Million Total Covered Through the Marketplace, with 140,000 New Yorkers Now Paying Lowest Premiums in Recent Years Due to Enhanced ARPA Subsidies
- Read the Marketplace’s June 2022 Health Insurance Coverage Update: Impact of ARPA Subsidies here.

Extending these APTC rates into 2023 will help ensure QHP eligible individuals stay covered!

This number keeps getting smaller!

- New York's uninsured rate has been cut in half since the passage of the Affordable Care Act over 12 years ago.
Fixing the Family Glitch

Coming Soon for 2023 QHP Enrollment
Fixing the Family Glitch
Coming 1/1/2023

APTC and CSR Eligibility:

To be eligible for subsidized Qualified Health Plans, consumers must not have affordable coverage through their own or their spouse’s employer.

• Affordable coverage is employer sponsored coverage that meets Minimum Value Standards, which is a health plan with an Actuarial Value greater than or equal to 60% and costs less than 9.61% of the household income for individual tier coverage in 2022.
What is the “Family Glitch”? 

Under Affordable Care Act regulations, if a consumer had an offer of health coverage from their employer that was considered affordable, the consumer would not qualify for financial help for health coverage through NY State of Health.

• Further, if the employee-only health coverage was considered affordable, that meant the employee and their family members were ineligible for financial assistance, even if the cost of family coverage was considered unaffordable.

In 2022, an employer’s plan was considered “affordable” if the employee didn’t have to pay more than 9.61% of household income towards the premium for an employee-only plan.

• Because of the “Family Glitch,” even if the cost of family coverage would cost more than 9.61% of household income, the employee and their family members were still not eligible for financial assistance if the employee-only plan was considered affordable.
Fixing the Family Glitch

It is widely expected that the IRS will finalize these rules as we are presenting them today. Beginning January 1, 2023, to fix the “Family Glitch,” family members will no longer be determined ineligible for financial assistance if an employee has an offer of affordable employee-only health coverage.

- Instead, affordability for family members will be determined based on the cost an employee has to pay for family coverage.

Beginning 2023, if the employee must pay more than 9.12% of household income towards the premium for a family plan, the plan is considered unaffordable, and the employee's family members may qualify for financial assistance (APTC and CSR).
Fixing the Family Glitch

This fix will not change the affordability test for employees, only family members of the employee.

In 2023, if the employee has an offer of employee-only coverage that is considered affordable (9.12% percent of household income), the employee will not qualify for financial help, but their family members may still be eligible for financial help.
**Fixing the Family Glitch**

**New: Family Glitch Calculator Tool:**

**Employer Health Insurance Affordability Calculator**

1. Please choose from the dropdown how often your employer collects health insurance contributions to purchase the lowest-cost single (employee-only) health insurance offered by your employer.
   - Biweekly (every 2 weeks)

2. Please state your required contribution per paycheck to purchase the lowest-cost single (employee-only) health insurance offered by your employer that meets Minimum Value Standard.
   - $150

A health plan meets the minimum value standard if both of these apply:
- It is designed to pay at least 60% of the total cost of medical services for a standard population.
- The benefits include substantial coverage of physician and inpatient hospital services.

3. Required annual contribution.
   - $3900

4. Your estimated 2023 household income:
   - $70000
   - (Include wages and tips, salary, self-employment income, interest and dividends received, alimony received, Social Security payments received, and other income)

5. Percentage of household income toward premiums.
   - 5.57%

**Family Insurance**

1. Please choose from the dropdown how often your employer collects health insurance contributions to purchase the lowest-cost family health insurance offered by your employer that meets Minimum Value Standard?
   - Biweekly (every 2 weeks)

2. Your required contribution per paycheck to purchase the lowest-cost family health insurance offered by your employer.
   - $265

3. Required annual contribution.
   - $6390

4. Your estimated 2023 household income.
   - $70000

5. Percentage of household income toward premiums.
   - 9.24%

Note: Employee-only coverage could be found affordable, even when family coverage is deemed unaffordable. In these cases, the employee would not be eligible for APTC, but family members would be.
FIXING THE FAMILY GLITCH

Which consumers will be impacted at 2023 renewal?

New: Family Glitch Calculator Tool

• If you help the consumer to use this calculator and it shows that they or their family members may qualify for financial help, they need to call customer service in order to be evaluated further for APTC.

• If Assistors need help reviewing a case for one of their consumers, please send on an encrypted account review spreadsheet to Assistor.Cases@health.ny.gov.
True or False? In 2023, Affordable coverage is employer sponsored coverage that meets Minimum Value Standards, which is a health plan with an Actuarial Value greater than or equal to 60% and costs less than 9.12% of the household income for individual tier or family coverage.

A. True
B. False
Update on the NY State of Health Care at Home Program
NY State of Health launched the “Care at Home” program in November 2021. This program builds on the “marketplace model” and allows New Yorkers to shop for home care services for themselves, their family members or friends, from the same trusted source on a private pay basis.

The program originated from a “Medicaid Redesign” proposal with a goal of delaying the need for individuals with limited home care needs to spend down to Medicaid.

The Care at Home Program launched on a pilot basis in November 2021 in Nassau, Suffolk, and Westchester counties, and is expanding into New York City this September, and will expand statewide in future phases.
• This initiative will expand the types of care that New Yorkers can shop for through NY State of Health on a private pay basis.

• There is no requirement that consumers have other NY State of Health coverage.

• Consumers, or family members on their behalf, will access the NY State of Health Care at Home Program through the website (nystateofhealth.ny.gov); there is no expectation that consumers will work with enrollment Assistors for this program.
NY State of Health Website Home Page

Home Care

Individuals and families in Nassau, Suffolk and Westchester counties can now find and purchase in-home care from a New York State licensed home care services agency through NY State of Health’s home care partner, Carina.

To find an agency with trained, certified home care aides in your area, click on “Get Started” now.

Licensed agencies employ trained caregivers that provide a range of in-home services on a private pay basis including, but not limited to: grocery shopping, meal preparation, housekeeping, bathing and dressing.
• Consumers come to a dedicated landing page for NY State of Health Care at Home visitors

• The landing page educates consumers about home care, how it works, in addition to testimonials and FAQs

• Consumers start their search by entering their zip code to see a list of agencies with available personal care workers close to them
Find an Agency

carina.org/homecare/nysoh
Once the consumer has expressed an interest in an agency with available workers that match their user generated search criteria, they can send a message to the agency to contact them.

Consumers provide their contact information and can also provide more details about the care they are seeking.
• The confirmation page provides consumers an idea of what will happen next: Agency will contact consumer to discuss needs, schedule an in-home visit as needed.

• Consumers can choose to browse more and contact additional agencies or leave the site knowing that someone will contact them.

• Consumers will also receive an email with details about next steps.
NY STATE OF HEALTH CARE AT HOME PROGRAM

Summary

• Consumers or their family members will access the NY State of Health website (nystateofhealth.ny.gov) and click on “Get Started” button in the Home Care section

• Then, search for agencies with available personal care workers in their area based on user-generated criteria, including language and gender preference

• Once the consumer has expressed an interest in an agency with available workers that match their user generated search criteria, they can send a message to the agency to contact them

• Then, the consumer will work directly with the agency that employs the personal care worker to determine the consumer’s needs

• Payment for services will be made directly by the consumer to the agency
If consumers have home care service needs in NYC, Nassau, Suffolk, and Westchester, what benefits are there for them to use the Home Care site which is right on the main page of the NY State of Health website?

A. It is free.
B. It gives information about homecare, how it works, testimonials and FAQs.
C. It gives them the ability to shop home care services for themselves, their family members or friends.
D. It connects them with licensed home care service agencies.
E. All of the above.
QUESTIONS?
All Assistors

• If you have general Assistor training questions, or questions about this specific training, please send them to: Eligibility.Training.Support@health.ny.gov.

• If you have a case specific question that you have already discussed with your supervisor or program manager, the issue should be submitted on an encrypted Account Review Spreadsheet to: Assistor.Cases@health.ny.gov.

• If you need help with your Assistor account or Oversight Manager account, or if your agency needs to report staff changes, please send an email to: Assistor.Admin@health.ny.gov.

Navigators Only

• When Navigator Agencies are submitting contract documents (vouchers, annual packet documents, consumer story submissions, site schedules, etc.) and related questions to the New York State Department of Health, please send them to: Navigator.Admin@health.ny.gov.
  o CC your Navigator Contract Manager

• When Navigator Agencies are submitting media approval requests, and educational and marketing material approval requests to the New York State Department of Health, please send them to: Navigator.Media@health.ny.gov.
  o CC your Navigator Contract Manager
**Recertification Process**

- All Assistors and Assistor Oversight Managers who are registered or completed the online Assistor certification training by **10/31/2022** will be required to view the recertification webinars. The material included in each webinar is a supplement to what was provided during the in-person and online courses.
  - [https://info.nystateofhealth.ny.gov/SpringTraining](https://info.nystateofhealth.ny.gov/SpringTraining).
- Keep track of the date you watched the live webinar or the video for each of this year’s recertification webinars.
- Provide your dates to your supervisor so they can complete the Recertification Report.
THANK YOU FOR JOINING US!

• Please complete the survey:
  o Evaluation of Webinar: What’s Coming in NY State of Health

• As always, watch for the video and materials to be posted to: http://info.nystateofhealth.ny.gov/SpringTraining.

Next Recertification Training:
Open Enrollment and Renewals

• Date: Wednesday, September 28, 2022
• Time: 10:00 – 11:30am