

NY State of Health

The Official Health Plan Marketplace

2014 Open Enrollment

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Child Health Now!
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NY State of Health Open Enrollment Highlights

- NY State of Health allows New Yorkers to shop for and enroll into quality, affordable, comprehensive health plans
- New York operates an integrated Marketplace, allowing one-stop shopping for Medicaid, Child Health Plus, and Qualified Health Plans
- Nearly 1 million New Yorkers enrolled into coverage through NY State of Health as of April 15, 2014

Enrollment Trends

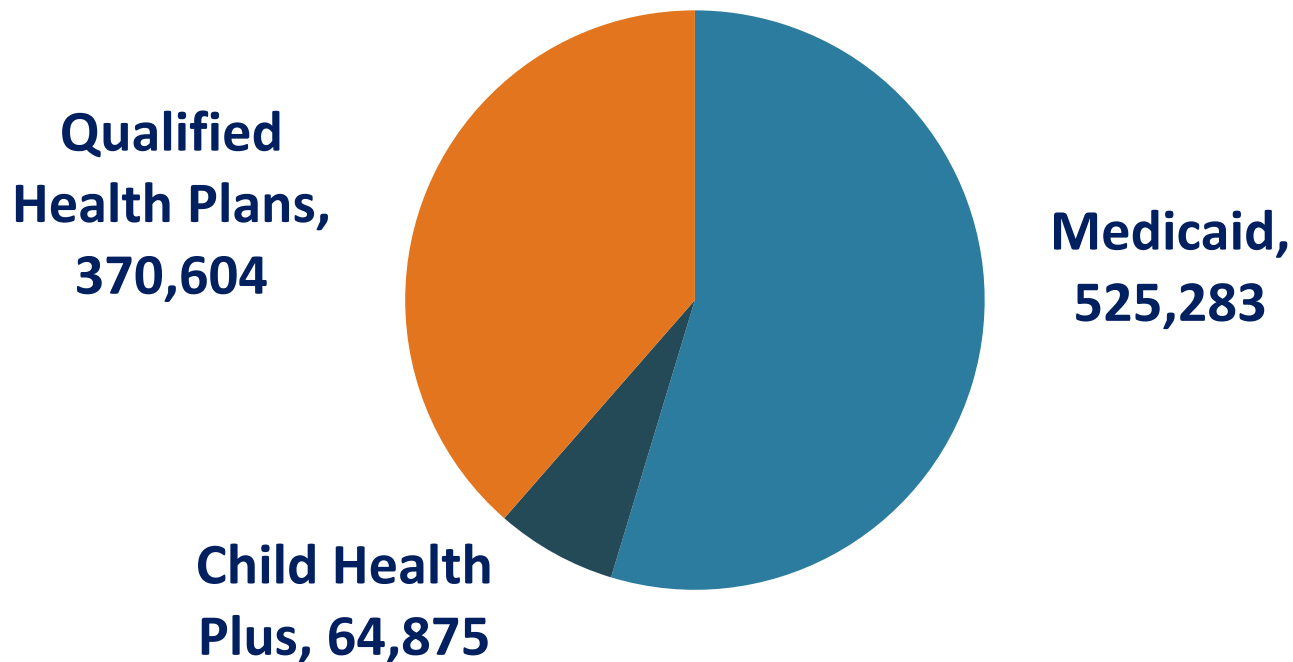
- Nearly **three quarters** of consumers who enrolled in Marketplace coverage during open enrollment enrolled **after** January 1, 2014
- Just over **one third** enrolled in the month of March, with more than **38,000 consumers** signing up for coverage on the last day of March
- There was an increase in Medicaid enrollment as a share of total Marketplace enrollment after January 1, 2014
- The share of QHP enrollees who qualified for both tax credits and cost sharing reductions **increased from 50% to 57%** between December and April

NY State of Health Enrollment



(as of April 15, 2014)

Individual Marketplace

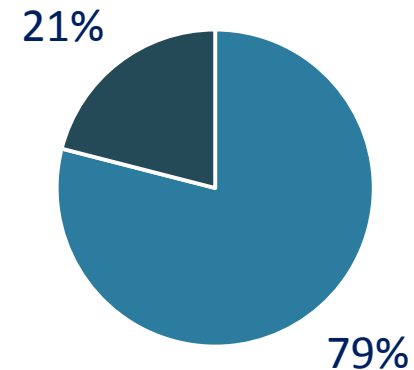


Total Enrollment: 960,762

Insurance Status at the Time of Application

Program	% of Uninsured Enrollees
Medicaid	93%
CHP	87%
QHP	63%
All Programs	81%

% of QHP Enrollees Previously Uninsured

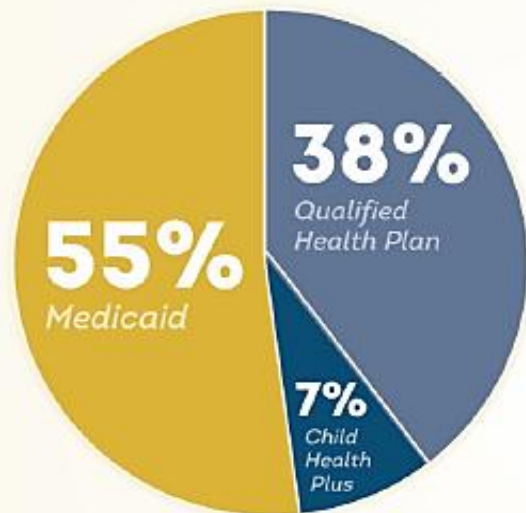


- QHP, with subsidies
- QHP, without subsidies*

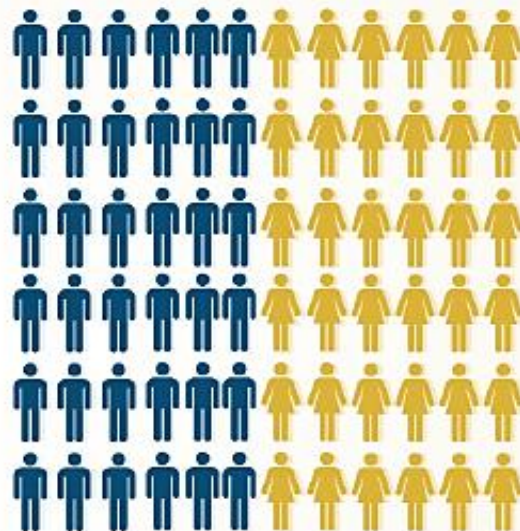
*Includes all subsidized QHP enrollees and the 21% of full pay QHP enrollees that applied for financial assistance and were uninsured at the time of application.

WHO ARE THE NEARLY 1 MILLION NY STATE OF HEALTH ENROLLEES?

Nearly 1 million enrolled
(960,762)



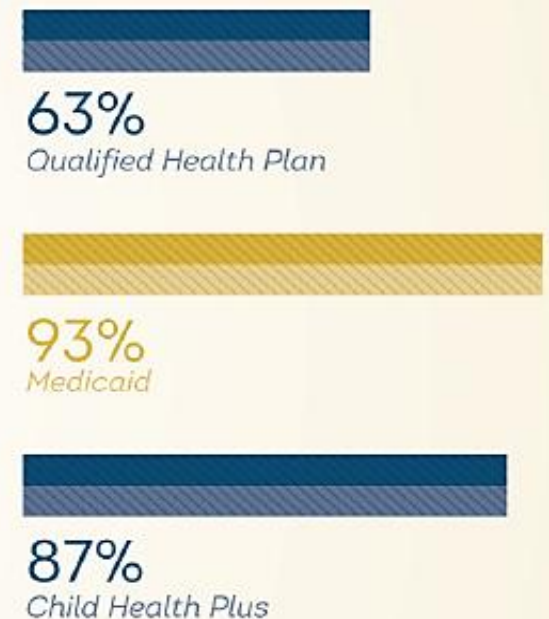
Gender



half male

half female

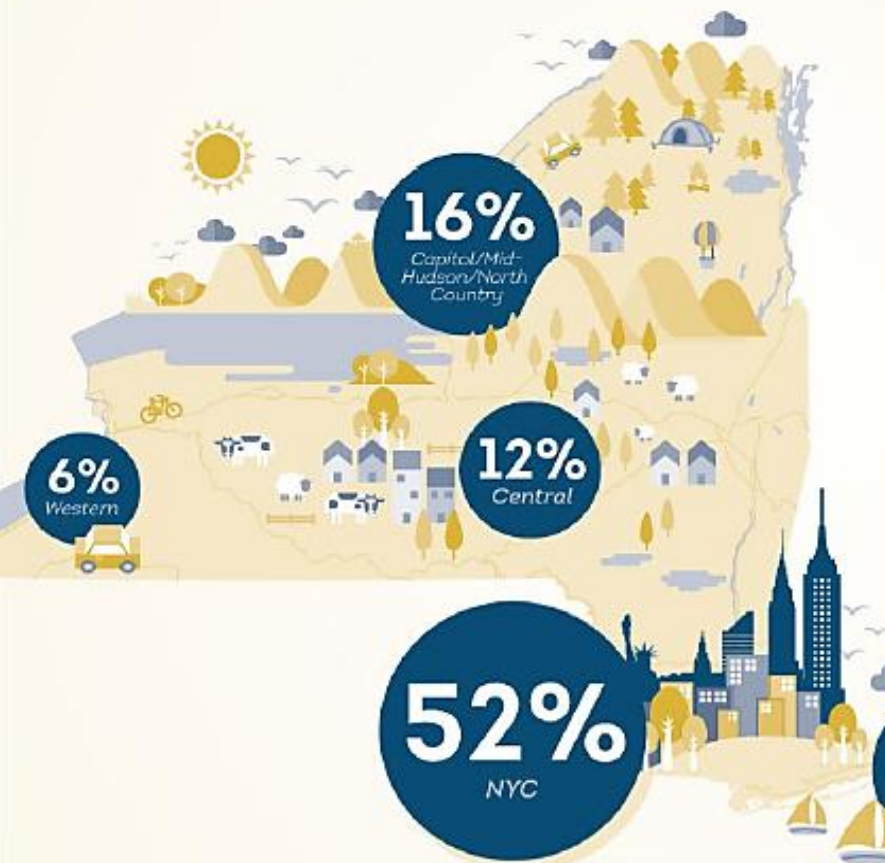
Uninsured, by Program



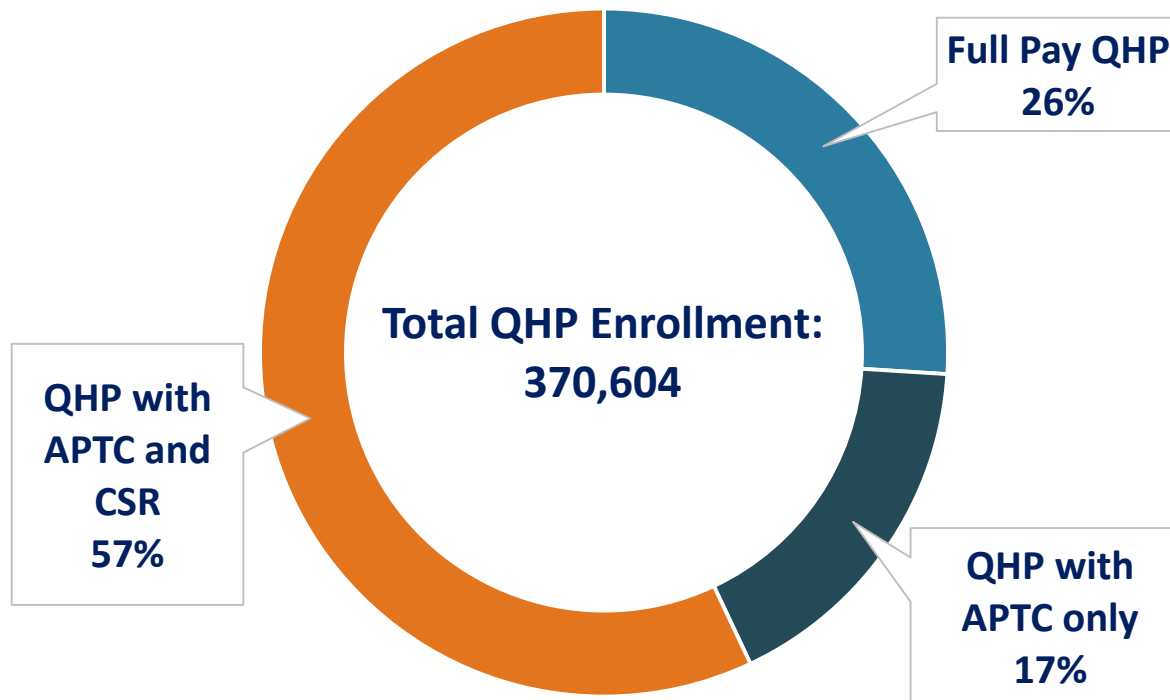
WHERE ARE NY STATE ENROLLEES FROM AND HOW DID THEY ACCESS NY STATE OF HEALTH?

New Yorkers from every county of the state enrolled into Marketplace coverage

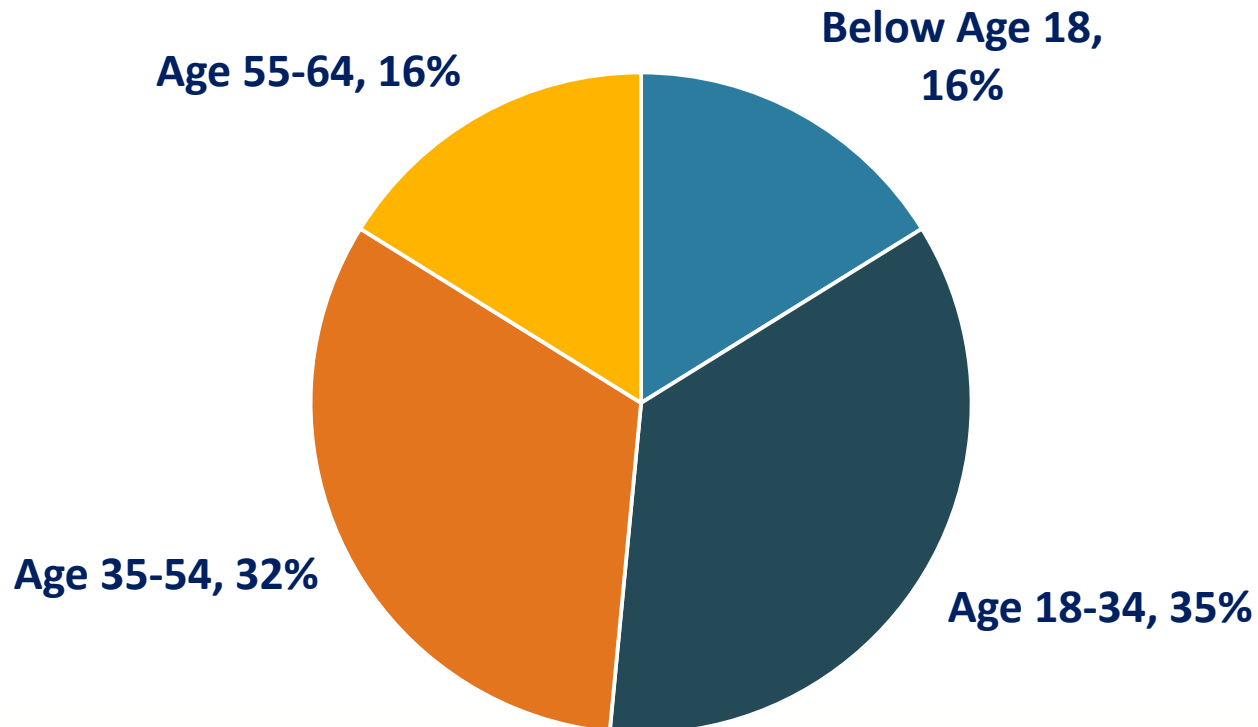
Marketplace enrollees used all application channels



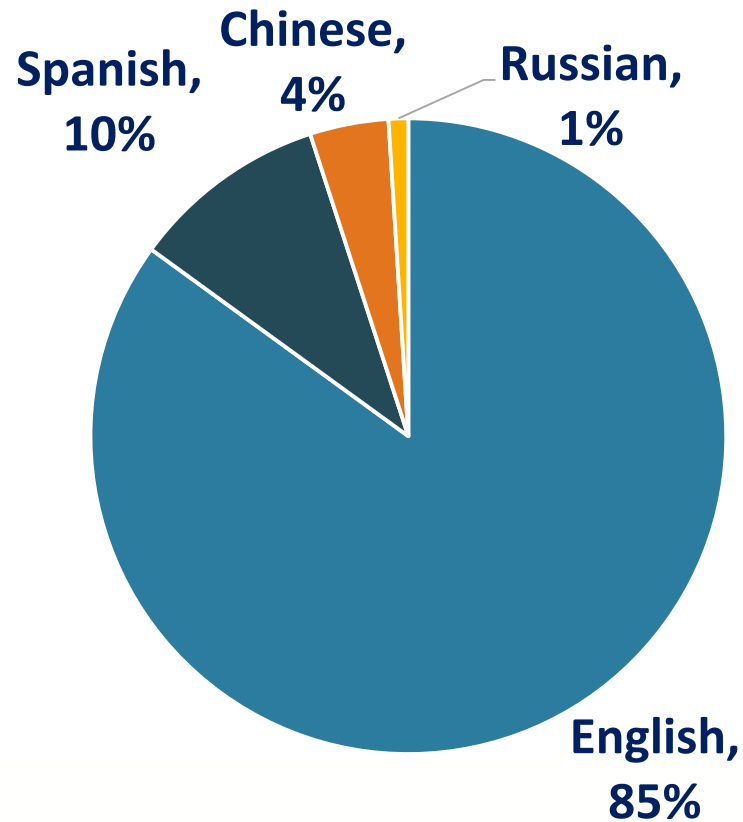
Three Quarters of Qualified Health Plan Enrollees Received Financial Assistance



Age of Marketplace Enrollees

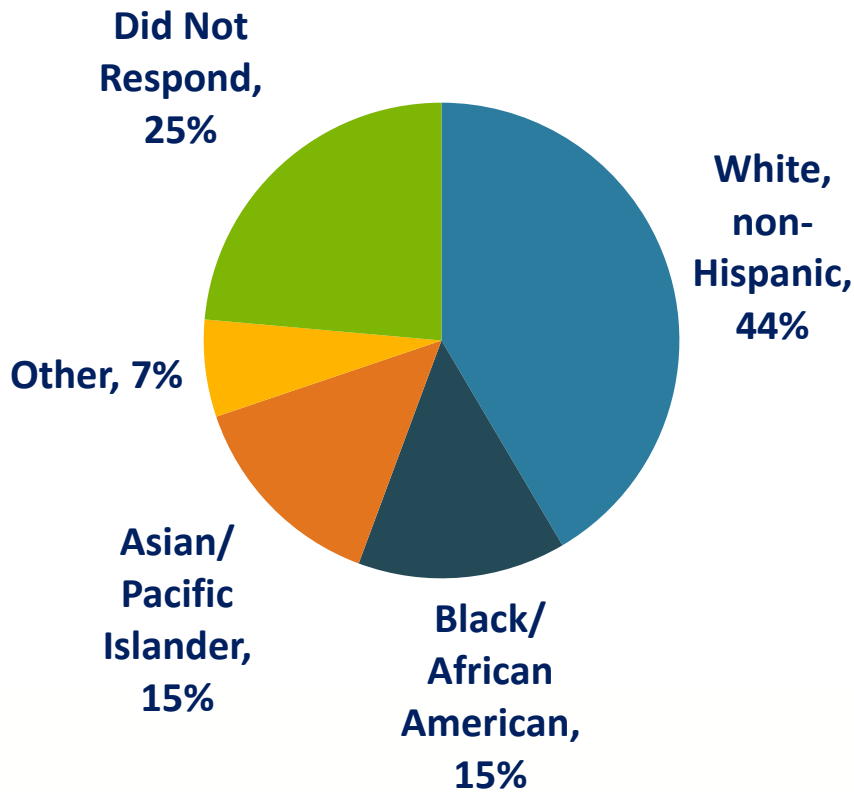


Language Preferences of Marketplace Enrollees

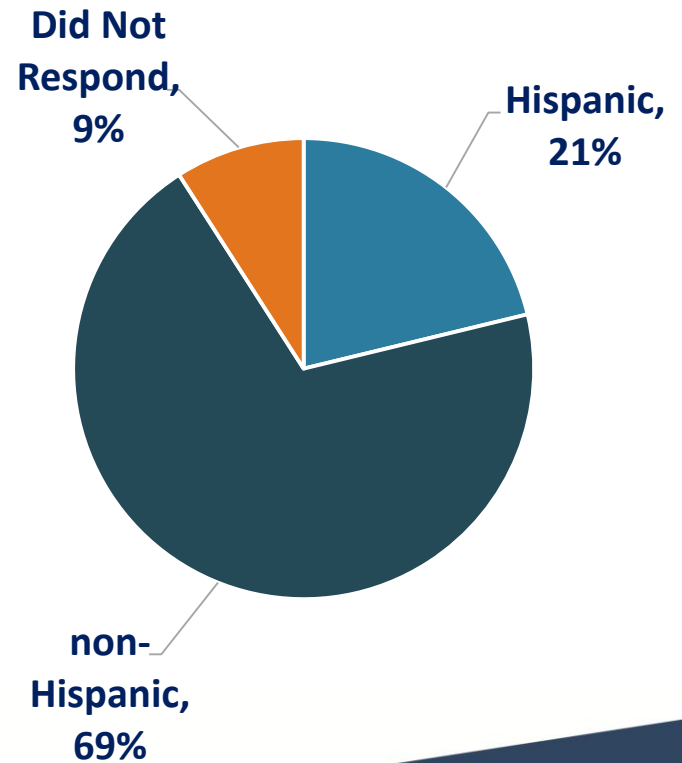


Marketplace Enrollment by Race and Ethnicity

Race

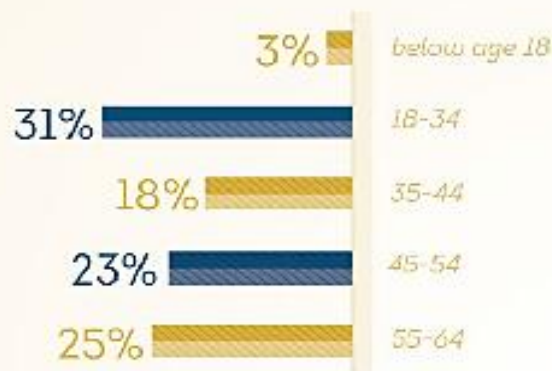


Ethnicity



NY STATE OF HEALTH QUALIFIED HEALTH PLAN ENROLLMENT

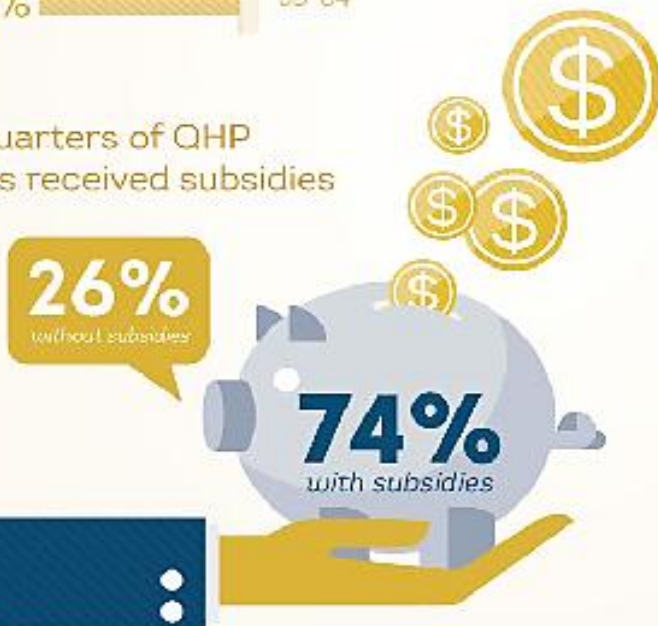
Age of QHP enrollees



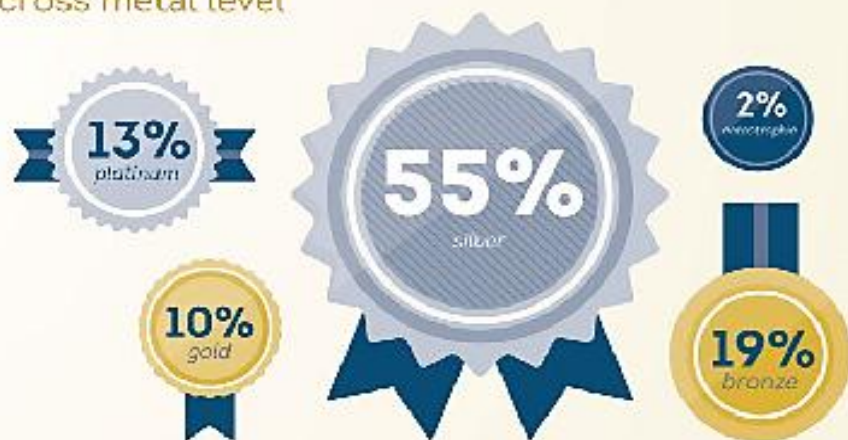
Good distribution across issuers



Three-quarters of QHP enrollees received subsidies



Good distribution across metal level



A Few Lessons Learned

- “One-stop” eligibility and enrollment is more efficient and more consumer-friendly
- Need to be ready to respond quickly
- IT systems needs to be flexible and agile
- Call volume will be higher than expected and it will increase significantly on key days

A Few Lessons Learned (cont.)

- Consumers want a range of application channels
- Plan selection is a complex, highly individualized decision
- Continuous improvement is a daily task

Right Now

- Enrollment in Medicaid, Child Health Plus is open
- Enrollment in Qualified Health Plans ended on April 15, 2014
 - Only individuals who qualify for a Special Enrollment Period can enroll in the remainder of 2014
 - Next open enrollment period: Nov 15, 2014 to Feb 15, 2015
- SHOP is open for enrollment
- Demographic Report for 1st Open Enrollment

Looking Ahead

- Refresher training for application assistors
- 2015 Health Plan Certification
- Administrative renewal process for 2015
- Outreach and Advertising:
 - Small Business Marketplace
 - Fall 2014 open enrollment campaign
 - Regroup on grassroots outreach/events
- Continued website development and improvements

Tools & Resources Available on NYSOH Website:

- Tax Credit and Premium Calculator
- Summary of Benefits
- Plan Provider Networks
- Fact Sheets, Rack Cards, and Posters
 - Available in English, Spanish, Haitian Creole, French, Korean, Russian, Italian, and Chinese
 - Order form: <http://info.nystateofhealth.ny.gov/resource/materials-and-publications-order-form>
- County-specific list of Navigators
- County-specific list of Health Plans
- Regional Fact Sheets
- Application demonstration videos

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