NEW YORK HEALTH PLAN MARKETPLACE

Center for the Elimination of Minority Health Disparities
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FEDERAL HEALTH REFORM

• The Patient Protection and Affordable Care Act (ACA) was signed into law in 2010. One of the goals of the law was to extend health insurance coverage to more Americans, while making insurance benefits more comprehensive, more affordable, and easier to access.

• The law says that a Health Benefit Exchange, a marketplace for health coverage, will operate in every state beginning on January 1, 2014.

• New York officially created its Exchange in April 2012 through an Executive Order issued by Gov. Andrew Cuomo.
NEW YORK’S UNINSURED

• Nearly 2.7 million New Yorkers under age 65, about 16 percent, do not have health insurance coverage.
• Primarily workers and their families.
• Uninsured people forego necessary care due to costs.
• Taxpayers and insured shoulder the burden of paying for the care of the uninsured.
WHAT IS NY STATE OF HEALTH?

• Organized marketplace
  – Easily compare health plan options
  – Get help with the cost of insurance coverage
  – Easily enroll in qualified health plans

• Two programs
  – For Individuals & Families
    • Qualified Health Plans
  – For Small Businesses with 50 or Fewer Employees
CAN I SHOP IN THE MARKETPLACE?

• You must live in New York;
• You must be a U.S. citizen, national, or lawfully present non-citizen (different immigration rules may apply if you are eligible for Child Health Plus or Medicaid); OR
• You must be an employee of a small business operating in NY that purchases on the NY Health Plan Marketplace.
COVERAGE IN THE MARKETPLACE

• Comprehensive Benefits
• Affordable
• Plan Choices Across the State
• Reasonable Choice of Health Plans
• Easily Compare Options
• Access to Wide Range of Providers
COVERED HEALTH PLANS

• New York’s Essential Health Benefits
  – Outpatient Services
  – Preventive, Wellness, & Chronic Disease Management
  – Mental Health & Substance Abuse Disorder Services
  – Hospitalization
  – Emergency Services
  – Pediatric Dental
  – Pediatric Vision
  – Prescription Drugs
  – Laboratory and Imaging Services
  – Rehabilitative & Habilitative Services
  – Other
IMPACT OF HEALTH REFORM IN NY

Premiums for individuals and small businesses

$2.6 billion in federal tax credits per year for individuals and small businesses further reduce the cost of coverage
NEW YORK’S HEALTH PLAN MARKETPLACE WILL OPEN ON OCTOBER 1ST.
NY STATE OF HEALTH ENROLLMENT

• Open Enrollment begins on October 1.

• Individuals may enroll in health plans during open enrollment October 1, 2013 - March 31, 2014) or with a qualifying event.

• Individuals who qualify for Medicaid/CHP may enroll any month of the year.

• Small employers may choose open enrollment dates for their employees any month of the year.
A STATE-OF-THE-ART WEBSITE WILL MAKE IT EASY TO SHOP, COMPARE AND ENROLL.
IT SYSTEM DEVELOPMENT

• One web portal will process applications for:
  – Medicaid
  – Child Health Plus
  – Individual Health Plan Marketplace
  – Small Business Marketplace

• System in rigorous testing for October 1 open enrollment
A first-class customer service center will be ready to answer questions and enroll people.
CUSTOMER SERVICE CENTER

• Expands current enrollment center
• Assistance available in nearly all languages
  – staff currently speaks 6 different languages
  – oral interpretation for 170 languages
• Take applications over the telephone
• Chat with applicant during online application process
• Dedicated support unit for small business marketplace – backroom operations
• Provide referrals to in-person assistors including navigators, brokers and certified application counselors
INDIVIDUALS AND SMALL BUSINESSES WILL HAVE A CHOICE OF HIGH QUALITY, LOW COST PRIVATE HEALTH PLANS.
HEALTH PLAN HIGHLIGHTS

- Choice of plans in all areas of the State
- Increased competition gives consumers new health plan options
- Standard product gives consumers an “apples to apples” comparison
- Premiums for people who buy coverage for themselves and their families decreases by an average of 53% compared to today’s premiums
- You will not be denied health insurance on the basis of a pre-existing condition
- All plans are required to have adequate networks
QUALIFIED DENTAL PLANS
FINANCIAL ASSISTANCE AND PREMIUM ESTIMATES FOR SILVER LEVEL PLANS

**Albany County**
- Adult earning $20,000
- Tax credit: $208/month
- Premium Range: $85 - $341/month

**Brooklyn**
- Adult earning $20,000
- Tax credit: $280/month
- Premium Range: $79-$362/month

**Erie County**
- Adult earning $20,000
- Tax Credit: $190/month
- Premium Range: $85-$277/month

*Exact rates will depend on the metal tier, health plan selected, and region.*
THE BENEFITS OF NEW YORK STATE OF HEALTH

Choice
- Employers and Employees regard expanded choice as a key advantage to using the marketplace.

Administrative Simplicity
- The marketplace provides monthly billing to employers among other administrative simplifications.

Tax Credits
- The marketplace will be the exclusive place to access small business tax credits in 2014.

Contribution Options
- 76% of respondents believe this feature helps predict costs.
YOU’RE NOT ON YOUR OWN

• Enrollment support will be available Oct. 1, 2013 in every county of the state.
  – Online
  – In-person in your community
  – By phone
CERTIFIED ENROLLMENT EXPERTS WILL PROVIDE IN-PERSON ASSISTANCE IN THE COMMUNITY AT CONVENIENT LOCATIONS.
3 TYPES OF IN-PERSON ASSISTORS

IPA/Navigators
- Complete Applications
- Compensation from DOH grant program
- Training and certification required
- Serve Individuals and Small Businesses

Insurance Brokers/Agents
- Complete Applications
- Commission-based compensation
- Training and certification required
- Choose to certify in Small Business Marketplace, Individual Marketplace, or both

Certified Application Counselors
- Complete Applications
- No compensation from NY State of Health
- Training and certification required
IPA/NAVIGATOR CONDITIONAL GRANT AWARDS

• A diverse group of 50 organizations, including one Urban American Indian organization
  – 96 subcontractors, approximately 430 full-time staff, speaking 48 different languages
• 5-day training/certification began in August
• 8 modules in curriculum (overview of the ACA and the Marketplace, privacy and security, navigator portal, customer service, plan selection, individual marketplace, small business marketplace, complaints and appeals)
• Publicly available directory will include site schedules, hours, languages spoken

http://www.nystateofhealth.ny.gov/IPANavigatorMap
LICENSED INSURANCE AGENTS AND BROKERS

• Trusted distribution for small businesses
  – 88% of small group currently served by brokers
• Special certification for Small Business Marketplace products
• Brokers receive 8 Continuing Education Credits for completing the course
• Hundreds have already completed the certification course
CERTIFIED APPLICATION COUNSELORS

- Many interested groups
- Hospitals, health care providers, health plans, others
- Train-the-trainer approach
- Training will start in the upcoming months
- Training schedule will prioritize groups with broadest reach
WHO IS PROJECTED TO ENROLL IN COVERAGE THROUGH NEW YORK STATE OF HEALTH?
Health Plan Marketplace enrollment is estimated to be 1.1 million New Yorkers.

- Individual Marketplace: 450,000
- Small Business Marketplace: 615,000
NY STATE OF HEALTH ENROLLEE CHARACTERISTICS, BY INCOME

**Individual Marketplace**
- Under 138% FPL: 43%
- 138-200% FPL: 25%
- 200-300% FPL: 14%
- 300-400% FPL: 14%
- Above 400% FPL: 4%

**Small Business Marketplace**
- Under 138% FPL: 13%
- 138-200% FPL: 12%
- 200-300% FPL: 23%
- 300-400% FPL: 13%
- Above 400% FPL: 40%

NY STATE OF HEALTH ENROLLEE CHARACTERISTICS, BY RACE/ETHNICITY

Individual Marketplace

- White/Non-Hispanic: 58%
- Black/Non-Hispanic: 19%
- Hispanic: 10%
- Asian/Pacific Islander: 11%
- Other: 2%

Small Business Marketplace

- White/Non-Hispanic: 56%
- Black/Non-Hispanic: 21%
- Hispanic: 13%
- Asian/Pacific Islander: 10%

NY STATE OF HEALTH ENROLLEE CHARACTERISTICS, BY LANGUAGE

NY STATE OF HEALTH ENROLLEE CHARACTERISTICS, BY LANGUAGE

SELECT ENROLLEE DEMOGRAPHICS

- Seventy five percent of individuals who enroll through the Health Plan Marketplace will qualify for tax credits to help them pay for coverage.
- Nearly 35% will have a primary language other than English.
- 58% will be White, Non-Hispanic; 42% other.
- The average small business that enrolls through the small business marketplace will have four employees.
A STATEWIDE AWARENESS CAMPAIGN HAS BEGUN. A MULTI-MEDIA ADVERTISING CAMPAIGN WILL BEGIN IN THE FALL.
MULTIPLE CHANNELS FOR OUTREACH

- Media
- Marketing Materials
- Partnership Outreach
- In-person Assistors
- Individuals, Families & Small Businesses
MEDIA

• Creative campaign for TV, radio, print, online and “out-of-home” focus group tested and ready for production
• Public relations campaign under development
• Social media includes Twitter, Google Plus and Facebook
PARTNERSHIP OUTREACH

Working with partners to help us reach potential Marketplace enrollees

Health Plan Marketplace Outreach Plan

- Local, state and federal officials
- Local and State Government Agencies and Programs
- Direct Service Organizations, CBO’s
- Healthcare Systems and Providers
- Industry and Professional Associations
- Advocacy Organizations

NOTE: Partners will include organizations on the Regional Advisory Committee as well as organizations that are not currently members
HELPING THOSE YOU SERVE TO ACCESS HEALTH COVERAGE
OPPORTUNITIES TO HELP

• Serve as a community resource
• Share information and knowledge
  – Church bulletins, newsletters, sponsored events such as health fairs
  – Distribute awareness materials
• Identify other outreach partners and opportunities
WEBSITE

• Link to the Marketplace website on your homepage
  — www.nystateofhealth.ny.gov

• Provide information and resources about the Marketplace on your website
  — Include a list of Navigators and their subcontractors located in your service areas
  — Provide a link on your home page to healthcare reform tools and resources
    — E.g. healthcare.gov
  — Maintain a blog or “latest news” tab where members can check the most recent updates about the Marketplace
MARKETING MATERIALS

• Download Marketplace materials from the website and distribute in your communities
  – Check regularly for updated materials
  – Distribute at all community events and through local CBO’s and business associations.
• Include information about the Marketplace in your newsletters and materials
  – The Marketplace website currently has a 100 word informational article for your use
  – Include information about the Navigators and their subcontractors sited in your area
EVENTS AND PRESENTATIONS

• Incorporate information on the Marketplace in your presentations
  – Talking points will be available on the Marketplace website
• Sponsor in-person events in your area to highlight the Marketplace
• Host a webinar for your community leadership about the Marketplace
• Invite local Navigator organizations to present or to answer questions from community members
7 THINGS YOU NEED TO KNOW

1) New affordable and comprehensive health insurance options will be available for New Yorkers

2) Open enrollment begins October 1, 2013 for coverage that begins January 1, 2014

3) If you earn less than $45,960 as an individual or $94,200 for a family of 4, you may be eligible for financial assistance that will make coverage more affordable

4) You will not be denied health insurance on the basis of a pre-existing condition

(continued...)
7 THINGS YOU NEED TO KNOW (CONTINUED)

5) All health insurance options will offer a comprehensive array of services
   — Preventive services will be offered at no cost to you

6) You can get help enrolling in coverage:
   — Call center
   — In-person assistor (Navigator or broker)
   — On-line via web chat

7) You pick the plan that is best for you:
   — Compare your plan choices based on price, provider network, or quality score
RECAP OF IMPORTANT DATES

• October 1, 2013
  • Open Enrollment Begins: Applications Accepted for Individual Marketplace & Small Business Marketplace

• January 1, 2014
  • Coverage starts

• March 31, 2014
  • Open Enrollment Ends for Individual Marketplace
TO LEARN MORE...

Additional Information Available on website

www.nystateofhealth.ny.gov

Questions Can Be Sent to

exchange@health.state.ny.us