

NY STATE OF HEALTH

The Official Health Plan Marketplace

WHAT YOU NEED TO KNOW ABOUT HEALTH CARE REFORM

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Lighthouse International

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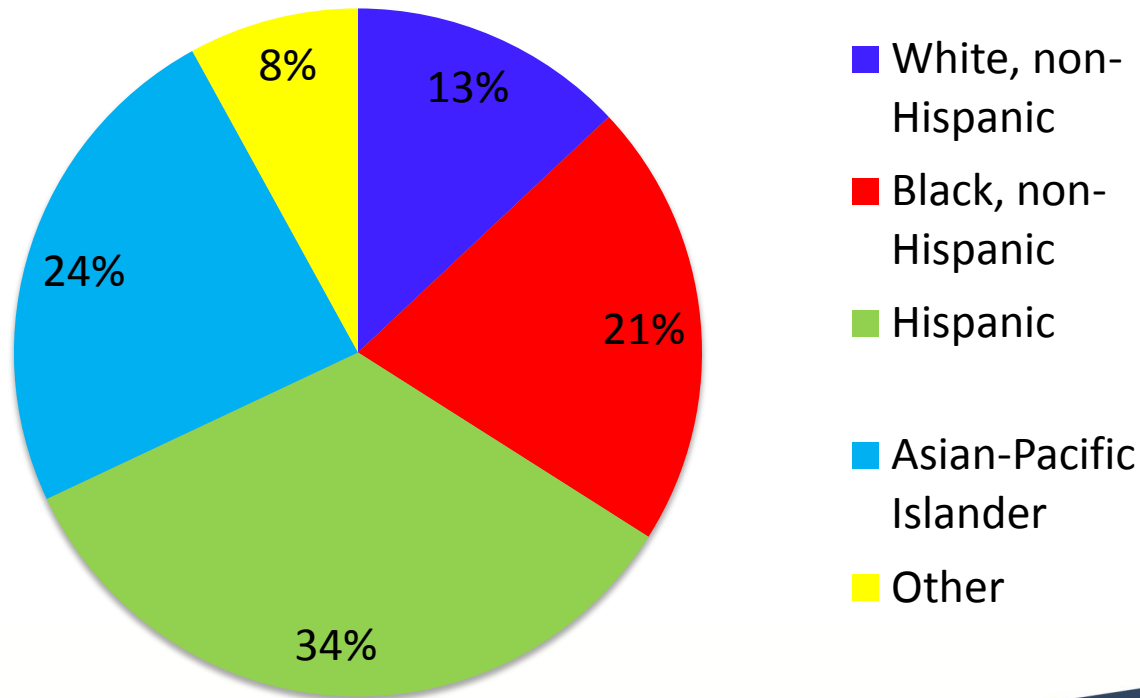
MANTRA VIDEO

**NY STATE OF HEALTH
OPENED ON
OCTOBER 1ST**

New York's Uninsured

- Today 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 the insured shoulder the burden of paying for the care of the uninsured

Uninsured Rates by Race/Ethnicity, Pre ACA

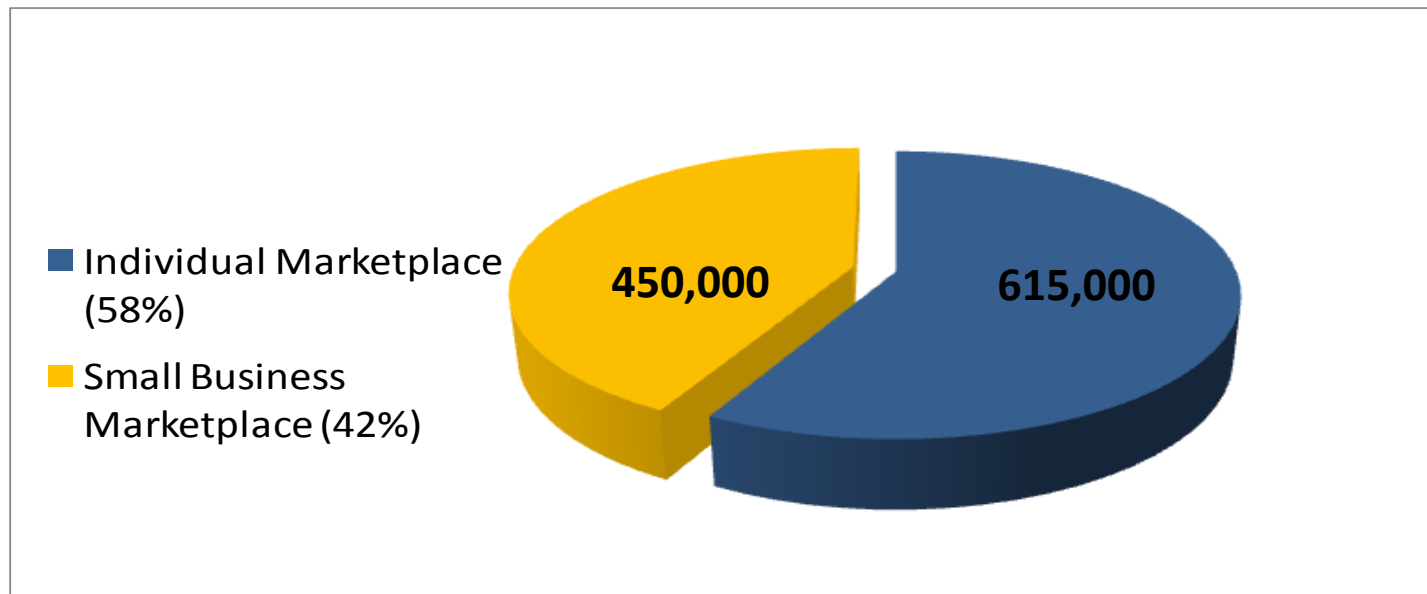


What is NY State of Health?

- **Organized marketplace**
 - One-stop shopping for subsidized and unsubsidized coverage
 - Easily compare health plan options
 - The only place to check eligibility and apply for financial assistance
 - Enroll in qualified health plans
- **Two programs**
 - Individual Marketplace
 - Small Business Marketplace

Who Will Enroll In NY State Of Health?

Health Plan Marketplace enrollment is estimated to be
1.1 million New Yorkers



Select Enrollee Demographics

- Seventy five percent of individuals who enroll through the NY State of Health 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;
- The average small business that enrolls through the Small Business Marketplace will have four employees

NY State of Health Enrollment

- Open Enrollment began 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
WEBPORTAL MAKES IT EASY
TO SHOP, COMPARE AND
ENROLL**

Online Enrollment

- One portal will process applications for:
 - Medicaid
 - Child Health Plus
 - Individual Marketplace
 - Small Business Marketplace

Enrolling: You're Not on Your Own

- Enrollment support became available on Oct. 1, 2013 in every county of the state:
 - Online
 - By phone
 - In-person in your community

**A FIRST CLASS CUSTOMER SERVICE
CENTER IS READY TO ANSWER
QUESTIONS AND ENROLL PEOPLE**

Customer Service Call Center

1-855-355-5777

- Starting Oct 1: Enrollment opened
- Call Center began accepting applications.
Hours: 8am-8pm (M-F) and 9am-1pm (Sat)

Customer Service Center

- Assistance available in nearly all languages
 - staff speaks many languages
 - oral interpretation for all remaining languages
- Takes applications over the phone
- Dedicated support unit for Small Business Marketplace – backroom operations
- Provides referrals to in-person assistors including navigators, brokers and certified application counselors

**CERTIFIED ENROLLMENT EXPERTS
PROVIDE IN-PERSON ASSISTANCE IN THE
COMMUNITY AT COVENIENT LOCATIONS**

3 Types of In-Person Assistors

IPA/Navigators

- Complete Applications
- Compensation from DOH grant program
- Training and certification required
- Serve Individuals and Small Business Marketplace

Insurance Brokers/Agents

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

Certified Application Counselors

- Complete Applications
- No compensation from Marketplace
- Training and certification required

3 Types of In-Person Assistors

- **50 Navigator organizations throughout the state**
 - ✓ Hundreds of trained individuals that speak 48 different languages
 - ✓ Site schedules are publicly available
 - ✓ 3 day training and certification course
- **Insurance Brokers**
 - ✓ More than 2,000 brokers have already completed continuing education for the Marketplace
- **Certified Application Counselors**
 - ✓ Hospitals, healthcare providers, health plans, others

**INDIVIDUALS AND SMALL BUSINESSES
HAVE A CHOICE OF HIGH QUALITY, LOW
COST PRIVATE HEALTH PLANS**

QUALIFIED HEALTH PLANS



Today's Options® of New York, Inc.



<http://www.nystateofhealth.ny.gov/PlansMap>

QUALIFIED DENTAL PLANS



<http://www.nystateofhealth.ny.gov/PlansMap>

Required Ten Essential Health Benefits

Preventive services will be offered at no cost to you

1. Ambulatory patient services
2. Emergency room services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance abuse disorders
6. Prescription drugs
7. Rehabilitation and habilitation services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision

Health Plan Highlights

- Choice of plans in all areas of the State
- Increased competition gives consumers new health plan options
- 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

Financial Assistance

- Many individuals and families will be eligible for financial assistance to reduce the cost of coverage
- Financial assistance is available in 2 forms:
 - Tax credits will reduce the cost of premiums for most single adults earning less than \$45,960 and for families of 4 earning less than \$94,200
 - Cost-sharing reductions will lower co-payments and deductibles for single adults earning less than \$28,725 and for families of 4 earning less than \$58,875
- Tax credits and cost sharing reductions are estimated at the time of application and applied immediately

Paying Individual Premiums

- In the Individual Marketplace, QHP issuers cannot discriminate against individuals without bank accounts

Paying Individual Premiums

- The following forms of payment will be accepted by plans to pay premiums in the individual marketplace:
 - paper checks
 - cashier's checks
 - money orders
 - Electronic funds transfer (EFT)
 - all general-purpose pre-paid debit cards

SHOP Exchange: Value for Small Employers

Choice

- Employers and employees regard expanded choice as a key advantage to using the Exchange.

Administrative Simplicity

- The Exchange provides monthly billing to employers along with other administrative simplifications.

Tax Credits

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

Contribution Options

- 76% of respondents believe this feature helps predict costs.

**A STATEWIDE AWARENESS CAMPAIGN
HAS BEGUN. A MULTI-MEDIA
ADVERTISING CAMPAIGN IS NOW GOING
ON**

Strategic Message

The **NY State of Health** is an online marketplace offering New Yorkers a gateway to affordable healthcare.

Comparing and finding the right plan for you and your family has never been easier. We've removed the hassle.

You can choose from a certified group of health insurance plans, giving you the peace of mind that you are prepared for life's events.

Media

- New name, logo and website unveiled
- Creative campaign for TV, radio, print and “out-of-home”
- Public relations campaign under way
- Social media includes Twitter, Facebook, YouTube and Google Plus

Advertising Examples

- **Television:** Major networks, cable, Spanish & other language stations, targeted programming
- **Search/Social:** search engines & social media
- **Digital/Web:** mobile apps, website banner ads on news sites, health sites, Spanish & other language sites
- **OOH/Outdoor:** billboards, bus stops, subway stops, branded hand sanitizers, phone kiosks, coffee sleeves
- **Print:** major daily papers, weeklies, business journals, ethnic papers
- **Radio:** major market stations, news stations, targeted programming

Marketing Materials

- Plain Language: Materials will use language that is easily understood
- Translated Materials: Spanish, Chinese, French, Haitian Creole, Italian, Korean and Russian

Marketing Materials for Oct 1

- Printed materials are available for ordering on October 1
- PDF versions are posted to website for print on-demand
 - Rack Cards (4x9)
 - Individuals and Families
 - Small Business
 - Fact Sheets (8.5x11)
 - Audiences
 - Small Business, Young Invincibles, Immigrants
 - Info-based
 - Value of Having Health Insurance
 - Paying for Health Insurance is Easier
 - Posters (8.5x11 and 18x24)

Available Web Resources

- On our website (nystateofhealth.ny.gov)
 - Fact Sheets & Newsletter templates in English and Spanish
 - County-specific list of Navigator grantees
 - County-specific list of Health Plans
 - ***Tax Credit and Premium Estimator***

In Summary...

7 Things You Need to Know:

- 1) **New affordable and comprehensive health insurance options will be available for New Yorkers**
- 2) **Open enrollment began 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

How Can You Help?

- **Distribute** materials at your events and your locations
- **Include** information in your organization's newsletters
- **Support** online content (e.g. link to our website, like us on Facebook, follow us on Twitter and more)
- **Sponsor** marketplace events in your community
- **Identify** additional outreach partners and share information
- **Direct** New Yorkers to the enrollment website, call center, or a certified Navigator or Broker.

Tax Credit & Premium Estimator

The Marketplace will offer a choice of low-cost, quality health plans. It's also the only place you can receive financial assistance based on your income, to lower your costs even more. Click on the link below to estimate your tax credit and premium.

[Read More >](#)

Stay Informed

Email Address

[Sign Up Now](#)

Connect with us



nystateofhealth.ny.gov

1-855-355-5777