

NY State of Health 2020 Open Enrollment: Reaching the Remaining Uninsured

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Overview of 2019 Enrollment

Remaining Uninsured

Lessons from Research

Plans to Reach Remaining Uninsured in 2020

Successful 2019 Open Enrollment Period

- High rates of re-enrollment
- Broad choice of health plans
- Continued positive messaging



YOU DESERVE AFFORDABLE HEALTHCARE.

Find the right health plan and financial assistance you need today.

Enroll Today

 **nystateofhealth**
The Official Health Plan Marketplace

NYSOH BY THE NUMBERS

4.7M

The number of New Yorkers with health insurance coverage through NYSOH.

24%

The share of New Yorkers who are covered through NYSOH.

7%

The increase in enrollment in Qualified Health Plans and Essential Plans from 2018 to 2019.

4

The number of plan choices for most New Yorkers

\$636M

Aggregate amount of tax credits QHP enrollees are expected to receive in 2019.

1.7M

The number of unique visitors to NYSOH's website during the 2018 OEP.

1.5M

The number of calls answered by NYSOH customer service center, an average of 128,187 per week, during the 2019 OEP.

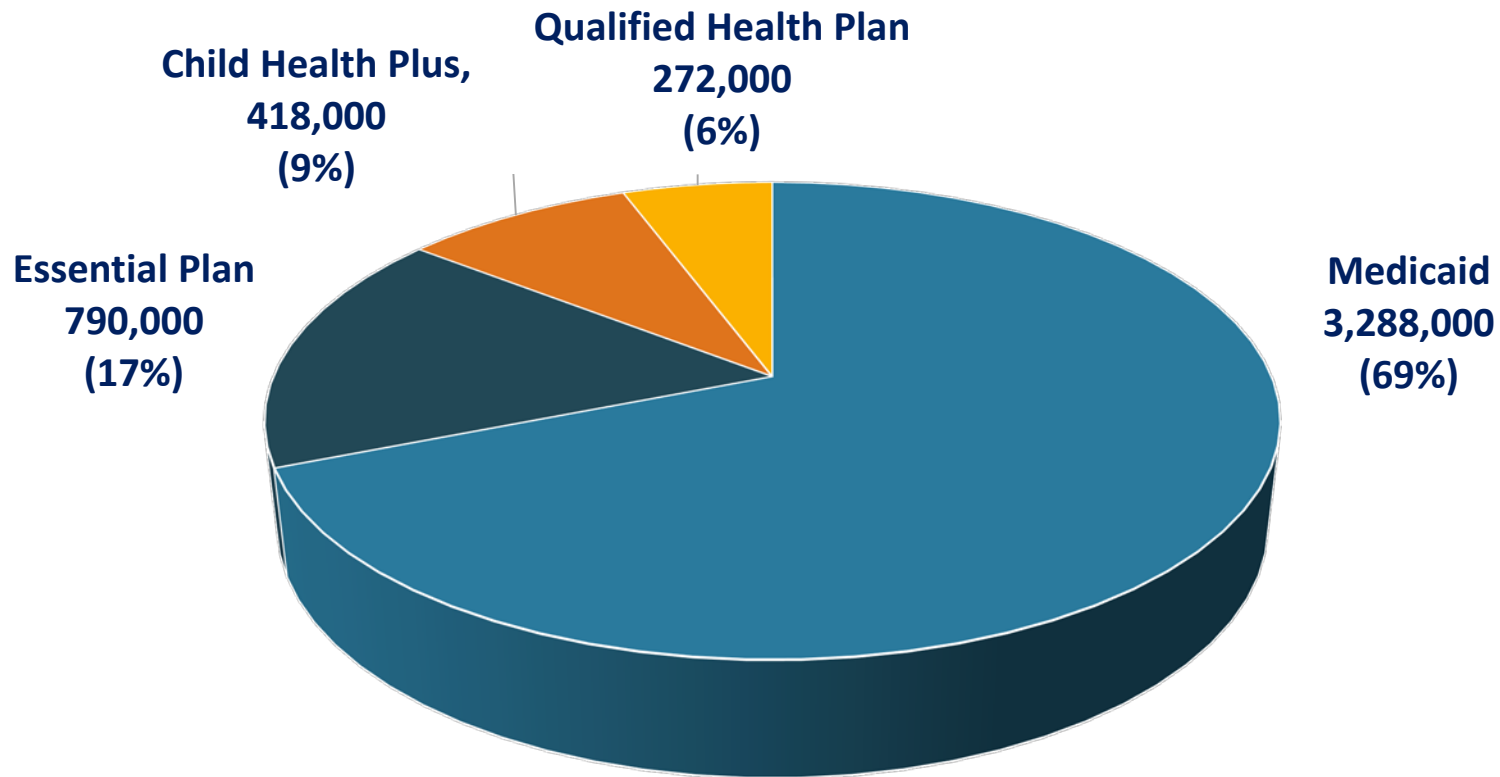
27

The number of languages in which consumers can access NYSOH's educational materials.

2.7M

The number of educational materials distributed during the 2019 OEP.

2019 Enrollment



Total Enrollment: 4.7 million

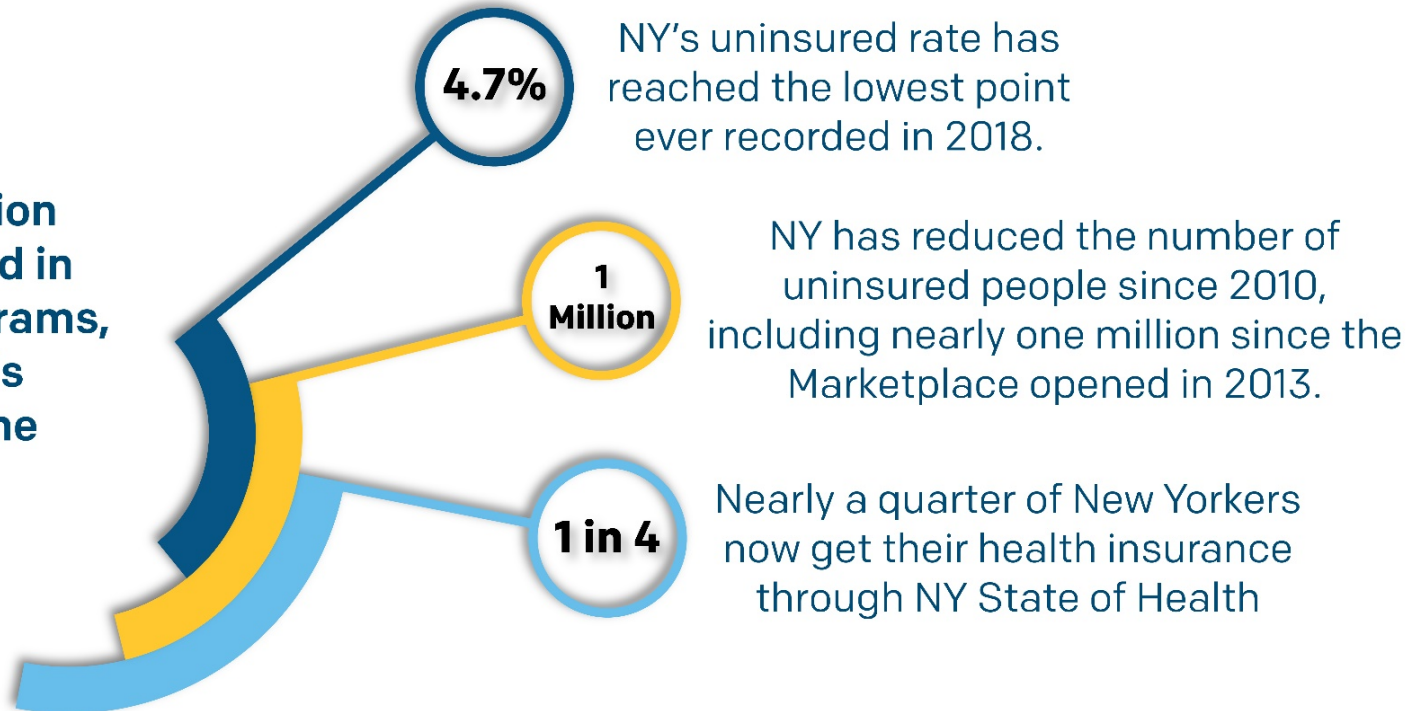
2019 Enrollment Highlights



- In 2018 and 2019, there was a consistent enrollment distribution among:
 - Young adults
 - Enrollees by race and ethnicity
 - Qualified Health Plan enrollees with and without tax credits
- Consumers continued to be price sensitive:
 - Enrollment in Bronze level plans increased by 6 percentage points compared with 2018 (39% of enrollees in Bronze products)
 - In most counties, the most popular Bronze plan was the lowest premium Bronze plan
- Nearly 8 in 10 consumers enrolled with the help of an in-person assister
- NY State of Health participated in over 300 community events and sent nearly 4 million consumer emails

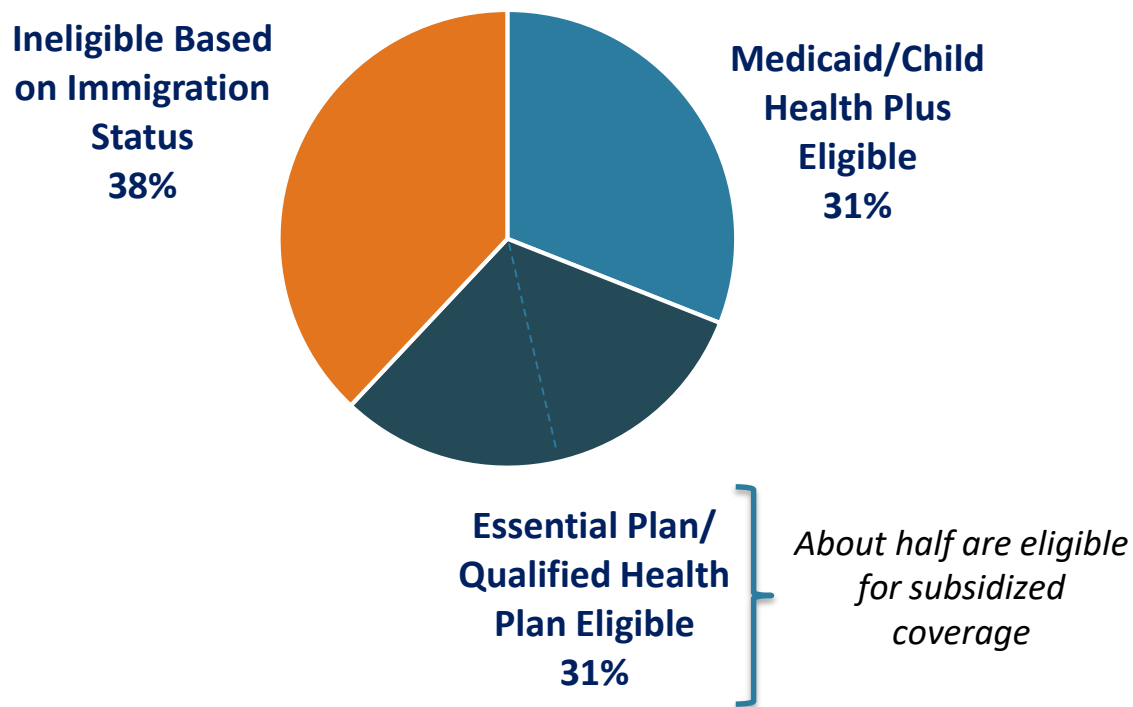
New York's Uninsured Rate

More than 4.7 million people are enrolled in Marketplace programs, which corresponds to the latest decline in New York's uninsured rate.



Remaining Uninsured

Distribution of the Uninsured



Source: The Urban Institute, 2019.

Remaining Uninsured

Uninsured rates are higher among certain demographic groups and in certain counties:

Demographic Groups:

- Hispanic/Latino (11%)
- Asian (7%)
- African American (6%)
- Young Adults (9%)

Counties:

- Queens (9%)
- Bronx (8%)
- Kings (7%)
- Cattaraugus (7%)
- Chautauqua (6%)

Source: U.S. Census Bureau, American Community Survey, 2018.

Goals for 2020

- Retain existing enrollees
- Enroll new individuals
- Dispel consumer confusion

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Open Enrollment & Renewals



- Open Enrollment Period: Nov 1, 2019 – Jan 31, 2020
- Over 500,000 households will renew coverage and additional new enrollment during the Open Enrollment Period
- 2020 plan options:
 - 12 QHP insurers
 - All Standard Bronze products will include 3 free sick visits
 - Silver and Silver CSR deductibles are lower
 - 15 EP insurers
 - No changes to eligibility or consumer cost sharing
 - 11 insurers participate across individual market programs

Open Enrollment & Renewals



Date	Action
Mid-October, 2019	Renewal Notices mailed to individuals with QHP, Medicaid, Child Health Plus, and Essential Plan coverage ending December 31, 2019
November 1, 2019	Open Enrollment begins for <u>new</u> applicants
November 16, 2019	Open Enrollment begins for individuals <u>renewing</u> coverage Consumers can update their account, if needed, and enroll in a plan for coverage starting on January 1, 2020
December 15, 2019	Last day to enroll for January 1, 2020 coverage
January 31, 2020	Open enrollment closes for QHPs

Open Enrollment & Renewals



Three Types of Renewals:

1. Automatic Renewal **with** Auto-Enrollment

- No action required to renew
- Consumers give permission to NYSOH to check data sources to renew and plan is offered in 2020
- Renewal improvements have resulted in more consumers auto-renewing

2. Automatic Renewal **without** Auto-Enrollment

- Action Required: Consumer must select and enroll in a plan

3. Manual Renewal

- Action Required: Consumer must update their application

Consumer Emails

- **Renewal:**
 - ❖ Nov 16: Today's the Day to Renew
 - ❖ Early Dec: Reminder to Renew by Dec 15
- **Plan Selection:**
 - ❖ Pick a plan to complete your enrollment
- **Deadline Reminders:**
 - ❖ Before the 15th of the month
 - ❖ Before Jan 31
- All emails sent in English and Spanish
- Sent to QHP, EP, CHP, and Medicaid consumers
- Send 4 million total emails throughout OEP



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**A REMINDER...
ABOUT RENEWING
YOUR HEALTH
INSURANCE**

You recently received a notice from NY State of Health about what actions you need to take, if any, to renew your health plan for 2020. It is important that you take these actions to avoid any gap in coverage.

1. TELL US WHAT'S NEW IN YOUR LIFE
Did your income, family size or address change? Tell us at nystateofhealth.ny.gov or 1-855-355-5777. It could make a big difference in what insurance you can buy or how much you'll pay, if anything.

2. CHOOSE A HEALTH PLAN
Visit nystateofhealth.ny.gov to see your choices and pick a health plan for 2020.

3. MAKE THESE CHANGES BY DEC 15TH
It's the only way you can be sure that your coverage will continue, without any gaps, right through 2020.

ONE MORE THING!
HELP IS AVAILABLE IN YOUR OWN LANGUAGE.

- Call the NY State of Health Customer Service Center at 1-855-355-5777.
- Or visit a certified in-person assistor. To find an assistor, call us or [click here](#) to search on-line.

NY State of Health complies with applicable Federal civil rights laws and state laws and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, disability, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

Goals for 2020

- Retain existing enrollees
- **Enroll new individuals**
- Dispel consumer confusion

Consumer Research

Focus Groups:

- ❖ New York City and Syracuse
- ❖ English and Spanish
- ❖ Mix of consumers insured through NYSOH and uninsured

On-line Survey:

- ❖ 1,300 New Yorkers statewide
- ❖ English and Spanish
- ❖ Mix of consumers insured through NYSOH and uninsured

Explored:

- ❖ Insured: how the enrollment process did/did not work well; what could have made things easier for them; how insured differ from uninsured
- ❖ Uninsured: barriers to enrollment; priorities and messaging that would be most effective

Consumer Research: Key Findings



- Our challenge is more with enrolling the uninsured than retention of insured
 - ❖ 92 percent of those insured through NYSOH say they are likely to re-enroll
- Cost, particularly premiums, is by far the biggest barrier to the uninsured; assistors can play a critical role
 - ❖ Cost is complicated:
 - ❖ Many have income that varies from month to month
 - ❖ “Cost” often means a combination of “price” and “value” of coverage – communicate what consumers will get for their money
 - ❖ Assistors are critical:
 - ❖ The vast majority of the insured used in-person assistors and almost all had positive experiences navigating plan choices and finding what they can afford
 - ❖ We will communicate these messages to the uninsured, who believe the process is complicated and may think there are no affordable policies

Consumer Messaging



- **Promote Affordability**
 - Financial assistance
 - Plan options with lower premiums and deductibles
- **Promote the “value” of coverage**
 - All plans cover preventive services without cost sharing
 - Prescription drugs are not subject to the deductible in Platinum, Gold, Silver plans
 - Many plans cover three sick visits before the deductible
- **Promote In-Person Help**
 - Determine eligibility for financial help
 - Compare plan choices
- **Hard to reach populations**
 - Tailor advertising and outreach efforts for different audiences
 - Promote free, in-person assistors
 - Promote language assistance, available by phone and in person
- **Public Charge concerns**
 - Assistor training and FAQs
 - Clearly state the facts and refer to immigration experts

2020 Advertising



YOU DESERVE AFFORDABLE HEALTH CARE

Get free one-on-one help to compare plans and apply for financial assistance.



[Compare Plans](#)



YOU DESERVE AFFORDABLE HEALTH CARE

Compare plans with low premiums and low out of pocket costs.

[Compare Plans](#)



FIND A LOW COST HEALTH PLAN THAT WORKS FOR YOU.

Compare plans with low premiums and out of pocket costs.

[Learn More](#)



FIND A LOW COST HEALTH PLAN THAT WORKS FOR YOU.

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2020 Open Enrollment

- Website improvements
- Consumer tools
- Consumer email campaign
- Text campaign
- Outreach events
- Consumer notices in 13 languages
- Connecting NYSOH applicants to SNAP

Website Improvements: Homepage




ABOUT RESOURCES FORMS GET HELP


Individuals & Families Employers Employees Brokers Navigators

For more information, call NY State of Health Customer Service Center at 1-855-355-5777

YOU DESERVE AFFORDABLE HEALTHCARE.
Find the right health plan and financial assistance you need today.



Enroll Today



Individuals & Families

You and your family have many 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.

[GET STARTED](#)[Get In-Person Help](#)

[View Plans and Estimate Your Cost](#)[Search by Health Plan, Provider, or Facility](#)

1

Create an Account.

2


Tell us about yourself and your family.


3

Choose a health insurance plan.

Small Businesses

The Small Business Marketplace can make it simple and easy for you to offer high quality, affordable health insurance coverage to your employees while taking advantage of the small business health care tax credit.





Website Pages in Simplified and Traditional Chinese

QHP Out-of-Pocket Cost Estimator



Premium & Out-of-Pocket Cost Estimator

This tool is designed to help you estimate your premium and out-of-pocket (OOP) costs for health insurance in a given year. The cost estimator will generate the estimated total cost for the year as well as the largest possible amount an individual may pay.

Disclaimer: This tool is just an estimate of your cost. Information from this tool should not be regarded as definitive or exact. No tool can provide an exact estimate or perfectly predict insurance costs. In addition, this estimate does not account for out-of-pocket costs (e.g., co-payments) after the deductible is met but before you reach your maximum out-of-pocket costs.

For instructions on how to use this tool, [click here](#).

Enter household information

Total Household Income per Year

Number of Members in Household

FPL %

Persons Covered

Estimated Annual Medical Costs

Standard Plans

Non-Standard Plans

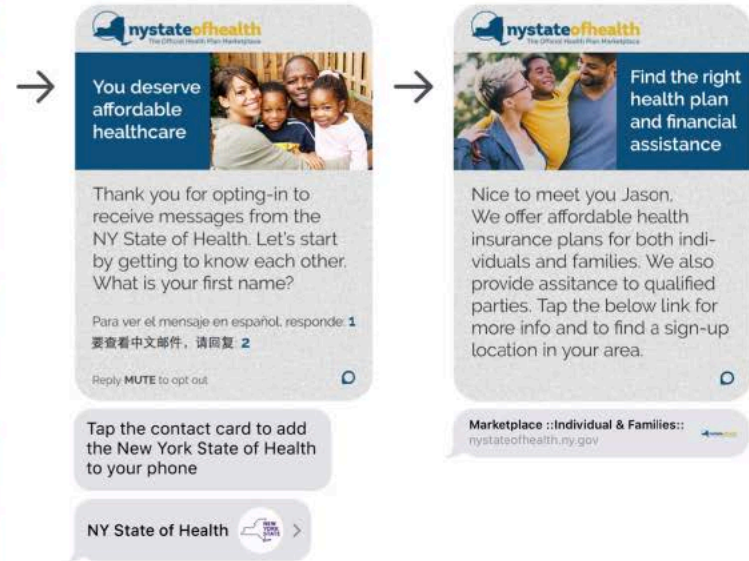
Enter your estimated monthly premiums [?] after financial help from the [Search for Plans page](#)

Bronze	Silver	Gold	Platinum
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Text Campaign



Text Campaign (cont'd)



Outreach Events



NYSOH participates in hundreds of outreach events in communities across the state during OEP



Campaigns include with pharmacies, grocery stores, and cultural events in higher uninsured communities

Goals for 2020


- Retain existing enrollees
- Enroll new individuals
- **Dispel consumer confusion**

2020 Open Enrollment




- “Open for Business” messaging
- Frequent updates to Call Center and assistor FAQs to get the facts out on federal actions
- Consumer messages:
 - Consumers will have robust choice of plans
 - Many are eligible for financial help
 - We are here to help – customer service and in-person assistors
- Consumer education materials:
 - Updated consumer education materials
 - New online tools
 - Email campaign
 - Text message campaign
- Outreach campaigns and events:
 - Hispanic partnership with Telemundo and Univision
 - Chinese partnership with New Tang Dynasty and World Journal
 - Pharmacy and grocery campaigns, cultural events

Updated Materials



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WHO IS ELIGIBLE?
INDIVIDUALS WHO ARE:

- New York State residents
- Lawfully present in the U.S.
- Not eligible for Medicaid, Essential Plan or Child Health Plus

NY State of Health complies with applicable Federal civil rights laws and state laws, and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

Qualified Health Plan At a Glance

WHAT'S COVERED?

- Free preventive care
- Inpatient care
- Outpatient services
- Maternity and newborn care
- Emergency services
- Lab and imaging
- Prescription drugs
- Rehabilitative and habilitative services

- Mental health and substance use disorder services
- Wellness and chronic disease management services
- Dental and vision for children

Adult dental and other benefits may also be covered by some plans.

CONTACT US:
nystateofhealth.ny.gov | 1-855-355-5777 or TTY 1-800-662-1220

Si usted habla un idioma diferente al inglés, los servicios de asistencia de idioma están disponibles gratis para usted. Llame al 1-855-355-5777 (TTY: 1-800-662-1220).

如果您使用的語言不是英語，您可以使用我們的免費語言支援服務。請致電 1-855-355-5777 (TTY: 1-800-662-1220)。

HOW MUCH DOES A QUALIFIED HEALTH PLAN (QHP) COST?

MONTHLY PREMIUMS: The price you pay each month will depend on the plan you pick. Many people are eligible for tax credits which lower your monthly cost. Individuals earning up to \$48,560 a year and a family of 4 earning up to \$100,400 may be eligible for tax credits.

COST SHARING: Cost sharing is the amount you pay when you get a health care service. Some people are also eligible to get help paying for these costs, based on their income. Below are examples of the QHP cost sharing level for standard plans offered at four levels. Other plans are available with different cost sharing and additional covered services.

COST SHARING FOR HEALTH CARE SERVICES	PLATINUM	GOLD	SILVER	BRONZE
Annual Deductible	\$0	\$600	\$1,300	\$4,425
Preventive Care	Free	Free	Free	Free
Primary Care Physician Visit	\$15	\$25	\$30	First 3 Visits Free; then 50% cost sharing
Specialist Visit	\$35	\$40	\$50	50% cost sharing
Inpatient Hospital Stay per admission	\$500	\$1,000	\$1,500	50% cost sharing
Behavioral Health Outpatient Visit	\$15	\$25	\$30	50% cost sharing
Behavioral Health Inpatient Visit per admission	\$500	\$1,000	\$1,500	50% cost sharing
Emergency Room	\$100	\$150	\$250	50% cost sharing
Urgent Care	\$55	\$60	\$70	50% cost sharing
Physical Therapy, Speech Therapy, Occupational Therapy	\$25	\$30	\$30	50% cost sharing

COST SHARING FOR PRESCRIPTION DRUGS	PLATINUM	GOLD	SILVER	BRONZE
Generic	\$10	\$10	\$10	\$10
Preferred Brand	\$30	\$35	\$35	\$35
Non-Preferred Brand	\$60	\$70	\$70	\$70

Assistor Q&A on the Public Charge Rule



NY State of Health
Medicaid and Public Charge - Q&As for Assistors

UPDATE (10/11/19): A Federal Judge has issued a nationwide ruling blocking the Final Public Charge Rule from going into effect on October 15, 2019, as originally scheduled. Until the lawsuit is resolved, the new rules will not apply.

General script for everyone who has a question about public charge or how receiving health benefits could affect their immigration options:

- It sounds like you have a question about the rule changes on "public charge."
- Public charge is an immigration law issue that applies to only certain people.
- The federal Department of Homeland Security released a new rule in August 2019 about immigrants who apply for Medicaid and other help from the government. **A Federal Judge has issued a nationwide ruling blocking the Final Public Charge Rule from going into effect on October 15, 2019, as originally scheduled. Until the lawsuit is resolved, the new rules will not apply.**
- NY State of Health believes that only a small group of immigrant New Yorkers who are enrolled in NY State of Health benefits are affected by this rule.
- The federal Public Charge rule **does not** include Essential Plan, Child Health Plus or Qualified Health Plans. Therefore, getting these health benefits will not affect a person's immigration options. Enrollment in federally-funded Medicaid will not impact the following groups of immigrants: pregnant women, children under 21, and people in immigration categories like asylees, refugees and victims of violence.
- Current green card holders who are receiving Medicaid will only be subject to a public charge determination if they leave the country either (a) for more than 6 months or (b) with certain

<https://info.nystateofhealth.ny.gov/sites/default/files/NYSOH%20Public%20Charge%20Assistor%20QAs%20101119.pdf>

Assistor Q&A on the Public Charge Rule (contd)



Key messages are:

- The new federal rule will **not** apply until the lawsuit is resolved
- As proposed, the rule would have affected a very limited number of immigrants in New York with federally-funded Medicaid
- Consumers with questions about the public charge rule or the courts' ruling can speak to an immigration expert at:
 - The Office for New Americans (1-800-566-7636)
 - The Legal Aid Society (1-844-955-3425)

Nevertheless, the proposed changes have created enormous consumer confusion and fear

Conclusion

- New York has made significant progress expanding coverage, but there is more work to be done
- Commitment to coverage:
 - Maintain funding levels for navigators and advertising
 - Extend open enrollment period
 - Provide language assistance: phone, in person, notices and materials
 - Get out the facts, dispel consumer confusion
- Seek opportunities for continuous improvement, including with plan designs and consumer assistance