

New York Health Plan Marketplace

An Update for MSSNY, ACP and Specialty Societies

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**NEW YORK'S HEALTH PLAN
MARKETPLACE WILL OPEN
ON OCTOBER 1ST.**

Federal Law

- Under the Patient Protection and Affordable Care Act (ACA), a Health Benefit Exchange will operate in every state beginning on January 1, 2014
- Each state has the option to create its own Exchange; but if it does not, the federal government will operate the Exchange in that state

What is an Exchange?

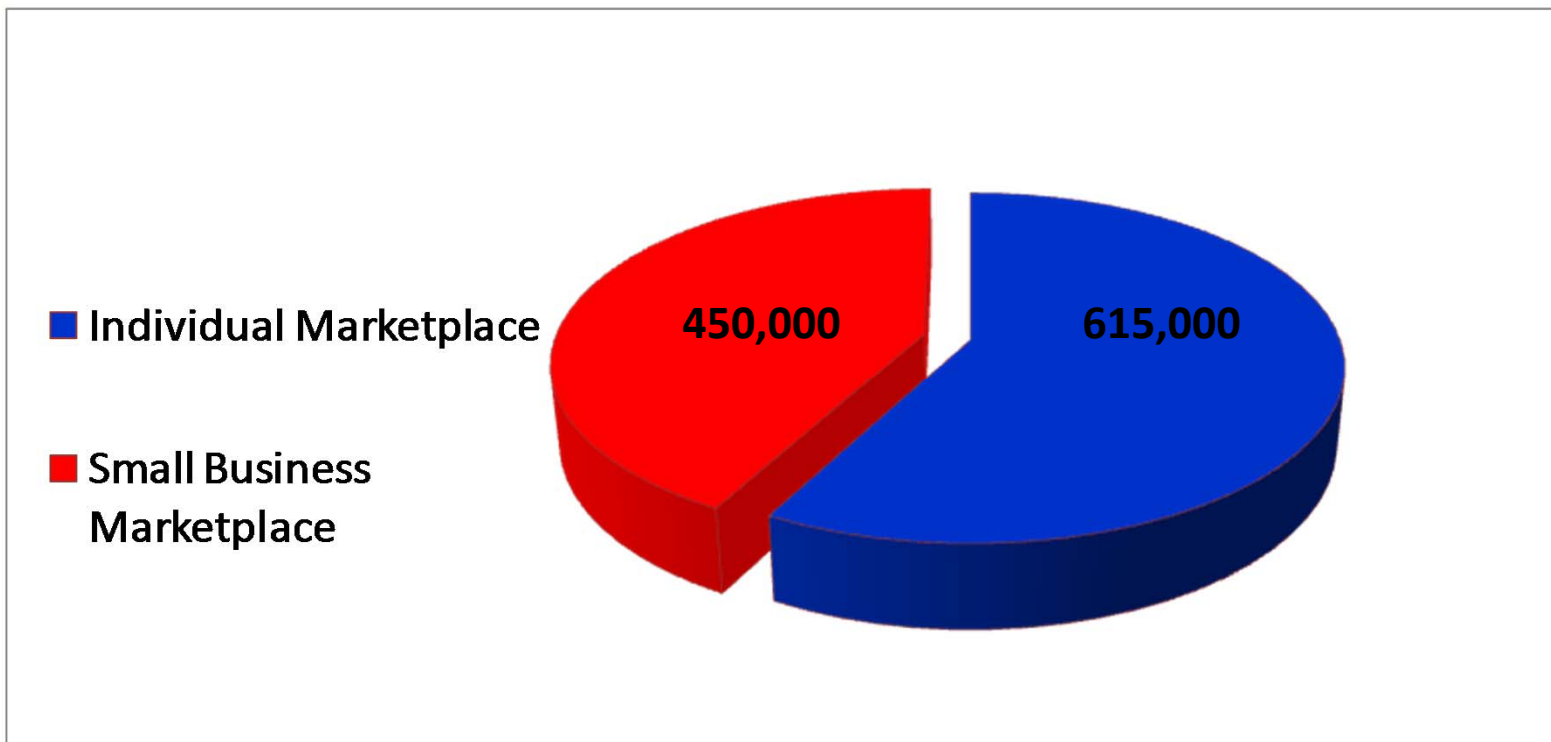
- Organized marketplace
 - One stop shopping for subsidized and unsubsidized coverage
 - Easily compare health plan options
 - Makes available tax credits and cost-sharing subsidies
 - Easily enroll in qualified health plans
- Two programs
 - Individual Marketplace
 - Employer Marketplace, which is called the Small Business Health Options Program, or “SHOP”

Preparing for New York's Health Plan Marketplace

- Series of Public Hearings throughout the state
- Governor Cuomo issued Executive Order (April 12, 2012)
- 5 Regional Advisory Committees established
- Urban Institute commissioned to understand impact of ACA in NY
- Examined 15 policy issues and choices
- Submitted HHS Blueprint
- Conditional certification achieved December 2012
- Operational review August 2013

Who will enroll in the Health Plan Marketplace?

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 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 SHOP will have four employees

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 STATE-OF-THE-ART WEBSITE
WILL MAKE IT EASY TO SHOP,
COMPARE AND ENROLL.**

IT System Development

- One web portal will process applications and renewals for:
 - Medicaid
 - Child Health Plus
 - Individual Health Plan Marketplace
 - Small Business Marketplace
- System in 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 Medicaid enrollment center
- Assistance available in nearly all languages
 - staff speaks 13 different languages
 - oral interpretation for remaining languages
- Take applications over the telephone
- Chat with applicant during on line application process
- Dedicated support unit for SHOP – 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 Invitation Released January 31, 2013

Goals

- Offer comprehensive affordable, coverage in all areas of the State
- Balance innovation with reasonable choice
- Make it easy for consumers to compare options
- Ensure health plans have adequate networks
- Monitor health plan quality, utilization of services, and consumer satisfaction
- Preserve consumer protections, as defined in federal and state law and regulation
- Ensure consistency with the outside market

New York's Essential Health Benefits

Outpatient Services

PCP Office Visits
Specialty Visits
Outpatient Facility Fee
Outpatient Surgery
Hospice Services
Home Health Care Services

Preventive, Wellness & Chronic Disease Management

Preventive Care/Screening
Immunization
Gym Membership
Prenatal and Postnatal Care

Mental Health and Substance Abuse Disorder Services

MH Outpatient and Inpatient Services
Substance Use Disorder Outpatient and Inpatient Services

Hospitalization

Inpatient Hospital Services
Inpatient Physician and Surgical Services
Skilled Nursing Facility
Delivery and All Inpatient Services for Maternity Care

Emergency Services

Emergency Room Services
Urgent Care Centers or Facilities
Emergency
Transportation/Ambulance

New York's Essential Health Benefits (*cont'd*)

Pediatric Dental

Emergency Dental Care
Checkup for Children
Basic Dental Care
Major Dental Care
Orthodontia

Pediatric Vision

Vision examinations
Prescription Lenses
Frames
Contact Lenses

Other

Infertility Treatment
Family Planning
Chemotherapy
Mastectomy
Care/Breast
reconstructive surgery
Diabetic equipment,
supplies, education
and self-management
Reconstructive and
Corrective Surgery
Surgical Second
Opinion
Autism Spectrum
Disorder
Bariatric Surgery
Transplants
Oral Surgery

New York's Essential Health Benefits (*cont'd*)

Prescription Drugs

Generic Drugs
Preferred Brand Drugs
Non-Preferred Brand Drugs
Specialty Drugs
Off Label Cancer Drugs

Laboratory and Imaging Services

Diagnostic Tests
Imaging

Rehabilitative and Habilitative Services and Devices

Inpatient Rehabilitation Services
Outpatient Rehabilitation Services
Habilitation Services
Chiropractic Care
Durable Medical Equipment
Hearing Aids
Prosthetic Devices

Out-of-Network (OON) Benefits

- OON benefit will be required to ensure that consumers have the same choices in the Exchange as in the outside market
 - If an Insurer offers an OON product outside the Exchange in a county, Insurer is required to offer an OON product inside the Exchange in the same county
 - Must be offered at the Silver and Platinum levels

Network Adequacy

- All QHP and Stand-Alone Dental Products will be subject to network adequacy test
- Requirements will initially mirror those used by DOH for HMO products
- QHPs will be required to use “best efforts” to contract with Essential Community Providers and, at a minimum, must include one FQHC and one tribal operated health clinic in each county to the extent one is available
- All plans must submit provider networks on a quarterly basis; over time, will be required on a monthly basis
- Network information will be available to consumers during the plan selection process

Qualified Health Plans

- Department of Financial Services announces approved rates for Exchange plans on July 17, 2013.

<http://www.healthbenefitexchange.ny.gov/news/press-release-governor-cuomo-announces-approval-2014-health-insurance-plan-rates-new-york>

- Exchange announcement of the plans earning certification as Qualified Health Plans is forthcoming.

Qualified Health Plans

- 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
- Individuals that buy directly will pay as low as \$276 to \$360 for a silver level plan depending on region before tax credits
- Small employers and their employees will pay as low as \$291 to \$417 for a silver plan depending on region before small business tax credits

Illustration of Tax Credits for Individuals

Source: Kaiser Family Foundation Subsidy Calculator

Assumes Premium of \$5,400/Year

	2014 Income	% FPL	Estimated Annual Tax Credit*	Estimated Monthly Premium*	Percent of Income
Single	\$17,000	148%	\$4,742	\$55	3.87%
Single	\$28,000	243%	\$2,565	\$182	7.82%
Single	\$40,000	348%	\$ 954	\$317	9.50%

*Exact rates will depend on the metal tier, health plan selected, and region.

**CERTIFIED ENROLLMENT EXPERTS
WILL PROVIDE IN-PERSON ASSISTANCE
IN THE COMMUNITY AT CONVENIENT
LOCATIONS AND TIMES IN THE
LANGUAGES CONSUMERS SPEAK.**

3 types of In-Person Assistors

IPA/Navigators

- Conduct community outreach/Complete Applications
- Compensation from DOH grant program
- Training and certification required
- Serve Individuals and SHOP

Insurance Brokers/Agents

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

Certified Application Counselors

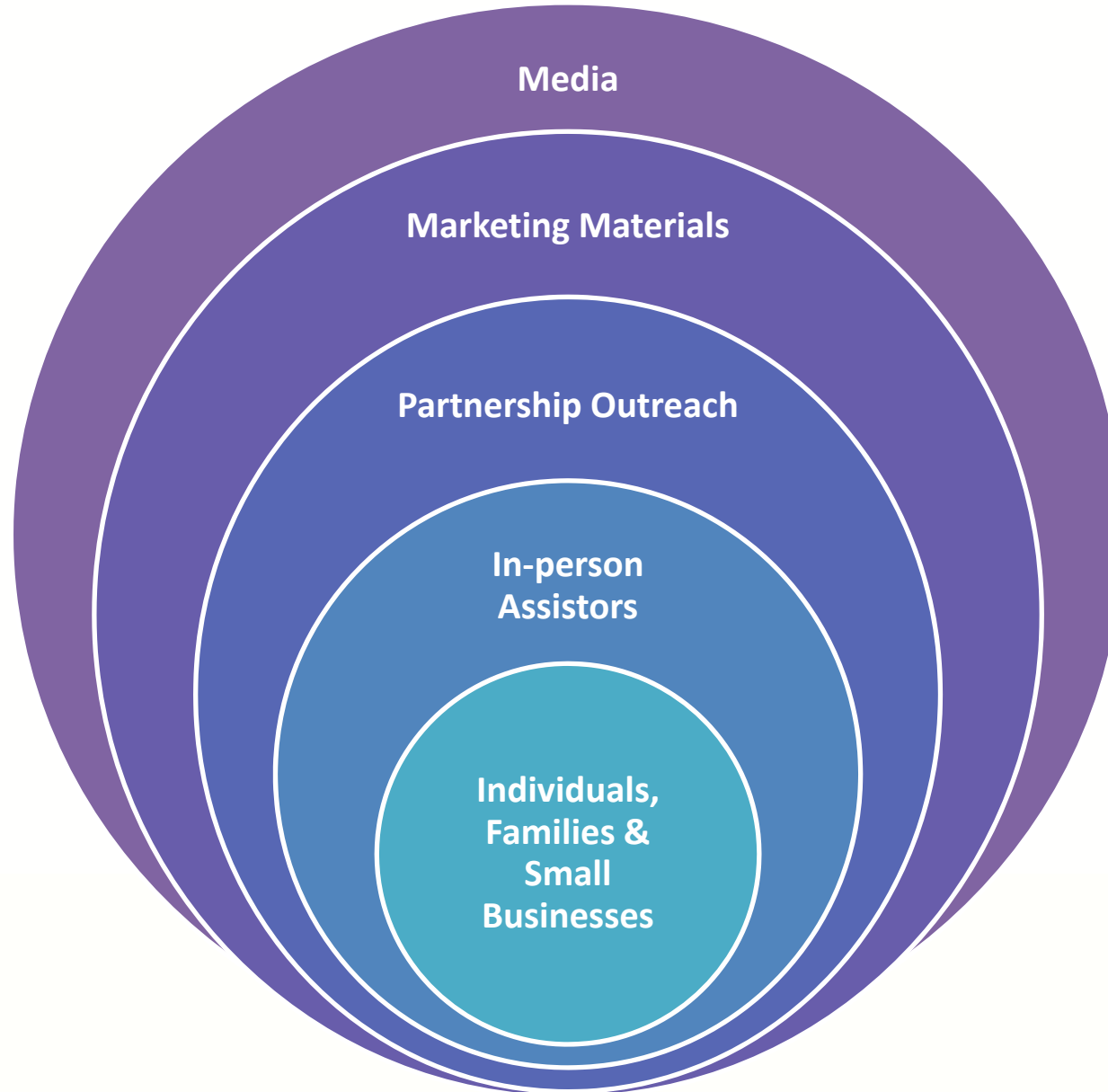
- Conduct community outreach/Complete Applications
- No compensation from Marketplace
- Training and certification required

IPA/Navigator Conditional Grants

- Conditional grants totaling \$27 Million awarded to a diverse group of 50 organizations, including one Urban Indian organization.
 - 96 subcontractors for a total of 430 full-time staff
- 8 modules in curriculum (overview of the ACA and the Marketplace, privacy and security, navigator portal, customer service, plan selection, individual marketplace, SHOP, complaints and appeals)
- Publicly available directory will include site schedules, hours, languages spoken
- Your office should develop connection with each of the Navigator organizations in your catchment area

<http://www.healthbenefitexchange.ny.gov/IPANavigatorMap>

**A STATEWIDE AWARENESS CAMPAIGN
HAS BEGUN. A MULTI-MEDIA
ADVERTISING CAMPAIGN WILL BEGIN
IN THE FALL.**



Marketing & Media

- A new name and logo is coming very soon!
- Creative campaign for TV, radio, print and out “out-of-home” focused grouped and ready for production
- Public relations campaign under development
- Social media will include Twitter, Google Plus and Facebook
- Posters, rack cards and fact sheets will be available to order on October 1.

Strategic Messaging

The New York Health Benefit Exchange 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.



7 Things Your Patients 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 Your Patients 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

Outreach Timeline

