

New York Health Benefit Exchange

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HCFANY Summer Meeting
June 7, 2013

Agenda

- Implementation updates
 - Who is eligible for coverage?
 - Health Plan Invitation
 - In Person Assistors
 - Customer Service
- Outreach and Education
 - Phases of Outreach
 - Partnerships
 - Useful Resources

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 Exchange
 - Employer Exchange, which is called the Small Business Health Options Program, or “SHOP”

Key Accomplishments to Date

- ✓ Awarded nearly \$370 million in federal funds for Exchange establishment activities
- ✓ Established and convened five Regional Advisory Committees
- ✓ Conducted background research on key policy decisions
- ✓ Contracted with a System Integrator to build IT system
- ✓ Contracted with customer services organization
- ✓ Invited Health Plans to Participate in the Exchange
- ✓ Invited organizations to apply to be In-Person Assistors/Navigators
- ✓ Received conditional certification from HHS in December 2012

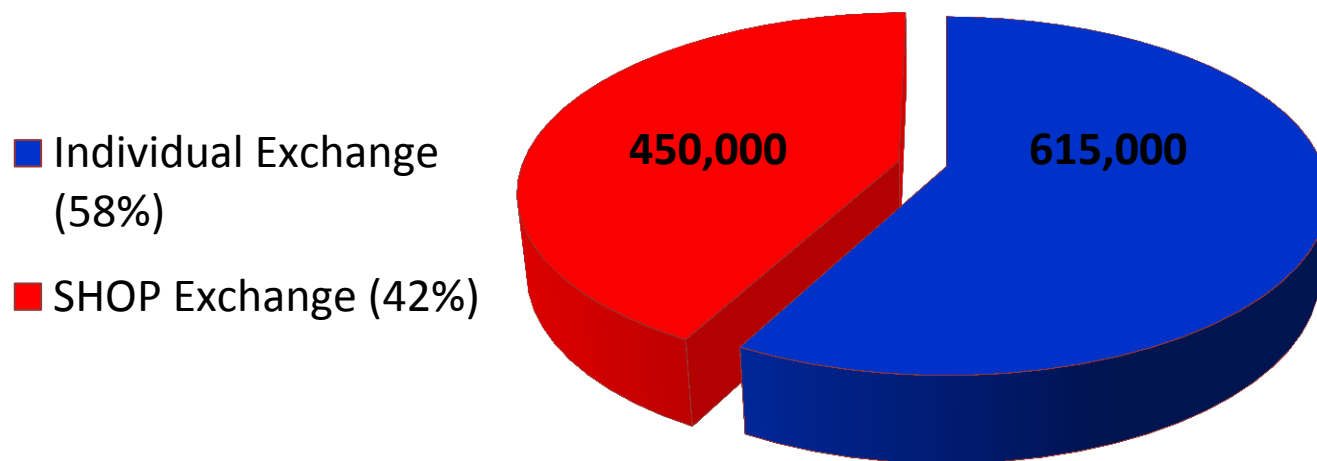
Who is Eligible?

You will be eligible to purchase a health plan through the Exchange if you:

- Live in New York;
- Are a citizen or lawfully present immigrant (different immigration rules may apply if you are eligible for Child Health Plus or Medicaid);
- Own or work for a small business with 50 or fewer eligible employees

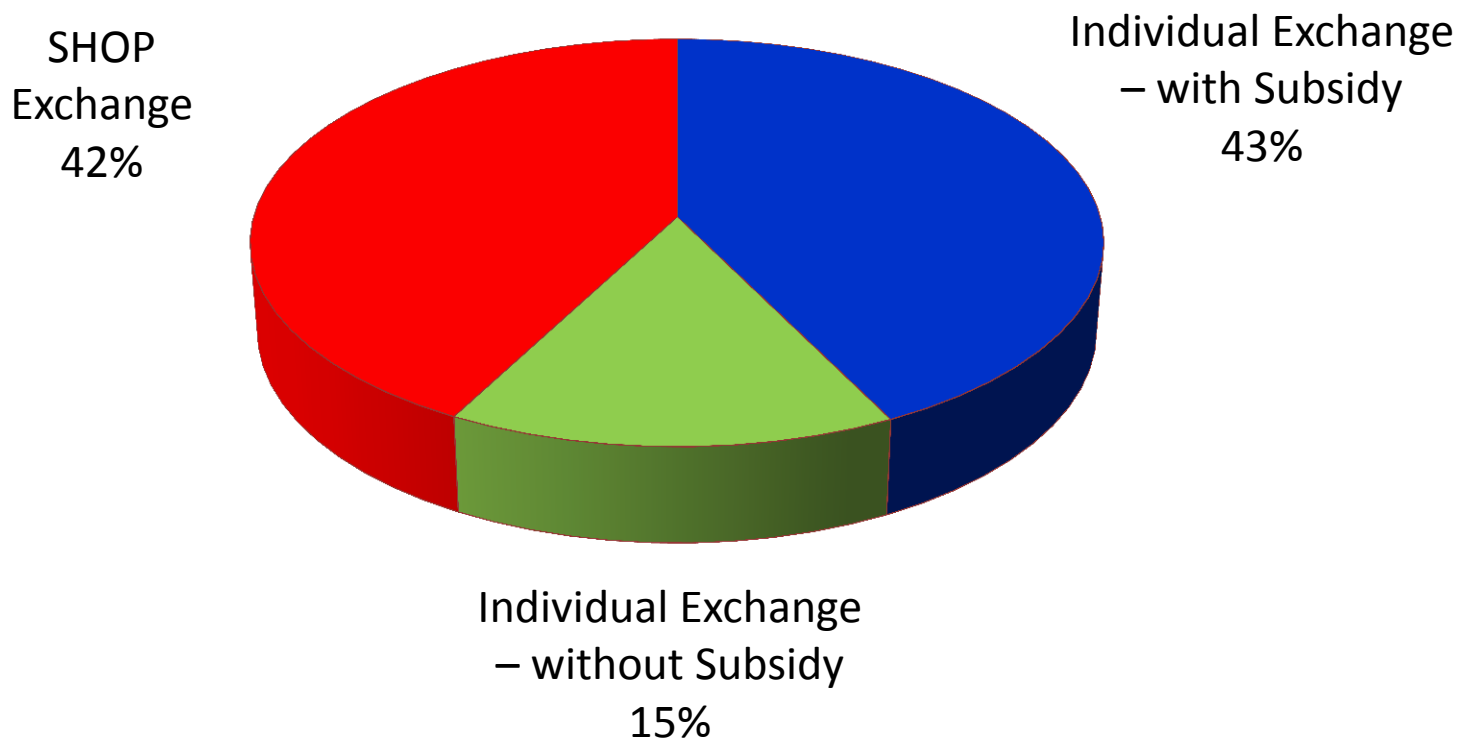
Who will enroll in the Health Benefit Exchange?

Exchange enrollment is estimated to be
1.1 million New Yorkers



Full Implementation Impact of Exchange and Reforms in New York

Exchange Enrollment

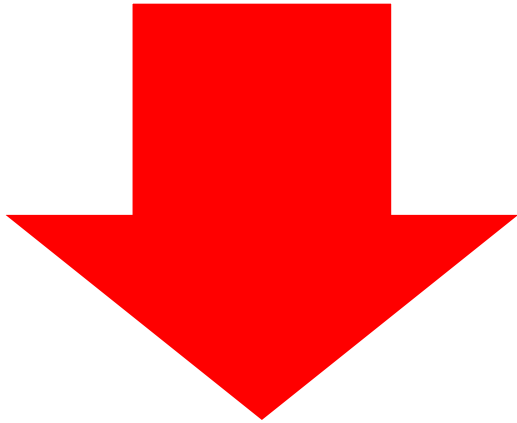


Full Implementation Impact of Exchange and Reforms in New York

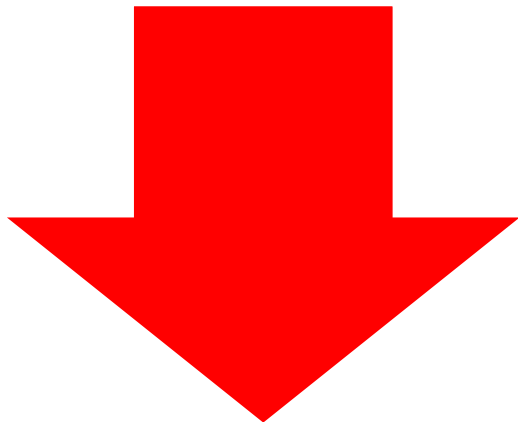
Other Estimated Changes in Coverage:

- Employer-sponsored coverage is estimated to remain stable
 - The vast majority of large employers are estimated to continue offering coverage directly
 - 410,000 people are estimated to shift from employer-sponsored coverage into the SHOP Exchange (i.e., small employer had offered directly, now offers through SHOP)
- Medicaid enrollment is estimated to increase by 510,000
 - 75,000 are newly eligible childless adults
 - The remaining 435,000 are currently eligible and are estimated to enroll as a result of increased awareness

Impact of Exchange and Health Reform in New York



Premiums decline in small group and individual market in all scenarios modeled



\$2.6 billion in federal tax credits per year for individuals and small businesses further reduce the cost of coverage

Federal Law Requires Coverage of Ten Essential Health Benefits

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

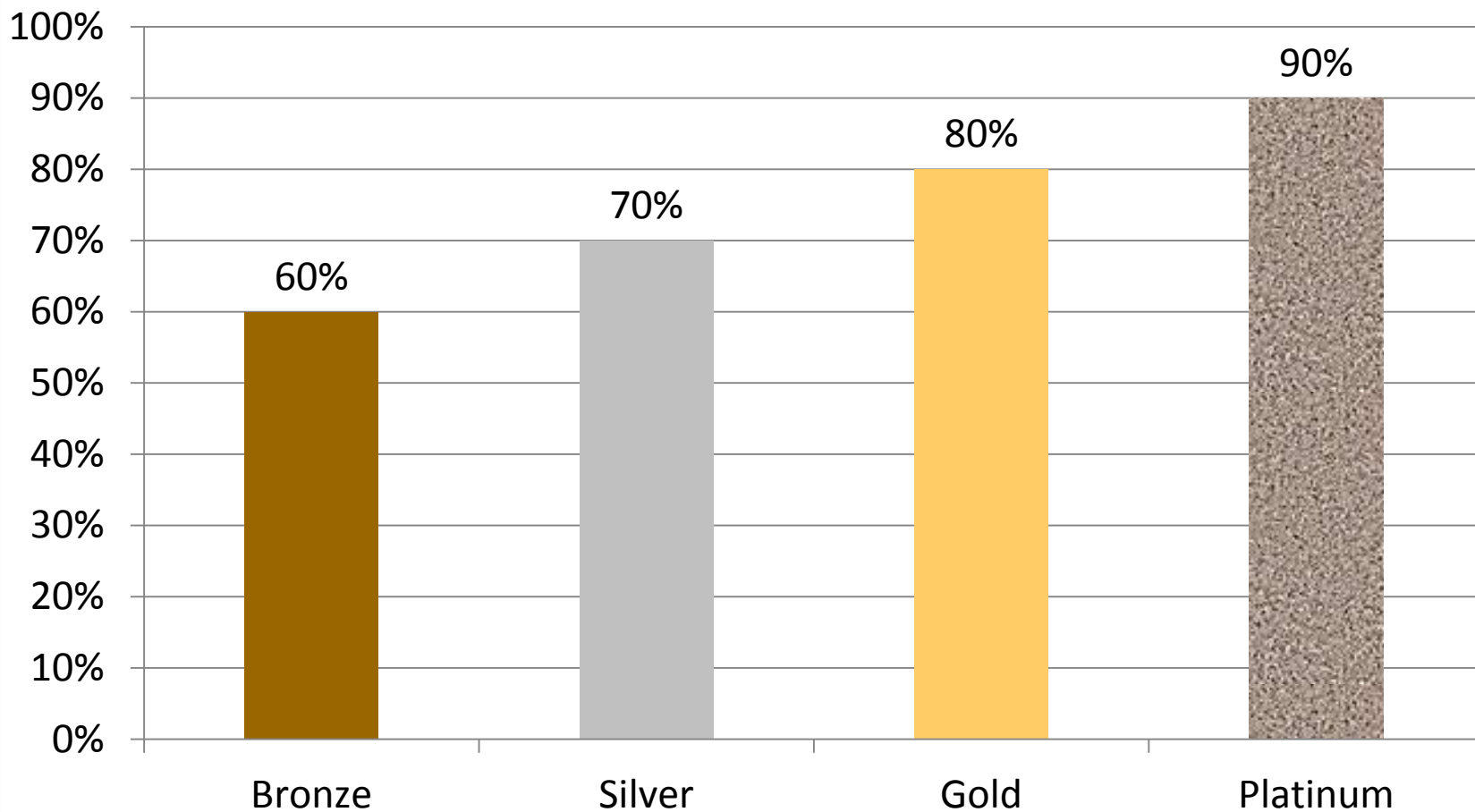
Health Plan Invitation

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

Qualified Health Plans

Actuarial Values for Levels of Coverage



In-Person Assistors

IPA/Navigators

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

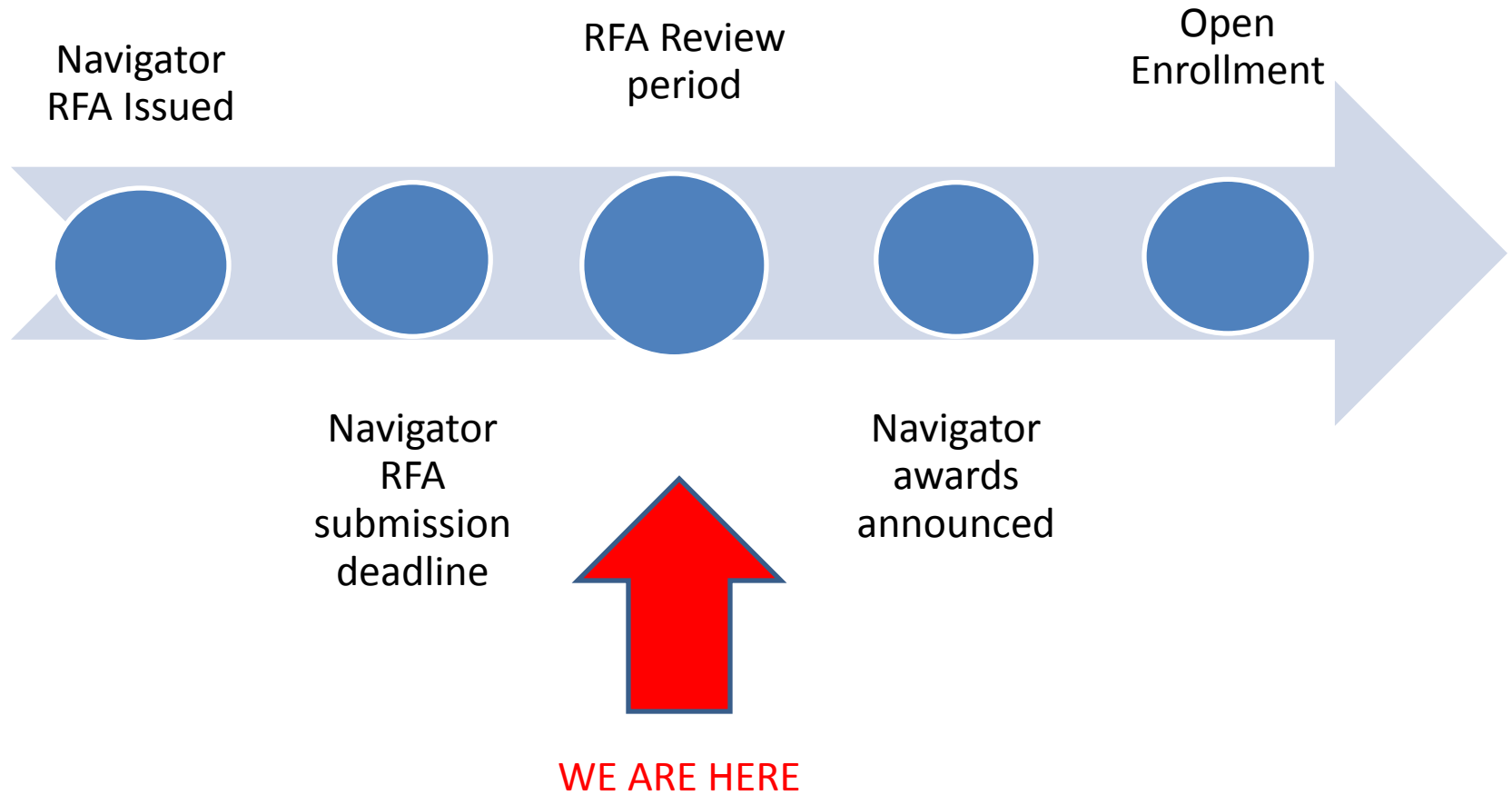
Insurance Brokers/Agents

- 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 Exchange
- 5-day training and certification required
- *Pending further federal guidance

IPA/Navigator Program



Consumer Assistance

- **Online**
 - Through the Exchange portal for new applications and administrative renewals
 - Webchat for assistance
- **In Person**
 - In Person Assistors and Navigators
 - Agents and Brokers
 - Informal Assistors
 - Assistance available in many languages
- **Phone**
 - Leverage current public program call center
 - Assistance available in most languages
- **Mail**
 - Upon request

Plain English & Language Accessibility

- Materials will use language that is easily understood by all, including those with limited literacy, Limited English Proficiency, and people with disabilities
- The Exchange will provide materials in the languages most commonly spoken by New York's diverse population: **Chinese, Spanish, French, Haitian Creole, Italian, Korean and Russian**

Health Benefit Exchange Outreach Activities

Outreach Objectives

- To develop culturally and linguistically appropriate strategies to inform and reach New York's individuals and small businesses about the New York Health Benefit Exchange
- Convey the benefits of the Exchange, generate excitement and drive people to enroll

Partnership Outreach

Goals:

- **Build public awareness** of the Exchange
- **Build support, educate and earn buy-in** from organizations who work with targeted populations
- **Educate individuals and small businesses** about health insurance and the benefits of enrolling in the Exchange
- **Actively focus outreach efforts** on the most vulnerable and difficult to reach populations and address their needs and concerns
- **Drive potential enrollees to an enrollment mechanism** including online, by phone, in-person and by mail

Outreach and Marketing

Phase 1 – Preparation

Setting the stage for future outreach efforts and earn buy-in from our stakeholders

- Continued Regional Advisory Committee Input
- Information Website
- Develop target audience outreach strategy
- Engage Outreach Partners
- Research & Media Planning
- Surveys and Focus Group Testing
- Name, Logo and Brand Strategy Creation
- Message Development

Outreach and Marketing

Phase 2 - Mobilization

Setting accurate expectations for the Exchange and build awareness for the Exchange through grassroots marketing efforts

- Marketing Materials Rolled Out
 - General information
 - Individual and SHOP
 - Audience Specific
- Launch Outreach Campaigns
 - Grassroots Activities
 - Awareness Events
 - Earned Media
- Develop evaluation metrics

Outreach and Marketing

Phase 3 - Engagement

Creating a call-to-action and share information to empower consumers to make informed health insurance purchasing decisions

- Launch Advertising Campaign
 - TV
 - Radio
 - Online
 - Print
 - Out of Home (Billboards, bus and subway signs, and other public spaces)
- Intensify Community Outreach through Stakeholders/Partners
- IPA/Navigator Marketing and Enrollment Support in Communities
- PR Campaign, Grassroots Activities and Awareness Events

Outreach and Marketing

Phase 4 - Continued Engagement and Evaluation

Maintaining messaging momentum while retaining flexibility to respond to post-launch needs

- Advertising Campaign continued
- IPA/Navigator Services continued
- Stakeholder/Partner Outreach continued
- PR Campaign, Grassroots Activities and Awareness Events continued
- Evaluation
 - ✓ Measure Success
 - ✓ Midcourse Adjustments

Partnership Outreach

Working with partners to help us reach potential Exchange enrollees



NOTE: Partners will include organizations on the Regional Advisory Committee as well as organizations that are not currently members

Outreach Partners

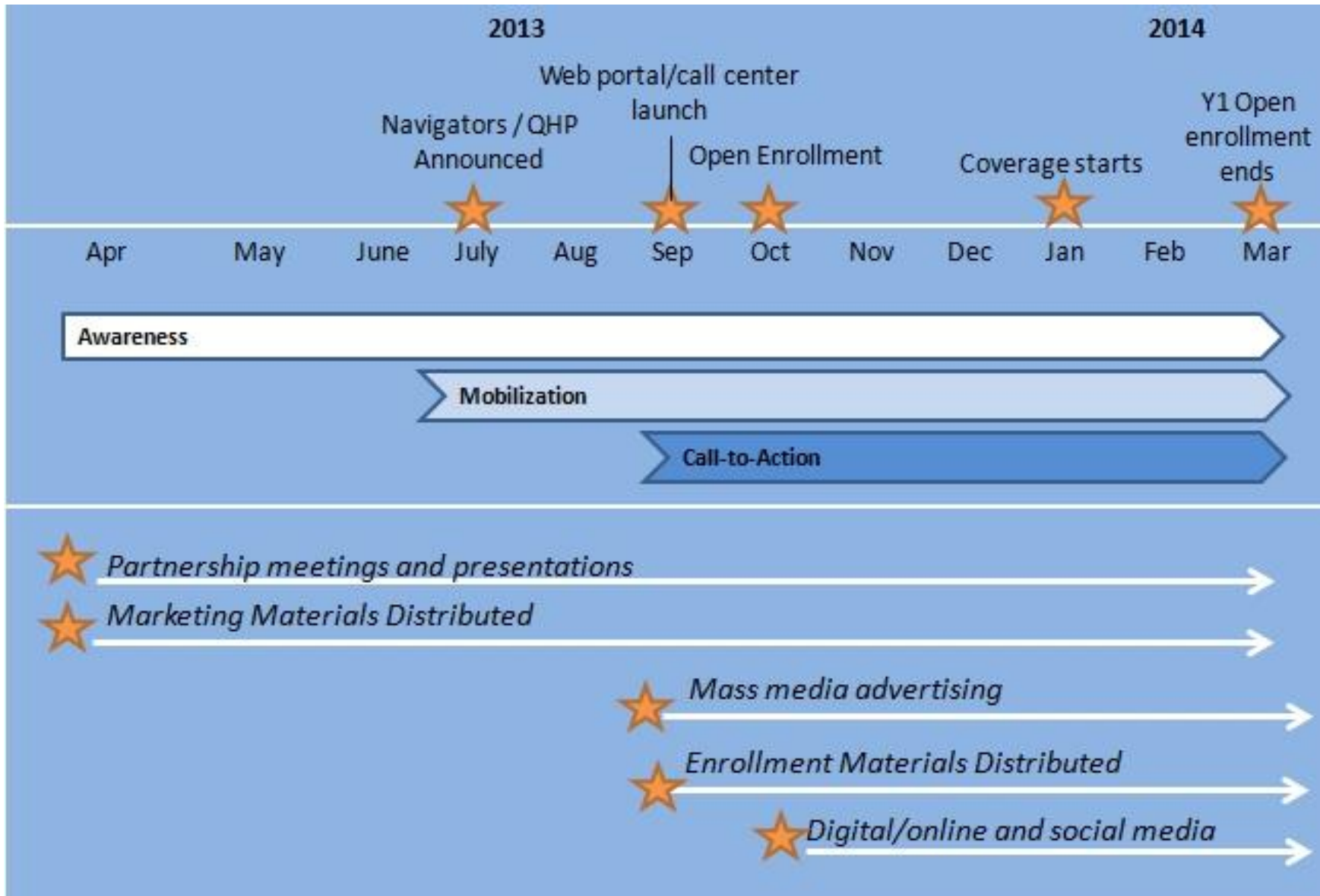
What Will Outreach Partners Do?

- **Sponsor** in-person or virtual events in the community
- **Distribute** printed materials at events or at brick-and-mortar locations
- **Include** information in established communication channels (e.g. organization newsletter)
- **Support** online content (e.g. linking to the Exchange, sharing information online via Facebook, etc.)
- **Assist** clients by providing referrals to the enrollment website, call center, or a certified Navigator or broker.
- **Identify** additional outreach partners and share information with colleagues
- **Other?**

Why be an Outreach Partner?

- **Work together** to achieve the common goal of enrolling over 1 million additional New Yorkers in affordable comprehensive health insurance coverage
- **Serve as resource** to your community/customers
- **Share information and knowledge** about the benefits of enrolling coverage through the Exchange
- **Get support** - the Exchange will provide materials and information to support your efforts

Outreach Timeline



7 Things You 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 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



New York Health Benefit Exchange

THE OFFICIAL HEALTH BENEFIT EXCHANGE FOR NEW YORK STATE

HOME
WHAT IS AN EXCHANGE?
INFO FOR YOU
NEWS & EVENTS
RESOURCES

The Smart Choice for Small Business

Beginning October 1, 2013, small businesses will have access to the insurance opportunities that larger employers already enjoy - greater choice of plans at lower costs.

[READ MORE »](#)



SLIDE 1 OF 3
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 **May 7, 2013**

Fact Sheets: Individuals & Families, SHOP
Please print, copy, link to and share.

Click here for details

 **Latest News & Events**

MAY 21, 2013	New York Health Benefit Exchange Regional Advisory Committee Meetings: May 2013
MAY 20, 2013	Now available: Newsletter Brief
MAY 17, 2013	New York Health Benefit Exchange Webinar: Updates for Agents and Brokers