

2022 PLAN UPDATES



The screenshot shows the nystateofhealth website. At the top, there is a navigation bar with the logo and links for ABOUT, RESOURCES, FORMS, GET HELP, 1-855-355-6777, ESPANOL, and LANGUAGES. Below this is a secondary navigation bar with links for Individuals & Families, Employers, Employees, Brokers, and Navigators. The main content area features a large image of a smiling family (a woman, a man, and a child). To the right of the image, the heading "Individuals & Families" is followed by a paragraph: "You and your family have many low cost, quality health insurance options available through the Individual Marketplace. You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here." Below the text are four buttons: "GET STARTED" (green), "View Plans and Estimate Your Cost" (orange), "Search by Health Plan" (purple), and "Search by Provider or Facility" (purple). At the bottom of the page, there is a light green banner with a three-step process: 1. Create an Account., 2. Tell us about yourself and your family., 3. Choose a health insurance plan.

There is no sound through your computer. You must dial-in on the telephone in order to hear the sound.



**Date: October 28, 2021
Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID:1787174**

TODAY'S WEBINAR



- There is no sound through your computer. If you can't hear me right now - You MUST dial in via the telephone [1-855-897-3950, Conference ID: 1787174]
- Questions can be submitted at any time using the Q&A function on your WebEx control panel. We take questions at the end of the webinar
- A recording of the webinar, the Q & A, and any printable materials will be available online and emailed to all registrants

There is no sound through your computer. You must dial-in on the telephone in order to hear the sound.

**Time: 10:00am – 11:30am
Dial-In Number: 1-855-897-5763
Conference ID:1787174**

TODAY'S WEBINAR



Presenters

Joe Muldoon

Director, Small Business Marketplace

David Pitaniello

Regional Representative, Small Business Marketplace

Mike Greklek

Director, NYSOH Care at Home

AGENDA

- Open Enrollment and Important Dates
- **New** Text Messaging Campaign
- Small Business Marketplace
- American Rescue Plan Updates
- Qualified Health Plans
- Essential Plan
- Dental Plans
- **New** Care at Home Program
- Resources and Tools

NY STATE OF HEALTH IS OPEN FOR BUSINESS!

- Individual and Small Business health and dental insurer options will continue to be robust in every county of the State
- 2021 Open enrollment has been extended through December 31st, 2021
 - NY State of Health, The Department of Financial Services, and New York State health insurers are taking this action due to the exceptional nature of the public health emergency posed by the Coronavirus so that individuals do not avoid seeking testing or medical care for fear of cost
- 2022 Open enrollment begins November 16, 2021, and will continue through January 31, 2022
- Our priority is to ensure that quality, affordable coverage is available

ENROLLMENT EXTENSIONS

MEDICAID, CHILD HEALTH PLUS, ESSENTIAL PLAN

Extension Due to COVID-19 Health Emergency

- Each month, NY State of Health will be extending all **MA, CHPlus, and EP** consumers for an **additional 12 months of coverage**
 - This applies to consumers with a coverage end date through 12/31/2021
- All households with **QHP** members will get a renewal notice by November 1st



OPEN ENROLLMENT – IMPORTANT DATES



Remember, Open Enrollment is available for all of 2021, through 12/31/2021

Open Enrollment Timeframe – **NEW** for Plan Year 2022
November 16, 2021 – January 31, 2022

When Enrollment is Completed	Coverage Begins
Between October 16 and November 15, 2021	• December 1, 2021
Between November 16 and December 15, 2021	• January 1, 2022
Between December 16, 2021 and January 15, 2022	• February 1, 2022
Between January 15, 2022 and January 31, 2022	• March 1, 2022

APPLICATION CHANGES

TEXT MESSAGING CAMPAIGN



Toward the end of October 2021 all consumers will have the ability to opt-in to receive text messages from NY State of Health on their application

Receiving these text messages will alert the consumer when they are nearing enrollment deadlines and with other important NY State of Health updates

Brokers will be able to help consumer's opt-in via the consumer's "Account and Identity Information Page"

After the consumer consents and begins receiving texts, they will also be able to opt out via text

APPLICATION CHANGES

TEXT MESSAGING CAMPAIGN

To opt-in:

- Type must be “cell.”
- Check the box consenting to receive text messages from NY State of Health
- Under no circumstances should a broker or assistor add their phone number to a consumers account.

Telephone Numbers

NY State of Health will use the primary phone number if we need to contact you about your account or health coverage. You can include another phone number where we can reach you. To consent (“opt-in”) to receive text messages from NY State of Health, list your cell number and check the box indicating consent (“opt-in”) to receive text messages.

Primary Phone Number *

(518) 312 - 3421 x

Extension

Type *

Cell

Use this number when contacting me by phone.

I consent (“opt-in”) to receive text messages from NY State of Health at the phone number that I provided. By checking this box, I agree to the [Terms of Service and Privacy Policy](#) for SMS/text messages from or on behalf of NY State of Health. I understand this is not a requirement for my application for health coverage. Message and data rates may apply.

APPLICATION CHANGES

TEXT MESSAGING CAMPAIGN



After the consumer consents and begins receiving texts, they will also be able to opt out via text

- If they do this, opting back in via the consumer's account will not be possible
- When this happens, Brokers can review the new messaging (in red) on this screen to direct the consumer to opt back in using their cell phone

Primary Phone Number *	Extension	Type *
(518) 312 - 3421 x		Cell ▼
<input type="checkbox"/> Use this number when contacting me by phone.		

I consent ("opt-in") to receive text messages from NY State of Health at the phone number that I provided. By checking this box, I agree to the [Terms of Service and Privacy Policy](#) for SMS/text messages from or on behalf of NY State of Health. I understand this is not a requirement for my application for health coverage. Message and data rates may apply.

Our records show that you've opted-out of receiving text messages from NY State of Health. To opt-in to receive text messages from NY State of Health please text START to 1-866-988-0327, and you will see the change reflected here in the next few days.

REVIEWING AND UPDATING CONSUMER CONTACT INFO



Beginning in December, all consumers will be prompted to review their current information

The pop-up below will appear and need to be responded to when accessing the overview page of the consumer's account

- This message will display on the consumer's overview page of their account, until it has been responded to

Napoleon, please review the following...

It is important that NY State of Health has your most current information on record. You can also make managing your account easier by going paperless and opting in to receive important updates right on your phone by text message.

Mailing Address	C/O Macaron Profiterole 1234 Consumer Way APT 2 Schaghticoke, NY 12154-2533
Primary Phone	(555) 555-5555 ext. 123 (Work)
Email Address	nprofiterole23@gmail.com

Receive Paperless Notices? No Receive Text (SMS) Alerts? No

[No Changes Needed ✓](#) [I Need to Make Changes ✎](#)

REVIEWING AND UPDATING CONSUMER CONTACT INFO



If the consumer clicks on “I Need to Make Changes,” they will be brought back to the Account and Identity Information page where they can make changes to their:

- Address(es)
- Phone number(s)
- Email Address(es)
- Communication Preferences
- Language Preferences

The Updated information will save after agreeing to the General Privacy Attestation and clicking on “Next”

Identifying Information

NY State of Health includes protected systems that contain United States ("US") and New York State government information. User actions are monitored and audited under strict US and New York Government regulations. Authorized users agree to perform only authorized functions regarding application for and enrollment in health insurance coverage and agree to take responsibility for the accuracy of the information provided.

Household Address
Tell us where you live. This should be the address that is on your U.S. Driver's License or other government-issued Photo ID. Your household address cannot include a post office box.

Mailing Address
Your mailing address is where you want your mail to be sent. This should be the address that is on your U.S. Driver's License or other government-issued Photo ID. Your mailing address cannot include a post office box.

Mailing address is the same as Household Address

1365 Washington Ave
Albany, NY 12206

Telephone Numbers
NY State of Health will use the primary phone number if we need to contact you. You can include another phone number where we can reach you. To consent ("opt-in") to receive text messages from NY State of Health, list your cell number and check the box indicating consent ("opt-in") to receive text messages.

Primary Phone Number *
(555) 555 - 5555 X

Use this number when contacting NY State of Health

I consent ("opt-in") to receive text messages from NY State of Health by checking this box, I agree to the Terms and Conditions of NY State of Health. I understand that my consent is required for the delivery of text messages and data rates may apply.

Email Address
NY State of Health will contact you with account updates and other important information using email. We will not include any private or confidential information in email. You will be directed to log into your account to read your notice.

Email Address

Confirm Email Address

Communication Preferences *
Please choose how you want NY State of Health to send you notices and other important information about your health coverage.

Paperless – get an email alert when NY State of Health posts a new notice to your online account

Printed – receive paper notices by U.S. Postal Service

Alternative Format – receive notices in a format accessible for individuals who are blind or seriously visually impaired

Language Preferences
Tell us the language you prefer to speak or read so that we can better accommodate your needs.

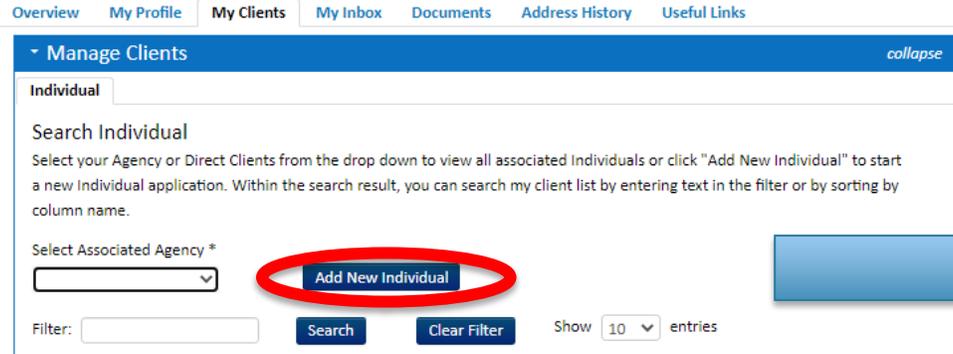
Preferred Language - Spoken *

Preferred Language - Written *

I agree with the General Privacy Attestation

CHECK FOR DUPLICATE ACCOUNTS

CURRENT System Behavior



Overview My Profile **My Clients** My Inbox Documents Address History Useful Links

Manage Clients collapse

Individual

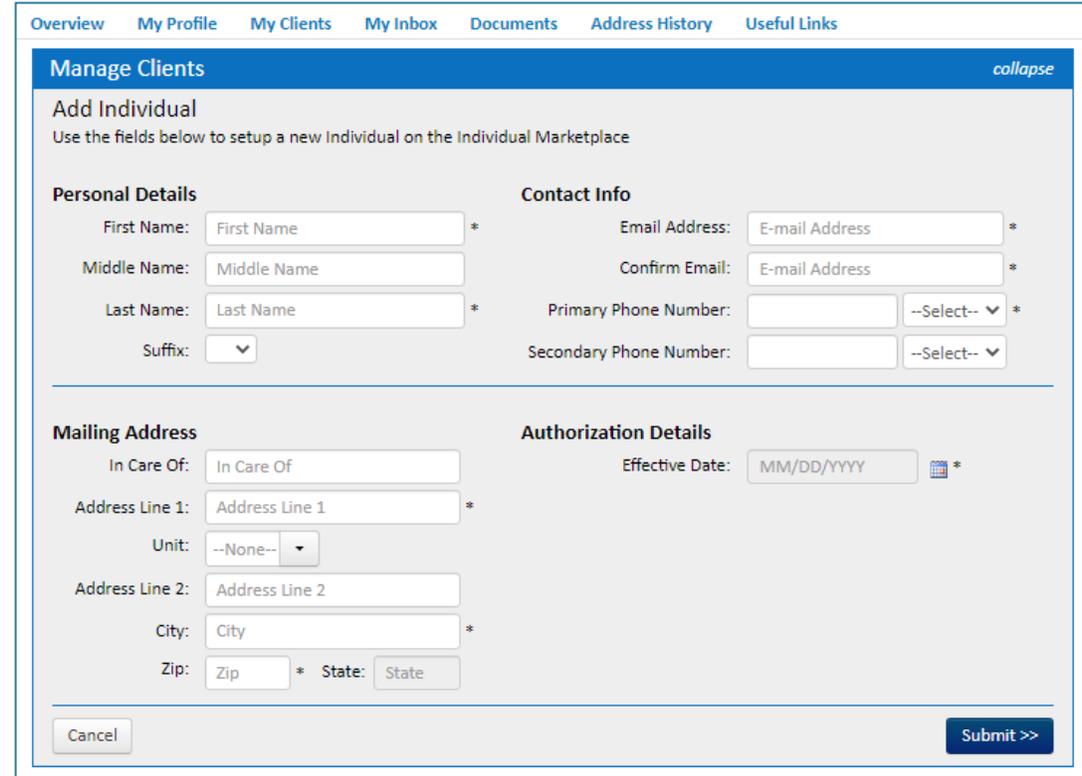
Search Individual

Select your Agency or Direct Clients from the drop down to view all associated Individuals or click "Add New Individual" to start a new Individual application. Within the search result, you can search my client list by entering text in the filter or by sorting by column name.

Select Associated Agency *

Filter: Search Clear Filter Show 10 entries

Add New Individual



Overview My Profile My Clients My Inbox Documents Address History Useful Links

Manage Clients collapse

Add Individual

Use the fields below to setup a new Individual on the Individual Marketplace

Personal Details

First Name: First Name *
Middle Name: Middle Name
Last Name: Last Name *
Suffix: Suffix

Contact Info

Email Address: E-mail Address *
Confirm Email: E-mail Address *
Primary Phone Number: --Select-- *
Secondary Phone Number: --Select--

Mailing Address

In Care Of: In Care Of
Address Line 1: Address Line 1 *
Unit: --None--
Address Line 2: Address Line 2
City: City *
Zip: Zip * State: State

Authorization Details

Effective Date: MM/DD/YYYY *

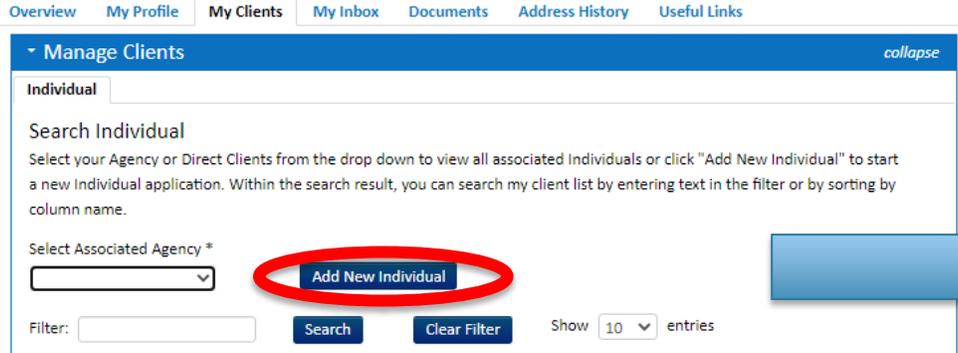
Cancel Submit >>

- The Broker navigates to the “My Clients” tab on their dashboard.
- The Broker clicks “Add New Individual” to add an account for a consumer who does not have one already.
- The “Add Individual” form to the left appears for the Broker to fill out the consumer’s demographic information.

If a consumer already has an account on NY State of Health, they will be stopped AND an account number will be created unnecessarily.

CHECK FOR DUPLICATE ACCOUNTS

FUTURE System Behavior (11/18/21)



Overview My Profile **My Clients** My Inbox Documents Address History Useful Links

Manage Clients collapse

Individual

Search Individual

Select your Agency or Direct Clients from the drop down to view all associated Individuals or click "Add New Individual" to start a new Individual application. Within the search result, you can search my client list by entering text in the filter or by sorting by column name.

Select Associated Agency *

Add New Individual

Filter: Show entries

- The Broker navigates to the “My Clients” tab on their dashboard.
- The Broker clicks “Add New Individual” to add an account for a consumer who does not have one already.
- The Broker will be taken directly to the “Account and Identity Information” page of the consumer application.

Identifying Information

NY State of Health includes protected systems that contain United States (“US”) and New York State government information. User actions are monitored and audited under strict US and New York State Government regulations. Authorized users agree to perform only authorized functions regarding the application for and enrollment in health insurance coverage and agree to take responsibility for all actions performed from their accounts.

Unauthorized use of these systems is prohibited and subject to criminal and civil sanctions, including but not limited to those outlined in Title 26 of the United States Code, Sections 7213 7213A and 7431; Title 18 NYCRR; NYS Penal Law Section 156; NYS Social Services Law and NYS Public Health Law. Penalties for misuse of Federal Tax Information or Medicaid recipient data may include, but are not limited to, fines of up to \$5000 and/or imprisonment for up to 5 years.

Tell us some additional information about yourself. We use this information to confirm your identity before NY State of Health can check any federal or state data, or release information regarding your health insurance coverage. Confirming your identity helps us protect your personal information and privacy.

Personal Details

Tell us about the adult who will be the contact person for this application. Tell us your sex, date of birth, and Social Security Number (SSN).

First Name * Middle Name Last Name * Suffix

CHECK FOR DUPLICATE ACCOUNTS



FUTURE System Behavior (11/18/21)

- I agree with the General Privacy Attestation
- Broker agrees with the Broker of Record Attestation:



Individuals may authorize a Broker to work on their behalf in the Individual Marketplace. You are attesting you have received confirmation and have acquired a Broker of Record document or recording (“BOR”) from this NYSOH client. It is your responsibility to maintain this BOR in your records and furnish it to the NY State of Health upon request.

Effective 10/21/2021 I hereby attest this client has verbally and through a written or recorded Broker of Record appointed me as their Broker of Record for health and dental plans offered in the NY State of Health Individual Marketplace. This designation of Broker of Record will remain in effect until the client or I as the Broker notify the Individual Marketplace to the contrary. This designation revokes any previous designation of a Broker of Record within the NY State of Health Individual Marketplace.



*After the Broker clicks **Next**, we will verify that there are no duplicate accounts and then this individual will be added to your list of clients.*

At that point, you may choose to exit or continue with a new application for the client.

CHECK FOR DUPLICATE ACCOUNTS

FUTURE System Behavior (11/18/21)

Potential Duplicate Account Found

The information that you have entered closely matches an account that is already in our system.
You entered:

Individual Name	Sex	DOB	SSN
John Jones	M	11/21/1985	***-**-1147

If this consumer has another account and has access to the existing account, they may log in and assign you as their Broker. If the consumer does not have access to their existing account, please call customer service at 1-855-355-5777 to resolve the existing duplicate account issue and potentially have the other account added to your dashboard. **Stay on this modal until you are able to confirm the appropriate button to click after speaking to a call center representative.**

If you choose to ignore this warning and continue, it is likely that you will create a duplicate account for this individual and may still not be able to finish setting up this account.

If a potential duplicate account is found based on the information entered on the “Account and Identity Information” page, a pop up will appear.

Brokers will have the option to:

1. Navigate back to the Broker dashboard without creating this new account.
2. Ignore the duplicate account warning and proceed to create a new account.

Stay on this screen until you can confirm the appropriate button to click after speaking to a call center representative.

If you learn that the consumer has an existing account, they may log in and assign you as their Broker. They can also assign you to their existing account with the Call Center.

If this is the case, you’d clear out of this screen by clicking on “Back to Broker Dashboard.”

CHECK FOR DUPLICATE ACCOUNTS



FUTURE System Behavior (11/18/21)

Potential Duplicate Account Found

The information that you have entered closely matches an account that is already in our system.
You entered:

Individual Name	Sex	DOB	SSN
John Jones	M	11/21/1985	***-**-1147

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If you choose to ignore this warning and continue, it is likely that you will create a duplicate account for this individual and may still not be able to finish setting up this account.

[Back to Broker Dashboard](#) [Ignore Warning and Continue](#)

The Call Center can also advise if there may be a reason that the Broker should proceed to create an account for the consumer.

If this is the case, you'd clicking on "Ignore Warning and Continue."

*HX ID Pop-Up may still appear and need to be resolved.

DIGITAL BOR PROCESS

FUTURE System Behavior (11/18/21)

AC0000050211 - Christa Smith

License #: EIT2017 Certification #: SI00140 [View](#) Expiration: 2022-07-20 Status: Approved

Overview My Profile My Clients My Inbox Broker Authorizations Address History Useful Links

Manage Clients collapse

Employer Individual

Search Individual

Select your Agency or Direct Clients from the drop down below to view your clients or click Add New Individual to start a new Individual application. If you need to add a new BOR select the BOR Change Request button after selecting your agency. You can search your client list by entering text in the filter or sorting by column name.

Select Associated Agency *

Direct Clients

Filter: Show 10 entries

Results: 1 to 3 of 3 ← Previous 1 Next →

Individual Name	AccountID SSN Phone Number	Address	Eligibility End Date	Enrollment End Date	Enrollments Status	Renewal Type	Action
Andrea Mitchell	AC0000062645 N/A 518-414-4777	87 Main ST Rensselaer NY, 12144	N/A	N/A			<i>enroll</i> <i>delete</i>
Jane Doe	AC0000063808 ***.**-1354 518-867-5309	67 Broad St Schenectady NY, 12305	N/A	N/A			<i>manage</i> <i>invite</i> <i>delete</i>
Jessica Aldean	AC0000063799 ***.**-3344 518-555-1212	454 Household Dr Schenectady NY, 12306	N/A	N/A			<i>manage</i> <i>invite</i> <i>delete</i>

← Previous 1 Next →

The BOR Change Request will only show when you select an Associated Agency from the drop down.

This BOR change process is for Clients with an existing NYSOH Account.

Once you select the agency you wish to add the new client to, press the “BOR Change Request” button.

DIGITAL BOR PROCESS



FUTURE System Behavior (11/18/21)

AC0000050211 - Christa Smith

License #: EIT2017 Certification #: SI00140 [View](#) Expiration: 2022-07-20 Status: Approved

[Overview](#) [My Profile](#) [My Clients](#) [My Inbox](#) [Broker Authorizations](#) [Address History](#) [Useful Links](#)

Manage Clients collapse

BOR Change Request Associated Agency: **Direct Clients**
Welcome to the digital BOR Change Request page.

Please use the fields below to request a BOR change for an existing NYSOH client that has requested your services. Any changes that are submitted will be reviewed and verified by the Broker support team. If you have any questions feel free to reach out to our email address at NYSOHbrokersupport@health.ny.gov.

Account ID * SSN * Client does **not** have a SSN

You will be required to enter the Account ID (AC) number and SS# for the client you are requesting a BOR change for.

Once you enter the required fields press the "Search" Button.

DIGITAL BOR PROCESS

FUTURE System Behavior (11/18/21)

AC0000050211 - Christa Smith

License #: EIT2017 Certification #: SI00140 [View](#) Expiration: 2022-07-20 Status: Approved

[Overview](#) [My Profile](#) [My Clients](#) [My Inbox](#) [Broker Authorizations](#) [Address History](#) [Useful Links](#)

Manage Clients collapse

BOR Change Request Associated Agency: Direct Clients

Welcome to the digital BOR Change Request page.

Please use the fields below to request a BOR change for an existing NYSOH client that has requested your services. Any changes that are submitted will be reviewed and verified by the Broker support team. If you have any questions feel free to reach out to our email address at NYSOHbrokersupport@health.ny.gov.

Account ID * SSN * Client does **not** have a SSN

Account ID	Individual Name
AC0000063811	John James

By checking this box, you agree to the **Broker of Record Attestation:**

Individuals may authorize a Broker to work on their behalf in the Individual Marketplace. You are attesting you have received confirmation and have acquired a Broker of Record document or recording ("BOR") from this NYSOH client. It is your responsibility to maintain this BOR in your records and furnish it to the New York State of Health upon request.

Effective 10/22/2021 I hereby attest John James (AC0000063811) has verbally and through a written or recorded Broker of Record appointed me as their Broker of Record for health and dental plans offered in the NY State of Health Individual Marketplace. This designation of Broker of Record will remain in effect until the client or I as the Broker notify the Individual Marketplace to the contrary. This designation revokes any previous designation of a Broker of Record within the NY State of Health Individual Marketplace.

You will be presented with the information below and will be required to read and attest to the "Broker of Record Attestation" before being allowed to select the submit button.

This is NOT a "real time" system. Your request will be sent to the BOR processing unit at NYSOH. We will review the request and make the change on your behalf once approved.

DIGITAL BOR PROCESS



FUTURE System Behavior (11/18/21)

AC0000050211 - Christa Smith

License #: EIT2017 Certification #: SI00140 [View](#) Expiration: 2022-07-20 Status: Approved

Overview My Profile **My Clients** My Inbox Broker Authorizations Address History Useful Links

Manage Clients collapse

Employer **Individual**

Search Individual

Select your Agency or Direct Clients from the drop down below to view your clients or click Add New Individual to start a new Individual application. If you need to add a new BOR select the BOR Change Request button after selecting your agency. You can search your client list by entering text in the filter or sorting by column name.

Thank you for submitting your BOR request. An email has been sent to the Broker support team for review. Once they have reviewed and approved your request your client will show under your client view. Most requests will be completed within the day, but this process can take up to 1-2 days to complete. If you have any other questions or you need immediate assistance with this change please reach out to NYSOHbrokersupport@health.ny.gov.

Select Associated Agency *

--Select--

BOR Request Confirmation page

2022 SMALL BUSINESS MARKETPLACE INSURERS



Note: When counting Insurers, Empire BlueCross/Empire BlueCross BlueShield, and Excellus/Univera are each counted as one.

2022 SMALL BUSINESS MARKETPLACE



- 9 Insurers will offer coverage in the Small Business Marketplace (SBM)
- There are many insurers for employers to choose from through New York’s SBM in 2022, currently these 9 insurers offer over 2,400 policies
- The number of insurer options varies by county – from two (2) to six (6)
- Healthy NY will be offered in every county across the state in 2022:
 - EmblemHealth, Independent Health, MVP Health Care and Excellus/Univera will continue offering Healthy NY in 2022
 - Small employers can benefit from both Healthy NY and federal small business tax credits
- SBM “Direct Enrollment” option makes it easier for New York’s small businesses to access the Federal Small Business Health Care Tax Credit
 - There are now higher eligibility levels for Small Business tax credits. As of 2020 any qualified small business with employees who on average make less than \$56,000 per year may qualify

Federal Small Business Tax Credit



Certifying your eligibility with the NYSOH Small Business Marketplace is the only way for a New York small business or non-profit to claim the Federal Small Business Health Care Tax Credit

An employer may be eligible to receive the Federal Small Business Healthcare Tax Credit if they:

- Obtain a favorable eligibility determination from NY State of Health
- Have fewer than 25 full-time equivalent employees
- Pay average wages of less than \$56,000 (2020) a year per full-time equivalent employee
- Pay at least 50% towards employees' lowest cost single tier coverage
- Offer a SBM-certified health plan to all full-time equivalent employees working at least 30 hours per week

Federal Small Business Tax Credit

Cont.



- For more information on qualifying for and claiming the tax credit please visit the IRS resource page at <https://www.irs.gov/affordable-care-act/employers/small-business-health-care-tax-credit-and-the-shop-marketplace>
- To find a SBM-certified health plan, visit <https://nystateofhealth.ny.gov/employer> and use the small employer shopping tool
- To estimate if an employer qualifies for the tax credit, go to <https://nystateofhealth.ny.gov/employer> and click on the “calculate your estimated tax credit” link

BROKER RECERTIFICATION REMINDERS



- Brokers are required to recertify every **two years**
- Your certification expiration date can be found on your broker dashboard
- The link to your recertification courses will be available on your broker dashboard 90 days prior to your expiration date
- You will have a 30-day grace period to complete your recertification after your expiration date. *Please note: your account will be in a “On Hold” status during the grace period and you will not be able to assist your clients in your dashboard during this time*
- If you do not complete your recertification by the end of your grace period, your account will be terminated
- *Please Note: your login information for your recertification is different from your NYSOH broker account login*

AMERICAN RESCUE PLAN AND AMENDED TAX RETURNS



The final version of the American Rescue Plan contains several tax-related provisions. In order to take full advantage of the impact:

- Many consumers amended their 2020 tax returns
- The IRS automatically amended 2020 tax returns for many consumers

For these consumers, NY State of Health may not have access to their most up to date income information so Automatic Renewals may not be possible

Many individuals and families who have been automatically renewed in the past, may need to complete a manual renewal in order to ensure NY State of Health has their most current information

MAX APTC/CSR BENEFIT FOR 2021 UIB RECIPIENTS EXPIRING



Through the American Rescue Plan, NY State of Health enrollees who indicated they received unemployment insurance in 2021 were provided the maximum amount of APTC and CSR available to them for the 2021 plan year

- Many eligible consumers were able to enroll in a QHP for \$1 or less per month.
- The financial assistance that may have been applied to the consumer's 2021 coverage cannot be carried over to 2022 coverage
 - This is not because of an error by NY State of Health or by the consumer's plan. It is because the American Rescue Plan benefit only applied to calendar year 2021
 - This benefit will expire on December 31, 2021, so it will not apply in 2022
 - These consumers will likely see an increase in their 2022 plan premium

Brokers must be aware of this when helping these consumers complete their renewal. Brokers should be able to explain the rule as time limited under the American Rescue Plan

2022 QUALIFIED HEALTH PLANS



- The same 12 health insurers will offer Qualified Health Plans (QHPs) in the individual market in 2022
- Service Area changes in 2022:
 - Healthfirst is expanding into 1 new county, Westchester
- HealthNow is now known as Highmark Blue Shield of Northeastern New York and Highmark Blue Cross Blue Shield of Western NY

2022 QHP INSURERS INDIVIDUAL MARKET



Note: When counting - Highmark of Western NY/Highmark of Northeastern NY, Empire BlueCross/Empire BlueCross BlueShield, and Excellus/Univera are each counted as one.

STANDARD PRODUCT REFRESHER

- Every insurer must offer a Standard Product at each metal level and in every county of its Marketplace service area
- Standard products must include the Essential Health Benefits, except pediatric dental, which is optional if otherwise available
- Cost sharing (deductibles, copayments) are the same across insurers within a metal tier

2022 QUALIFIED HEALTH PLANS



STANDARD PRODUCTS IN 2022

<u>Metal Level</u>	<u>Deductible 2021</u>	<u>Deductible 2022</u>	<u>Max Out of Pocket 2021</u>	<u>Max Out of Pocket 2022</u>
Platinum	\$0	\$0	\$2,000	\$2,000
Gold	\$600	\$600	\$4,000	\$4,000
Silver	\$1,300	\$1,300	\$8,500	\$8,500
Silver (>200 -<250 FPL)	\$1,100	\$1,100	\$6,500	\$6,500
Silver (>150 -<200 FPL)	\$250	\$250	\$2,200	\$2,200
Silver (>100 -<150 FPL)	\$0	\$0	\$1,000	\$1,000
Bronze	\$4,700	\$4,700	\$8,550	\$8,700
Catastrophic	\$8,550	\$8,700	\$8,550	\$8,700

2022 QUALIFIED HEALTH PLANS



REMINDERS FOR STANDARD PRODUCTS

- All Standard Bronze products will include three (3) visits subject to co-payments, but not subject to the deductible.
 - The three visits covered in Standard Bronze products can be either primary care OR specialist including mental health and substance use disorder visits
- Standard Silver and Silver CSR (200-250% FPL) products will have:
 - Higher co-payment for ER visits, diagnostic, and advanced imaging
 - Higher maximum out-of-pocket (MOOP)
- Prescription drugs are covered before the deductible for Standard Gold and Silver products
- Standard Bronze and Catastrophic products will have:
 - Higher deductibles and MOOP
- Deductible levels affect most consumers, while few consumers reach their MOOP each year

2022 QUALIFIED HEALTH PLANS



NON-STANDARD PRODUCTS REFRESHER

- Insurers can offer up to three (3) non-standard products in each metal level
- Unlike standard products, non-standard products:
 - Do not have to be offered at all four metal levels
 - Must be offered at a minimum of two metal levels of the insurer's choosing, and the number of non-standard Bronze products is limited
- 11 QHP insurers will offer non-standard products in 2022
- Non-standard products are available in all counties
- The most commonly offered non-standard benefits include Adult/Family Dental, Adult/Family Vision, Telemedicine, and Acupuncture

SIDE BY SIDE COMPARISON

	Standard	Non-Standard
Offering	Offered by <u>all</u> insurers	Offered by <u>most</u> insurers
Provider Network	QHP Standard Network	May be the QHP Standard Network, Tiered or Limited Network
Covered Benefits	Essential Health Benefits (EHB)	EHB plus additional benefits (e.g., adult dental, adult vision, acupuncture)
Cost-sharing	Standard across all insurers	Varies from insurer to insurer

2022 ESSENTIAL PLAN



- 12 insurers will offer EP in 2022
- Molina Healthcare acquired Affinity Health Plan during 2021
 - Molina has expanded into the same 10 counties that Affinity was in
 - These will now be offered under the Issuer name: Affinity by Molina Healthcare

****New as of June 1, 2021:**

- All Essential Plans now have a \$0 premium
- All Essential Plans now include vision and dental coverage at no cost
- No Copay for Vision and dental services

2022 ESSENTIAL PLAN INSURERS



Note: When counting Insurers, Excellus/Univera is counted as one. Affinity by Molina Healthcare and Molina Healthcare are also counted as one.

2022 ESSENTIAL PLAN

- The number of insurer options varies by county – from two (2) to seven (7)
- Most consumers have a choice of at least four (4) insurer options

County maps of insurers offering EP available at:
<http://info.nystateofhealth.ny.gov/EssentialPlanMap>



ESSENTIAL PLAN OPTIONS



- **Consumers eligible for Essential Plan 1 (150 – 200% FPL):**
 - New as of 2021:
 - \$0 premium
 - Includes vision and dental coverage
- **Consumers eligible for Essential Plan 2 (138 – 150% FPL):**
 - \$0 premium
 - New as of 2021:
 - Includes vision and dental coverage
- **Consumers eligible for Essential Plan 3 and 4 (up to 138% FPL):**
 - \$0 premium
 - Additional benefits included (dental, vision, non-emergency transportation, non-prescription drugs, orthotic services, orthotic footwear)

2022 INDIVIDUAL STAND ALONE DENTAL PLANS



2022 INDIVIDUAL STAND ALONE DENTAL PLANS

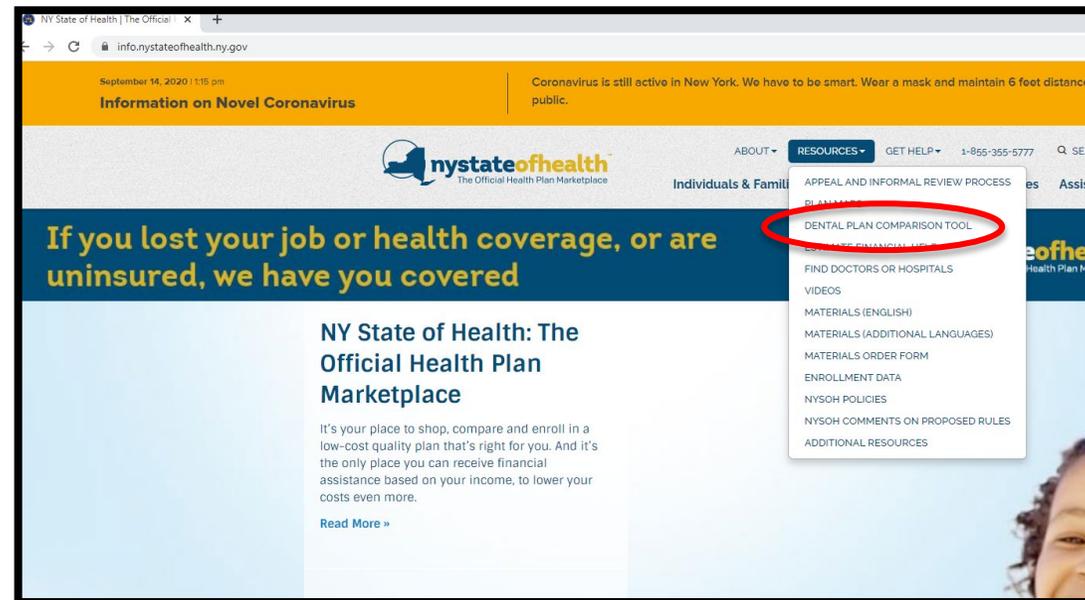


New for 2022:

- The permitted pediatric out of pocket maximums increased to \$375/\$750
- The actual MOOP is determined by the plan, but cannot be more than \$375/\$750 for pediatric dental

DENTAL PLAN COMPARISON TOOL ENHANCEMENTS

- The Dental Plan Comparison Tool helps to compare Pediatric Dental Plans, Family Dental Plans and Qualified Health Plans with Dental benefits that are offered in a specific county



- The Dental Plan Comparison Tool can be found at www.info.nystateofhealth.ny.gov in the “Resources” drop down

2022 INDIVIDUAL STAND ALONE DENTAL PLANS

- When consumers sign up for a SADP, they get basic adult dental coverage upon enrollment
- Under some SADPs, there may be a waiting period for a specific benefit
 - Plan names listed will include “WP” if there is a waiting period associated with any covered dental services

Empire BlueCross
An Anthem Company

Empire Dental Family Enhanced, NS, OON, Adult/Family Dental, Dep 25, WP

Price Per Month	\$23.79	Metal	High		
Maximum Out of Pocket	See Plan Brochure	Out-of-Network Coverage	Yes	Allows Health Savings Account	No
Plan Id	44113NY0440052	Persons Covered	Individual	Deductible	See Plan Brochure

Design Empire proudly serves members in its New York service area. Our Dental Prime network gives access to a wide variety of dentists and specialists locally in New York as well as across the nation. Empire Dental PPO plans do not require any referrals before visiting a dental specialist. The Dental Family Enhanced plan has a \$0 deductible for pediatric children, and a \$50 deductible for adults age 19 and older. There is a waiting period of 6 months on Adult Basic Dental Care and 12 months on Adult Major Dental Care, which may be waived for enrollees with prior dental coverage. The Enhanced plan also covers non-medically necessary (cosmetic) orthodontia for children after a 12 month waiting period and subject to a \$1,000 lifetime benefit maximum.

Click on the benefit categories below to learn more about this plan's covered benefits and services. To see a full list of the benefits and services, visit the "Summary of Benefits" link under "Plan Documents" at the bottom of this page.

- ▶ Pediatric Dental Care
- Adult Dental Care

Benefit	In Network Cost Share	Description
Routine Dental Services (Adult)	No Charge after deductible	Exams, cleanings & x-rays
Major Dental Care - Adult	50.00% Coinsurance after deductible	12 Month Waiting Period. Endodontics, Periodontics, Prosthodontics and Oral Surgery
Basic Dental Care - Adult	20.00% Coinsurance after deductible	6 Month Waiting Period. Fillings and simple extractions.

NY STATE OF HEALTH CARE AT HOME PROGRAM

NY State of Health Care at Home Program



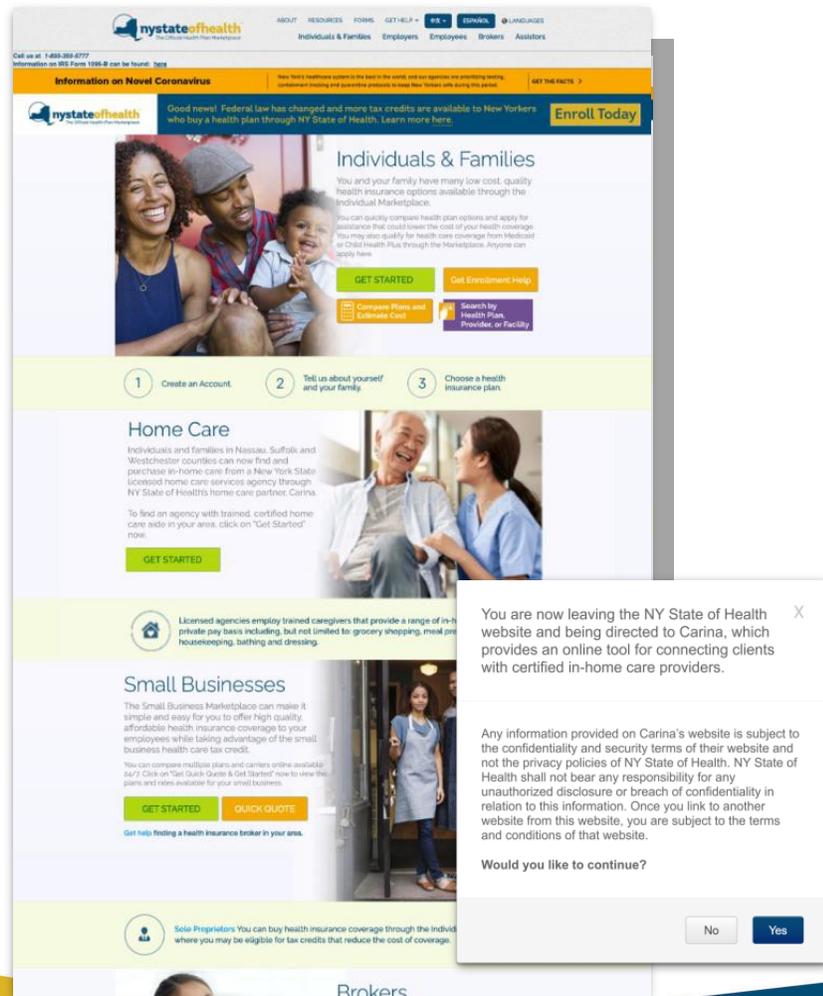
- DOH has launched this pilot program to make it easier for New Yorkers to shop for and purchase personal care services for themselves and their loved ones through NY State of Health.
- This initiative builds on the “marketplace model” and allows New Yorkers to shop for home care services for themselves, their family members or friends from the same trusted source on a private pay basis.
- NY State of Health is launching this program on a pilot basis in Nassau, Suffolk and Westchester counties and will expand statewide in a future phase(s).

NY State of Health Care at Home Program, Continued



- 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 brokers for this program.

NY State of Health Care at Home Program, Continued



- Starting October 25th NY State of Health consumers will see a new home care section.
- Consumers can click on the “Get Started” button to learn more and start their home care search.
- Consumers will see a pop-up notifying them they are leaving the NY State of Health site and being forwarded to Carina, NY State of Health’s partner for home care.

NY State of Health Care at Home Program, Continued



CARINA In partnership with **nystateofhealth**
The Official Health Plan Marketplace

Find a trusted home care provider

Carina is a free, online tool that connects you to licensed home care agencies

Find Care Now

A partnership for better care

We are honored to partner with the New York State of Health to help New Yorkers find safe and affordable home care services that support their independence, dignity and quality of life, and to help them stay in their own homes and communities for as long as possible.

CARINA **nystateofhealth**
The Official Health Plan Marketplace

Over a million hours of home care delivered through Carina-matched home care providers since 2017

- Licensed agencies**
Businesses that connect you to their home care providers
- Background checked**
Agencies provide only verified, trained home care providers
- Dependable**
Care providers listed on Carina make good wages and have benefits through their agencies

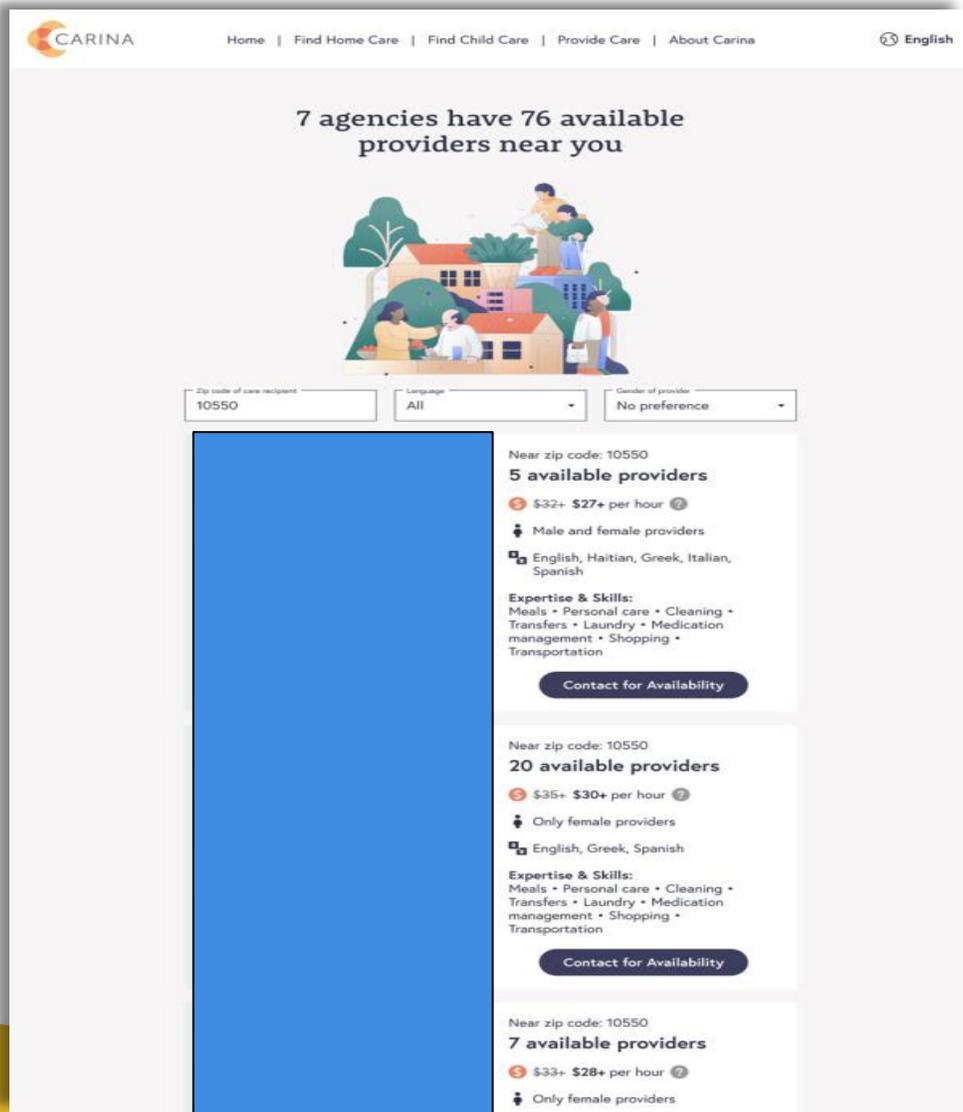
What is Home Care?

Home care services are considered non-medical in nature and help people with daily living tasks and activities so they can live at home independently. Home care providers, also known as caregivers, are professionals employed through licensed home care agencies.

Home care providers can help with the following:

- Consumers come to a dedicated NY State of Health landing page.
- 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. (Nassau, Suffolk and Westchester counties only for now).

NY State of Health Care at Home Program, Continued



The screenshot shows the CARINA website interface. At the top, there is a navigation bar with links for Home, Find Home Care, Find Child Care, Provide Care, and About Carina. A language selector is set to English. Below the navigation, a banner states "7 agencies have 76 available providers near you" with an illustration of a neighborhood. Below the banner are three filter dropdowns: "Zip code of care recipient" (10550), "Language" (All), and "Gender of provider" (No preference). The main content area displays three search results for zip code 10550. Each result includes the number of available providers, a price range per hour, provider gender, languages spoken, and a list of expertise and skills. A "Contact for Availability" button is present for each result.

7 agencies have 76 available providers near you

Zip code of care recipient: 10550 | Language: All | Gender of provider: No preference

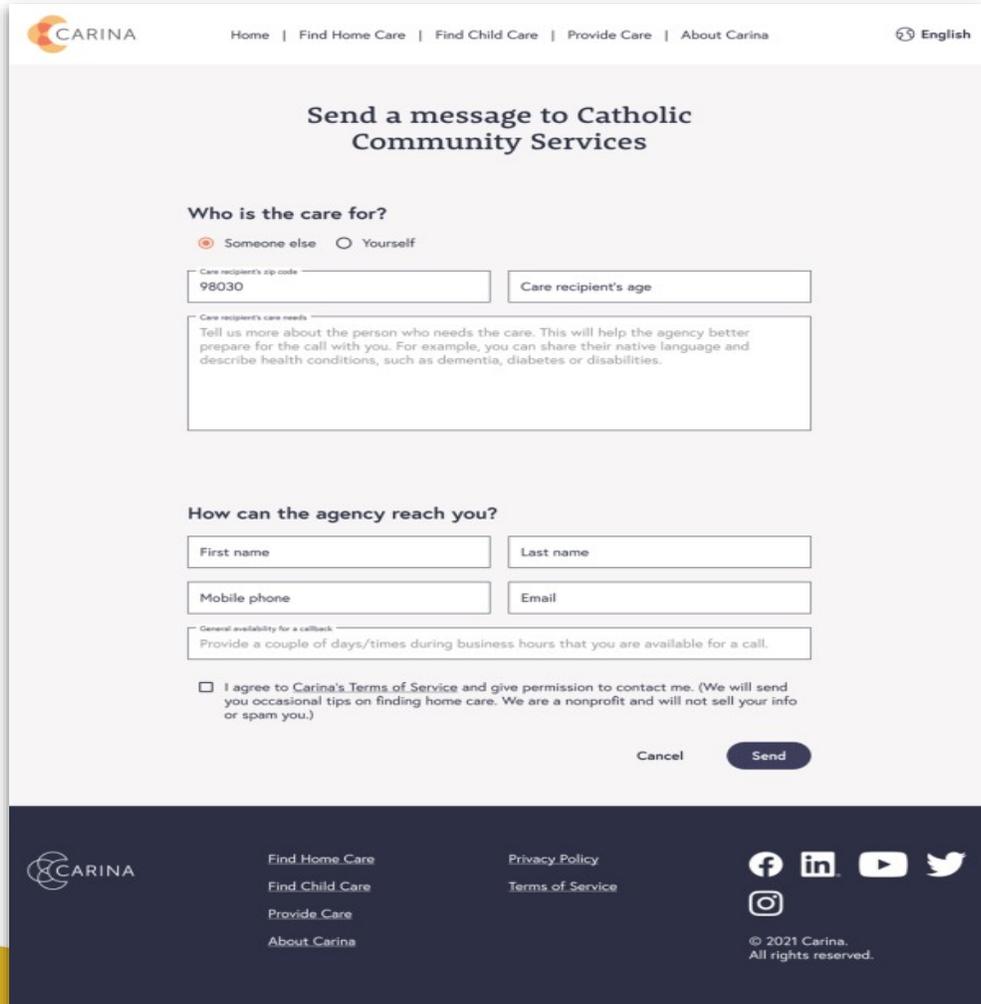
Near zip code: 10550
5 available providers
\$32+ \$27+ per hour
Male and female providers
English, Haitian, Greek, Italian, Spanish
Expertise & Skills: Meals • Personal care • Cleaning • Transfers • Laundry • Medication management • Shopping • Transportation
Contact for Availability

Near zip code: 10550
20 available providers
\$35+ \$30+ per hour
Only female providers
English, Greek, Spanish
Expertise & Skills: Meals • Personal care • Cleaning • Transfers • Laundry • Medication management • Shopping • Transportation
Contact for Availability

Near zip code: 10550
7 available providers
\$33+ \$28+ per hour
Only female providers

- Consumers will see a list of agencies who have available home care providers close to them.
- Consumers can filter the list of agencies by language and gender preference.
- Each agency lists how many providers are available, a short introduction, pricing information, gender, languages spoken and care skills.
- Consumers can then select an agency to message and connect with them.

NY State of Health Care at Home Program, Continued



CARINA Home | Find Home Care | Find Child Care | Provide Care | About Carina English

Send a message to Catholic Community Services

Who is the care for?

Someone else Yourself

Care recipient's zip code: 98030 Care recipient's age: _____

Care recipient's care needs: Tell us more about the person who needs the care. This will help the agency better prepare for the call with you. For example, you can share their native language and describe health conditions, such as dementia, diabetes or disabilities.

How can the agency reach you?

First name: _____ Last name: _____

Mobile phone: _____ Email: _____

General availability for a callback: Provide a couple of days/times during business hours that you are available for a call.

I agree to Carina's Terms of Service and give permission to contact me. (We will send you occasional tips on finding home care. We are a nonprofit and will not sell your info or spam you.)

Cancel **Send**

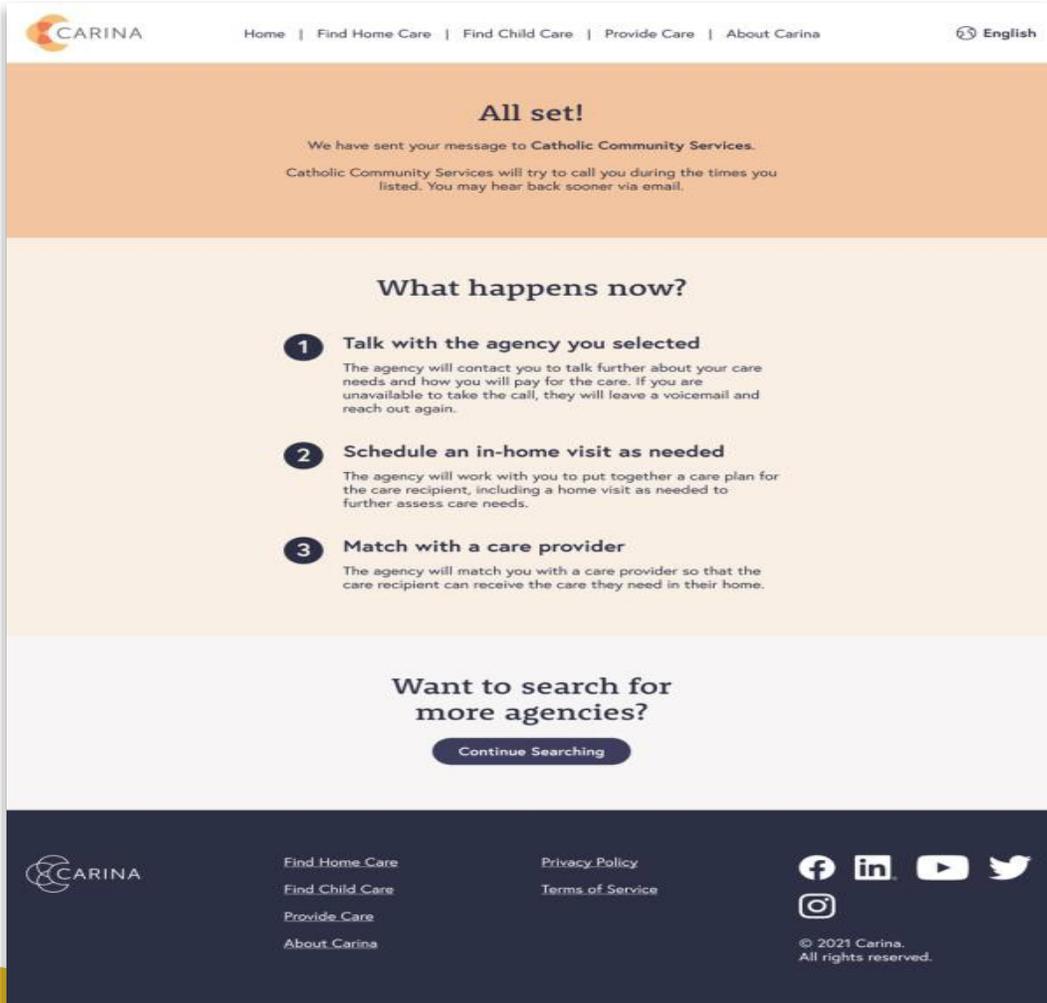
CARINA Find Home Care Find Child Care Provide Care About Carina Privacy Policy Terms of Service

Facebook LinkedIn YouTube Twitter Instagram

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- 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.

NY State of Health Care at Home Program, Continued



The screenshot shows the CARINA website's confirmation page. At the top, the CARINA logo is on the left, and navigation links for Home, Find Home Care, Find Child Care, Provide Care, and About Carina are in the center. A language selector for English is on the right. The main content area has an orange header with the text "All set!" and a sub-header "We have sent your message to Catholic Community Services. Catholic Community Services will try to call you during the times you listed. You may hear back sooner via email." Below this is a section titled "What happens now?" with three numbered steps: 1. Talk with the agency you selected, 2. Schedule an in-home visit as needed, and 3. Match with a care provider. At the bottom of the main content area, there is a section titled "Want to search for more agencies?" with a "Continue Searching" button. The footer contains the CARINA logo, navigation links, privacy and terms of service links, social media icons for Facebook, LinkedIn, YouTube, and Twitter, and a copyright notice for 2021 Carina.

- 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 new 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.

Resources and Tools

CULTURAL HUMILITY RESOURCES



NY State of Health is now offering brokers and other assistors resources that will allow you to develop an understanding of the principles of “cultural humility” and ways to incorporate these principles to your daily lives, work and interactions with clients and others in order to increase understanding of cultures that are different from our own and helps us recognize each client’s unique cultural experiences and perspectives.

For more information on the principles of cultural humility please visit the presentation and video on our website where experts share practical examples for implementing cultural humility in our daily interactions:

<https://info.nystateofhealth.ny.gov/sites/default/files/Cultural%20Humility%20and%20NYSOH%20Race%20and%20Ethnicity%20Questions.pdf>

[NYS Information Technology Service WebEx Enterprise Site - Replay Recorded Meeting](#)

NEW AND IMPROVED SUPPORT AND RESOURCES WEBSITE

<https://info.nystateofhealth.ny.gov>



SUPPORT & RESOURCES

Get Covered

Log In

Individuals & Families

Employers

Assistors & Brokers

Info & Events

Language Support

How can we help?

Search Support & Resources



Top Answers

- ? How do I enroll?
- ? How can I compare plans & estimate my costs?
- ? How do I report changes to my income, family, or contact info?
- ? How do I submit documents to NY State of Health?
- ? How do I use my insurance?
- ? What if I disagree with a decision made by the Marketplace? (Appeals)
- Form 1095-A and Form 1095-B

Broker Newsletter

- NYSOH's primary way to provide updates, news and resources to Active NYSoH brokers
- Check your spam or junk folders to make sure that you are receiving our newsletter, add NYSOHbrokersupport@health.ny.gov to your safe/not junk list in your internet browser if you have not already done so!



SHOP Direct Enrollment Flexibility is Working!

As of September 2019, total SBM enrollment is over 12,800 employers.

It's now easier for New York's small businesses to access the Federal Small Business Health Care Tax Credit. Remember: receiving an eligibility determination from New York's SBM and enrolling in SBM certified plans directly through an insurer or broker is the only way for qualified New York small businesses to claim the Federal Small Business Health Care Tax Credit.

Producer Tool Kit



- When in doubt go to your producer tool kit;
<https://info.nystateofhealth.ny.gov/ProducerToolkit>
- The producer tool kit includes an array of useful information such as,
 - Broker newsletters and special announcements
 - Quarterly rate sheets for both medical and dental
 - Instructions on how to use our website
 - Eligibility and enrollment policies
 - NYSoH BOR templates
 - Privacy and security guidelines.....and much more

★ REMINDER

NYS PROVIDER & HEALTH PLAN LOOK-UP TOOL

- Networks can change through out the year, it's important to check the NYS Provider & Health Plan Look-Up tool to verify providers and facilities and their participation with plans.
- An on-line tool to research provider networks and health plans
 - Search by provider, including doctors and hospitals, to see which health plans they participate in
 - Search by health plan, to see a list of providers and/or facilities that participate with that plan
 - Search by Facility to find a health plan
- The NYS Provider & Health Plan Look-Up currently includes:

Qualified Health Plans	Health and Recovery Plans
Essential Plans	Fully Integrated Duals Advantage
Child Health Plus	Managed Long Term Care
Medicaid Managed Care	HIV/SNP Plans
Medicaid Advantage	PACE

- The tool is updated about every 30 days, using data submitted by the health plans

★ REMINDER

NYS PROVIDER & HEALTH PLAN LOOK-UP TOOL

- How to access the NYS Provider & Health Plan Look-Up Tool
 - <https://pndslookup.health.ny.gov>
 - NYSOH Website:



The screenshot shows the website interface for searching health plans. The URL is nystateofhealth.ny.gov/individual/searchAnonymousPlan/searchPlans. The page features a navigation bar with the NYS State of Health logo and menu items: ABOUT, RESOURCES, FORMS, GET HELP, 1-855-365-5777, ESPANOL, and LANGUAGES. Below the navigation bar, there are tabs for 'Individuals & Families', 'Employers', 'Brokers', and 'Assistors'. The main content area is titled 'Search for Plans' and includes a 'Plan Selection Filter' section with instructions on how to use the tool. A blue arrow points to the 'Search by Health Plan, Provider, or Facility' button. There is also a 'Calculate Your Costs' button. A footer note mentions the American Rescue Plan and its impact on health care costs.

★ REMINDER

NYSOH ANONYMOUS PLAN SEARCH TOOL

2022 PLAN OPTIONS NOW AVAILABLE TO VIEW



The screenshot shows the NYSOH homepage for Individuals & Families. At the top, there is a navigation bar with the NYSOH logo, "The Official Health Plan Marketplace", and links for ABOUT, RESOURCES, FORMS, GET HELP, 中文, ESPAÑOL, and LANGUAGES. Below the navigation bar, there are three main sections: 1. A yellow banner for "Novel Coronavirus" with the text "New York's healthcare system is the best in the world, and our agencies are prioritizing testing, containment tracking and quarantine protocols to keep New Yorkers safe during this period." and a "GET THE FACTS" link. 2. A blue banner with the text "Good news! Federal law has changed and more tax credits are available to New Yorkers who buy a health plan through NY State of Health. Learn more here." and an "Enroll Today" button. 3. A large white section titled "Individuals & Families" with a photo of a family. The text reads: "You and your family have many low cost, quality health insurance options available through the Individual Marketplace. You can quickly compare health plan options and apply for assistance that could lower the cost of your health coverage. You may also qualify for health care coverage from Medicaid or Child Health Plus through the Marketplace. Anyone can apply here." Below this text are four buttons: "GET STARTED", "Get Enrollment Help", "Compare Plans and Estimate Cost", and "Search by Health Plan, Provider, or Facility".

The screenshot shows the "Individuals & Families" page on the NYSOH website. At the top, there is a navigation bar with the NYSOH logo, "The Official Health Plan Marketplace", and links for ABOUT, RESOURCES, FORMS, GET HELP, 1-855-355-5777, ESPAÑOL, and LANGUAGES. Below the navigation bar, there are three main sections: 1. A section titled "Individuals & Families" with the text: "Shop here to see what health insurance options are available to you and your family in the Individual Marketplace. You can quickly compare health plan options and apply for assistance that could lower the cost of health coverage. Individuals and families may also qualify for free or low-cost coverage from Medicaid, Child Health Plus, or the Essential Plan through the Marketplace. Anyone who needs health coverage can apply." 2. A "Get Started" section with two sub-sections: "Returning Users" with a "CLICK HERE TO LOGIN" link and "With your NYS GOV ID." text, and "New Users" with a "CLICK HERE TO REGISTER" link and "Create a NYS GOV ID." text. 3. A "Compare Plans and Estimate Cost" section with the text "Preview before applying." and a form with an "Enter Zip Code" input field, a "I'm not a robot" checkbox, a reCAPTCHA logo, and a "Get Started" button.

NYSOH ANONYMOUS PLAN SEARCH TOOL

ESTIMATING FINANCIAL ASSISTANCE

Filter Options

County (Required) Fulton	Plan Year 2022	Persons Covered (Required) INDIVIDUAL	Overall Quality Rating --All--
Coverage Type --All--	Metal Level --All--	Insurance Company --All--	HIOS Plan ID --All--
<input type="button" value="Estimate Financial Help"/> Estimated Financial Help: 837.0		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	<input type="button" value="Reset All"/> <input type="button" value="Search"/>

Search plans for **2022**

Estimate of Financial Help Disclaimer:

This is an estimate of your financial help. Your actual Advanced Premium Tax Credit will be determined at the time you apply for coverage.

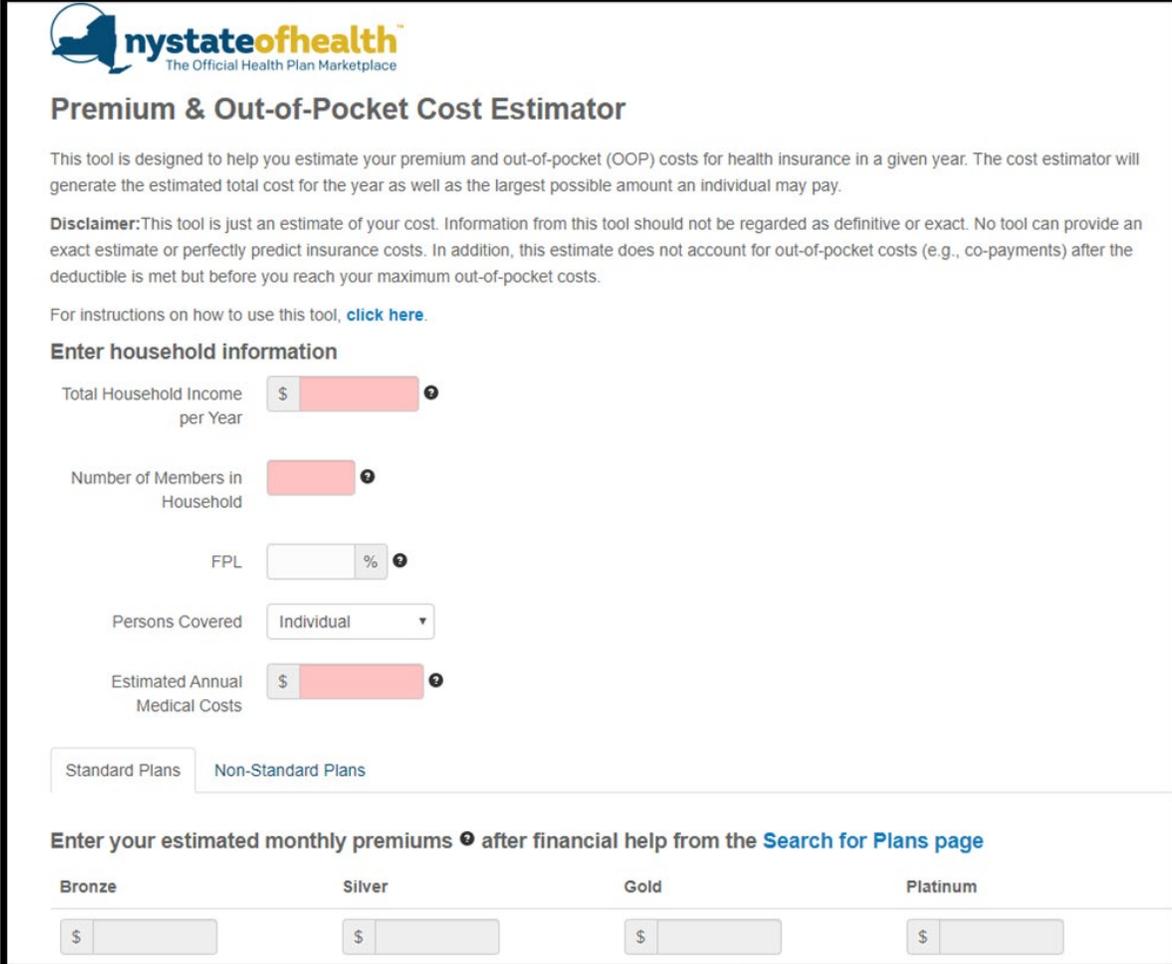
Page 1 of 9

	Insurance Company	Plan Name	Metal Level	Coverage Type	County	Persons Covered	Price Per Month	You Pay	Details
<input type="checkbox"/>	 Quality Details Coming Soon	Fidelis Care, Bronze, ST, INN, Fidelis Care HBX Network, Pediatric Dental, Dep25, Free Telemedicine	Bronze	Medical Plus Child Dental	Fulton	Individual	\$401.70	\$0.00	<input type="button" value="View Details"/>
<input type="checkbox"/>	 Quality Details Coming Soon	Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Pediatric Dental, Dep25, Free Telemedicine	Bronze	Medical Plus Child Dental	Fulton	Individual	\$406.17	\$0.00	<input type="button" value="View Details"/>

Plans display with tax credit deducted

QHP OUT-OF-POCKET COST ESTIMATOR

- Compares estimated consumer premium and out-of-pocket costs in different standard and non-standard plans
- Consumers input household information and estimated annual medical costs
- Generates the estimated total cost for the year as well as the largest possible amount an individual may pay
- Disclaimer: No tool can provide an exact estimate or perfectly predict costs



nystateofhealth
The Official Health Plan Marketplace

Premium & Out-of-Pocket Cost Estimator

This tool is designed to help you estimate your premium and out-of-pocket (OOP) costs for health insurance in a given year. The cost estimator will generate the estimated total cost for the year as well as the largest possible amount an individual may pay.

Disclaimer: This tool is just an estimate of your cost. Information from this tool should not be regarded as definitive or exact. No tool can provide an exact estimate or perfectly predict insurance costs. In addition, this estimate does not account for out-of-pocket costs (e.g., co-payments) after the deductible is met but before you reach your maximum out-of-pocket costs.

For instructions on how to use this tool, [click here](#).

Enter household information

Total Household Income per Year

Number of Members in Household

FPL %

Persons Covered

Estimated Annual Medical Costs

Standard Plans Non-Standard Plans

Enter your estimated monthly premiums after financial help from the [Search for Plans page](#)

Bronze	Silver	Gold	Platinum
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

SBM and Broker Contacts

Joe Muldoon, Director SBM

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

David Pitaniello, Regional Representative SBM

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

Michael Greklek, Director, NYSOH Care at Home

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

Stana Nakhle, Regional Representative SBM

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

QUESTIONS?

