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Reaching the Uninsured: Progress and Future of the New York State of Health Marketplace

October 15, 2015

Thank You to Our Sponsors:
- University at Albany School of Public Health
- New York State Department of Health

Featured Speakers
- Danielle Holahan, MPH
  Deputy Director, NY State of Health
- Margo Janack
  Chief Marketing and Outreach Officer
  NY State of Health
Learning Objectives
After participation in this broadcast, the learner will be able to:
▪ Identify at least two ways the NY State of Health Marketplace has changed how New Yorkers enroll in coverage.
▪ Explain the impact of the NY State of Health Marketplace on New York’s uninsured rate, including demographic trends.
▪ Describe elements of the plan to reach additional New Yorkers in 2016, including the new Essential Plan.

What is NY State of Health?
New York’s Official Health Plan Marketplace
▪ One-stop shopping for subsidized and unsubsidized coverage
▪ Easily compare health plan options
▪ Only place to check eligibility and apply for financial assistance
▪ May enroll in qualified health plans
Two Programs: Individual & Small Business

Covered Benefits
▪ Preventive, wellness and chronic disease management
▪ Inpatient care and outpatient services
▪ Maternity and newborn care
▪ Emergency services
▪ Lab and imaging
▪ Prescription drugs
▪ Rehabilitative and habilitative
▪ Mental health and substance abuse
▪ Pediatric dental and vision

Covered Benefits
▪ Preventive services - such as routine doctor visits and screenings - will be offered at no cost by all plans
▪ Adult dental coverage and other benefits may be available depending on plan
▪ Each plan must have an adequate provider network
▪ All state consumer and provider protections in place

Enrollment Options
In-Person Assistors • Located in every county
Customer Service Center • 1-855-355-5777
Website • nystateofhealth.ny.gov

Enrollment By Channel
▪ In-Person Assistor 67%
▪ Website on own 23%
▪ Website with Customer Assistance 10%
**Enrollment Fast Facts**

- More than 2.5 million people enrolled in health coverage in NY through the Marketplace - more than 10% of New York’s population
- 89% of Marketplace enrollees were uninsured at the time they applied
- State’s uninsured rate declined from 10.7% to 8.7% between 2013-14 (US Census Bureau)
- Over 92% satisfied with Marketplace coverage (NYS Health Foundation)

**Public Health Significance**

- Health insurance coverage plays an important role in the “Triple Aim” to improve quality of care, population health, and ultimately lower cost
- Facilitating enrollment into health coverage is consistent with local health departments’ role to “prevent, promote, and protect”
- Prevention services provided by health departments are impacted by the number of community members who are insured and receiving care

**Local Health Departments**

- New York State Association of County Health Officials (NYSACHO) facilitates involvement of local health departments
- Local Health Department DOH Navigator Contracts:
  - Westchester, Rockland and Wyoming Counties
- Local Health Department Certified Application Counselors:
  - New York City, Erie County and Oneida County

**LHDs Can Promote Exchange**

- Distribute promotional material
- Refer clients to in-person assistors in their county
- Invite in-person assistors to conduct enrollment at health department-sponsored or partner meetings, events, clinics, etc.
- Staff can be trained to be NY State of Health Certified Application Counselors

**2016 Goal**

- Over 2 million enrolled:
  - 73% Medicaid
  - 19% Qualified Health Plan
  - 7% Child Health Plus
- Evenly split between men (48%) and women (52%)
- Enrollees in all age groups

**Who are the Enrollees?**

- Over 2 million enrolled:
  - 73% Medicaid
  - 19% Qualified Health Plan
  - 7% Child Health Plus
- Evenly split between men (48%) and women (52%)
- Enrollees in all age groups
Who are the Enrollees?

- Mix of races/ethnicities (self-reported data):
  - 26% White, 16% Black, 13% Asian/Pacific Islander
  - 25% Hispanic, 63% non-Hispanic

- Preferred language (self-reported data):
  - 82% English
  - 13% Spanish
  - 4% Chinese

Characteristics of Enrollees

From Every County in New York State

- New York City 56%
- North Country 15%
- Long Island 12%
- Central 11%
- Western 5%

Qualified Health Plan Enrollment

Three Quarters of Qualified Health Plan enrollees received tax credits to reduce the cost of coverage

- 74% with tax credits
- 26% without tax credits

Qualified Health Plan Enrollment

Distribution Across Insurers

- 100% across 16 insurers
- 78% across 7 insurers
- 59% across 4 insurers

New “Metal Levels”

- 12% Platinum
- 10% Gold
- 58% Silver
- 18% Bronze
- 2 % catastrophic

New York’s Uninsurance Rates

- In 2014, New York’s uninsured rate dropped to its lowest point in decades (U.S. Census Bureau)
  - From 10.7% (2013) to 8.7% (2014)
  - A reduction of nearly 400,000 people

- Statistically significant decreases for:
  - All non-elderly age categories
  - White, Black, and Asian race categories
  - Individuals of Hispanic origin

Remaining Uninsured

As of 2014, 1.7 million New Yorkers were uninsured:

- 90% between ages 18 and 64
- 57% male, 43% female
- More than 41% had full-time jobs
- 50% had annual household incomes of less than $50,000
- 64% were non-Hispanic; 36% were Hispanic (of any race)
Why People Have Not Enrolled

National Survey Findings:
▪ Most think having insurance is important
▪ Cost - premiums and out-of-pocket expenses - are a concern
▪ Many are able to get care and pay for it out-of-pocket (free or sliding scale)
▪ Many have knowledge gaps about tax credits and the tax penalty

Essential Plan

Individuals & Families
You and your family have many new low cost, quality health insurance options available through the Individual Marketplace. If you take full advantage of these options, you could save money and help reduce the nation's overall health care costs... Get started

Why People Have Not Enrolled

Below age 65 at the beginning of the plan year
Must reside in New York State
Have income at or below 200% Federal Poverty Level
Not eligible for Medicaid or Child Health Plus
Not eligible for affordable Minimum Essential Coverage
Individuals eligible for the Essential Plan are not eligible to receive Advance Premium Tax Credits

Essential Plan: Eligibility

All plans will cover the same benefits
Most costs for covered services are standardized
No deductible for any of the Essential Plan variations
Premium, co-pays and maximum out of pocket limits will be the same across carriers for medical services
Premiums for optional vision and dental coverage will vary across carriers

Essential Plan: Costs

Essential Plan: Enrollment

Begin Nov. 2015 - coverage starting January 2016
Open all year and enrollees can change their plan at any time during the year
Enrollees must report changes in circumstance within 30 days of the event and eligibility; this will be re-determined during the 12 month enrollment period
Eligibility will be re-evaluated 12 months after the enrollee’s most recent determination

Community Outreach

Continue to build public awareness about the Marketplace
Reach all communities throughout the state
Increase enrollment and reach goal to further reduce the number of uninsured
Coordinate outreach activities with assistors, health departments and other partners to maximize reach
**Community Outreach**

- Enrollment Periods
- Stakeholders
- Venues
- Events
- Community Characteristics

**Key Stakeholders**

- Community based organizations
- Small businesses
- Health care providers
- Public health organizations
- Statewide associations
- American Indians and Alaska Natives
- Educational community
- Government agencies and elected officials
- In-person assistors

**In-Person Assistors**

- IPAs integral to success of outreach efforts
- Over 11,000 NY trained and certified IPAs
- Geographically, linguistically, ethnically and racially diverse group working in many health care settings: local health centers, hospitals, insurance plans, and community service organizations
- 1/3 of enrollers seek assistance of IPAs to help enroll
- IPA workforce training

**Cultural Heritage Events**

- Align with moments of celebration in diverse communities:
  - Hispanic Heritage Month
  - African American Family Festivals
  - Asian community programs
- Connect consumers with in-person assistors who speak their language

**Faith-Based Organizations**

- Educate congregants about NYSOH through:
  - health ministries
  - church bulletins
  - social gatherings
- Offer opportunities for in-person enrollment assistance following religious services

**Outreach at Seasonal Events**

- In summer and fall at public events:
  - Sponsorships
  - Event booths
  - NYSOH materials at free or low-cost
  - NY State Fair
  - County Fairs
  - Farmers Markets
  - Local festivals and street fairs
Community Business Partners

- Strategically engage community businesses
  - Pharmacies
  - Grocery Stores
  - Restaurants
  - Barber shops and salons
  - Others
- Reach customers and employees

Reaching Families & Children

- Child care settings
- Schools
- SUNY, CUNY and private colleges/universities
- Vocational schools
- Libraries

Government Agency Partners

- Department of Motor Vehicle license and registration renewals
- Department of Labor Career Centers
- State and local public health and nutrition programs
- Department of Tax and Finance
- Department of State

Small Business Marketplace

- New promotional materials
- Attend small business expos across the state
- Continue work with small business associations, brokers and industry trade groups

Special Enrollment Period

Outreach through partners serving people who are likely to experience a qualifying life event

- Marriage license issuers
- Job fairs
- Career Center counselors
- Divorce mediators
- Colleges

Surprise Parties...

- Pop up Surprise Parties during open enrollment
- At convenient locations across the state
- Guest appearances
- New opportunities to enroll
Promoting the Campaigns

- Online Events Calendar
- NYSOH social media channels
  - Facebook
  - Twitter
  - Adding Instagram in 2016
- Earned Media
- Paid Media

Social Media

Videos: Over 1 Million Views

Sign UP New York
Your Ultimate Safety Net

Picking a Health Plan
That's Right for You

You’d Be Surprised Campaign

Targeting Individual Marketplace
- New design
- Revised rack cards
- New fact sheet on Essential Plan
- Available in 18 languages
- Other fact sheets “refreshed” for 2016

Direct Targeted Communications

Questions?

nystateofhealth.ny.gov
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Thank you!