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

- Individual Marketplace (58%): 450,000
- Small Business Marketplace (42%): 615,000
NY State of Health Highlights

• Opened October 1, 2013, allowing New Yorkers to shop for and enroll into quality, affordable, comprehensive health plans

• Affordable:
  – Health plans offered through NY State of Health are on average 53 percent less expensive than coverage New Yorkers purchased directly last year – before tax credits

• Comprehensive:
  – All plans include ten essential health benefits
NY State of Health Highlights (contd.)

• Choice:
  – Sixteen health insurers are offering health plan coverage through New York’s Marketplace

• Customer Service:
  – State of the art website where New Yorkers can shop and enroll in coverage
  – First class customer service center that is answering questions and enrolling people into coverage - over 558,000 calls answered
  – More than 7,500 certified enrollment experts who are available to provide in-person assistance in the community at convenient times and locations across the State
NY State of Health Enrollment Dates

• Open enrollment for individuals continues through March 31, 2014:
  – Individuals with a qualifying event can enroll outside this period

• Small employers can choose open enrollment dates for their employees any month of the year

• Public Health Insurance enrollment available all year
Individuals & Families

You and your family have many new 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.

Sign up as early as October 1, 2013 for coverage that begins January 1, 2014.

GET STARTED

Get help finding an insurance assistor in your area.

1. Create an Account.
2. Tell us about yourself and your family.
3. Choose a health insurance plan.
Online Enrollment

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

• As of February 25, 2014:
  – 800,333 New Yorkers have completed their applications
  – 501,205 have enrolled for coverage
Customer Service Center
1-855-355-5777

• Customer Service Center:
  – Answer Questions
  – Complete phone applications
  – Hours: 8am-8pm (M-F) and 9am-1pm (Sat)

• Assistance available in over 170 languages
  – Many staff are bilingual and oral interpretation available for remaining languages.

• As of February 25, 2014, Customer Service Center representatives have answered more than 652,000 calls since the launch of the Marketplace.
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
- Serve individuals
QUALIFIED HEALTH PLANS

http://info.nystateofhealth.ny.gov/PlansMap

nystateofhealth.ny.gov
QUALIFIED DENTAL PLANS

BlueCross BlueShield of Western New York
BlueShield of Northeastern New York
Delta Dental
Dentcare Delivery Systems, Inc.
Dentegra Insurance Company
EmblemHealth
Empire BlueCross
Empire BlueCross BlueShield
Guardian
Healthplex
MetLife
Solstice
HEALTH PLANS

• Cover Essential Health Benefits:
  – preventive, wellness and chronic disease management;
  – Inpatient care;
  – outpatient services;
  – mental health and substance abuse disorder services;
  – emergency services;
  – lab and imaging;
  – prescription drug;
  – rehabilitative and habilitative;
  – maternity and newborn care;
  – pediatric dental and vision

• Available in 4 Metal Tiers: Platinum, Gold, Silver and Bronze

• Each must have an adequate network

• All state consumer and provider protections in place
Qualified Health Plans

Actuarial Values for Levels of Coverage

- Bronze: 60%
- Silver: 70%
- Gold: 80%
- Platinum: 90%
Financial Assistance for Individuals and Families

- Premium tax credit: persons at 138-400% FPL
- Cost-sharing reduction: persons at 138-250% FPL
  - Must be enrolled in a silver level plan

http://info.nystateofhealth.ny.gov/PremiumEstimator

<table>
<thead>
<tr>
<th>Household Size (2013 Poverty Guidelines)</th>
<th>138% FPL</th>
<th>250% FPL</th>
<th>400% FPL</th>
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<tbody>
<tr>
<td>1</td>
<td>$15,856</td>
<td>$28,725</td>
<td>$45,960</td>
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<tr>
<td>2</td>
<td>$21,404</td>
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<td>3</td>
<td>$26,951</td>
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<tr>
<td>4</td>
<td>$32,499</td>
<td>$58,875</td>
<td>$94,200</td>
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</table>
# Tax Credit & Premium Rate Estimator

The premium you pay for health plans purchased through the Marketplace may be reduced if your household income is below 400 percent of the federal poverty level ($45,960 for individuals and $94,200 for a family of four). Use the Tax Credit and Premium Estimator below, to estimate the amount of tax credit you may be eligible for and the amount you will have to pay toward coverage each month. Fill in the boxes below.

1. Tax Credit Estimator for Individuals and Families:

| Total Number of Individuals in Your Tax Household | ENTER ➤ 1 |
| Number of Adults that are applying for Coverage | ENTER ➤ 1 |
| Number of Dependent Children ages 19 through 25 that are applying for Coverage | ENTER ➤ 0 |
| Number of Dependent Children under 19 | ENTER ➤ 0 |
| Family Type: | Single |
| Annual Taxable Income | ENTER ➤ $ 20,000.00 |

Select the Level of Coverage which you are interested in: **SELECT FROM DROPDOWN LIST**: Silver

Select the County in which you reside: **SELECT FROM DROPDOWN LIST**: Suffolk

Based on your Annual Taxable Income you would pay a maximum of 5.11% of your annual taxable income, or $ 65.12 **monthly for the Second Lowest Cost Silver Plan available in your County**

The Estimated Advance Premium Monthly Tax Credit Available to Apply to Any Plan (other than a Catastrophic Plan) in Your County is **$280.16**.

The above amount is an estimate of the advance premium tax credit that will be available to you to lower the cost of your coverage. The estimated premium amount you will pay for the Second Lowest Cost Silver Plan available in your County is calculated based on your estimated income. If your income changes, your premium may be different.
Financial Assistance and Premium Estimates for Silver Level Plans

Schenectady County
- Adult earning $20,000
- Tax credit: $192/month
- Premiums start at: $102/month

Kings County (Brooklyn)
- Adult earning $20,000
- Tax credit: $280/month
- Premiums start at: $79/month

Westchester County
- Adult earning $20,000
- Tax credit: $280/month
- Premiums start at: $105/month

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

http://info.nystateofhealth.ny.gov/PremiumEstimator
Financial Assistance and Premium Estimates for Silver Level Plans

http://info.nystateofhealth.ny.gov/PremiumEstimator

**Schenectady County**
- Family of 4 earning $50,000
- Tax credit: $274/month
- Parent premiums start at: $314/month
- CHP premiums for children: $18/month

**Kings County (Brooklyn)**
- Family of 4 earning $50,000
- Tax credit: $450/month
- Parent premiums start at: $268/month
- CHP premiums for children: $18/month

**Westchester County**
- Family of 4 earning $50,000
- Tax credit: $450/month
- Parent premiums start at: $321/month
- CHP Premiums for children: $18

*Exact rates will depend on the metal tier, health plan selected, and county.*
ON OUR WEBSITE...

Many Valuable Tools & Resources:

- Tax Credit and Premium Estimator
- Fact Sheets, Rack Cards, and Posters in English, Spanish, Haitian Creole, French, Korean, Russian, Italian, and Chinese
- Newsletter inserts
- County-specific list of Navigators
- County-specific list of Health Plans
- Plan provider Networks
- Regional Fact Sheets
- Application demonstration videos

nystateofhealth.ny.gov
Fact Sheets, Rack Cards, & Posters

Today’s the day

FOR SMALL BUSINESSES

Sign up for a health plan as early as OCTOBER 1, 2013 for coverage beginning JANUARY 1, 2014, or sign up on the first of any month after January.

1-855-355-5777
nystateofhealth.ny.gov

Today’s the day

THE OFFICIAL HEALTH PLAN MARKETPLACE: SHOP, COMPARE, ENROLL.
Access to low-cost, quality health plans for all New Yorkers is here. Welcome to NY State of Health, the Official Health Plan Marketplace. Call or go online to find a quality, low-cost health plan that’s right for you.

nystateofhealth.ny.gov

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nystateofhealth.ny.gov
## IPA/Navigator Site Locations

### County: Albany

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Subcontractor’s Name</th>
<th>Enrollment Site Name</th>
<th>Site Address</th>
<th>City</th>
<th>Site Main Phone #</th>
<th>Languages</th>
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<tbody>
<tr>
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http://info.nystateofhealth.ny.gov/IPANavigatorSiteLocations
Map of Health Plans by County

http://info.nystateofhealth.ny.gov/PlansMap