



# **NY State of Health**

## **The Official Health Plan Marketplace**

**New York Library Association**  
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View the NY State of Health Video:

<http://www.youtube.com/watch?v=3C1XPRjQPnY>



## Today's Topics:

1. The Marketplace, Health Plans and Enrolling
2. Communications & Outreach
3. Available Resources
4. How You Can Help
5. Roll-Out & Enrollment Activities

**NEW YORK'S HEALTH PLAN  
MARKETPLACE WILL OPEN  
ON OCTOBER 1<sup>ST</sup>**



# What is the 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**

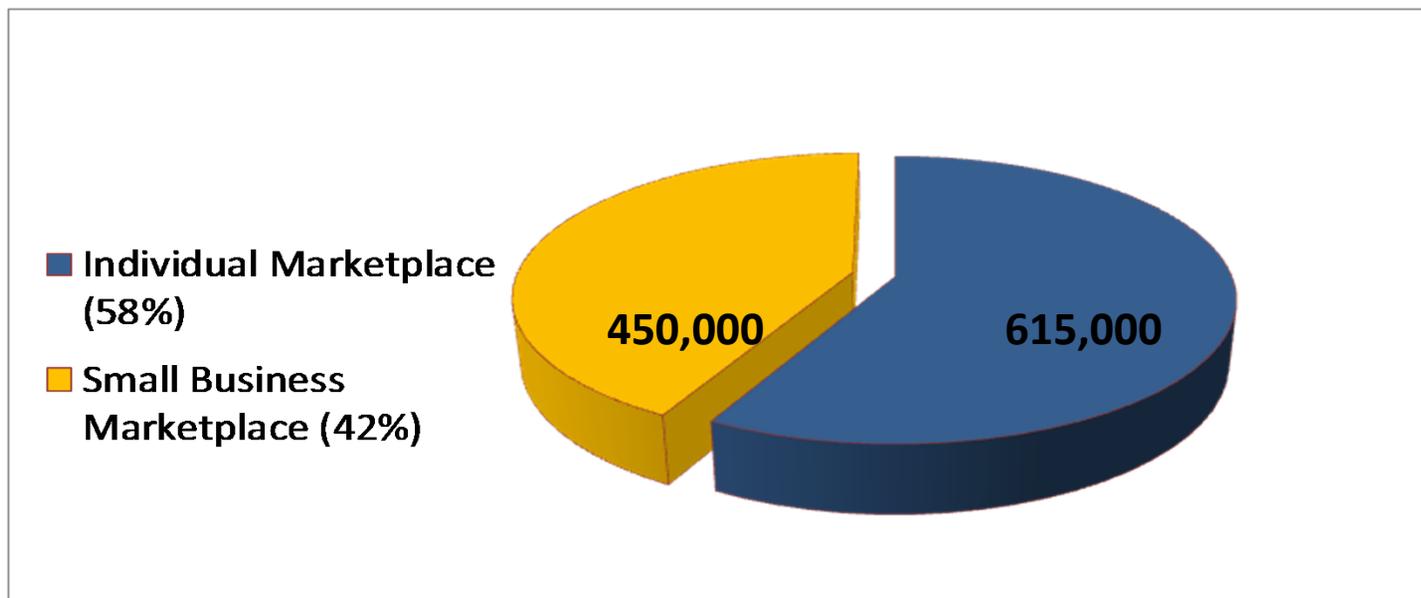
- Individual Marketplace
  - Small Business Marketplace
- 
- A decorative graphic at the bottom of the slide consists of two overlapping shapes: a yellow triangle pointing downwards on the left, and a dark blue trapezoid pointing upwards on the right, creating a layered effect.

# New York's Uninsured

- Today nearly 2.7 million New Yorkers under age 65, about 16 percent, do not have health insurance coverage
- Primarily workers and their families
- Uninsured people forego necessary care due to costs
- Taxpayers and the insured shoulder the burden of paying for the care of the uninsured

# Who will enroll in the NY State of Health?

Health Plan Marketplace enrollment is estimated to be  
**1.1 million New Yorkers**



**INDIVIDUALS AND SMALL  
BUSINESSES WILL HAVE A  
CHOICE OF HIGH QUALITY, LOW  
COST PRIVATE HEALTH PLANS.**



## 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

# QUALIFIED HEALTH PLANS



Today's Options® of New York, Inc.



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# QUALIFIED DENTAL PLANS



# Enrolling: You're Not on Your Own

- Enrollment support will be available Oct. 1, 2013 in every county of the state:
  - Online
  - By phone
  - In-person in your community



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

# [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)

- One website will process applications for:
  - Medicaid
  - Child Health Plus
  - Individual Marketplace
  - Small Business Marketplace
- System in testing for October 1 open enrollment

**BY PHONE:  
A FIRST-CLASS CUSTOMER  
SERVICE CENTER WILL BE  
READY TO ANSWER  
QUESTIONS  
AND ENROLL PEOPLE.**

# Customer Service Center

- Assistance available in nearly all languages
  - staff will speak 10 or more languages
  - oral interpretation for remaining languages
- Will take applications over the phone
- Dedicated support unit for Small Business Marketplace – backroom operations
- Provide referrals to in-person assistors including navigators, brokers and certified application counselors

**IN-PERSON:  
CERTIFIED ENROLLMENT EXPERTS  
WILL PROVIDE ASSISTANCE IN THE  
COMMUNITY AT CONVENIENT  
LOCATIONS AND TIMES AND 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 Small Business Marketplace

## Insurance Brokers/Agents

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

## Certified Application Counselors

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

- **50 Navigator organizations throughout the state**
  - 96 subcontractors for a total of 430 full-time staff
  - Services in 48 different languages
  - Site schedules publicly available
  - 5 day training and certification course
- **Insurance Brokers**
  - 88% of small group currently served by brokers
  - Hundreds have already completed continuing education for the Marketplace
- **Certified Application Counselors**
  - Hospitals, healthcare providers, health plans, others
  - Train-the-trainer approach
  - Training will start in the upcoming months

# Communications & Outreach



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

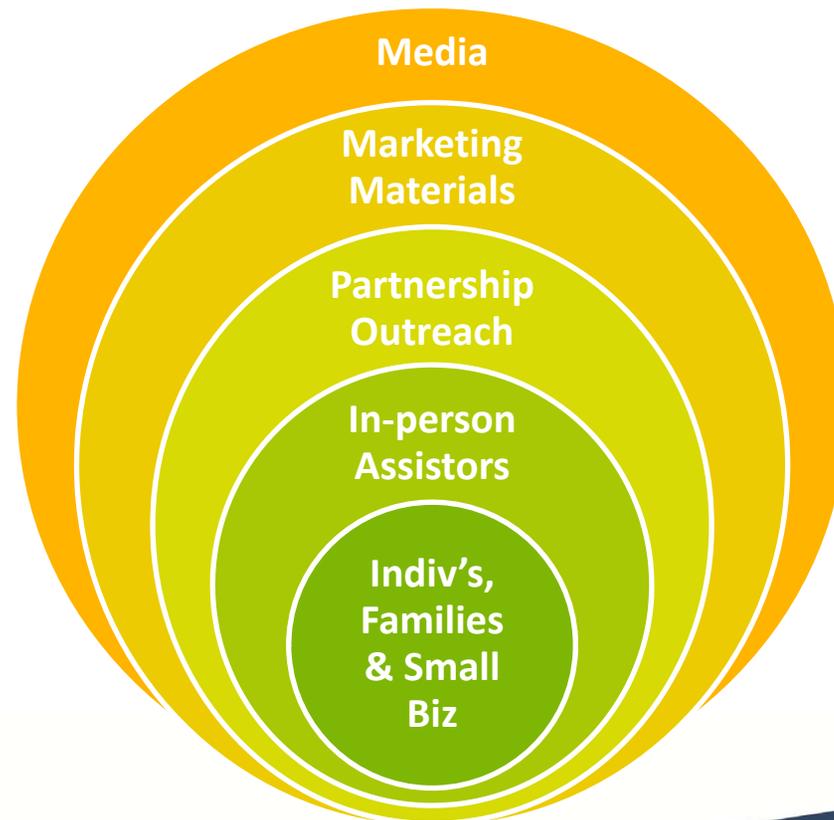
# Strategic Message

The NY State of Health 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.

# Multiple Channels for Outreach & Communications



## Media

- New name, logo and website unveiled
- Creative campaign for TV, radio, print and “out-of-home” is focused group tested and ready for production
- Public relations campaign under way
- Social media includes Twitter, Facebook, YouTube and Google Plus

# Marketing Materials

- Rack cards
- Facts Sheets
- Posters
- Plain Language: Materials will use language that is easily understood by all.
- Translated Materials: Spanish, Chinese, French, Haitian Creole, Italian, Korean and Russian

# Partnership Outreach

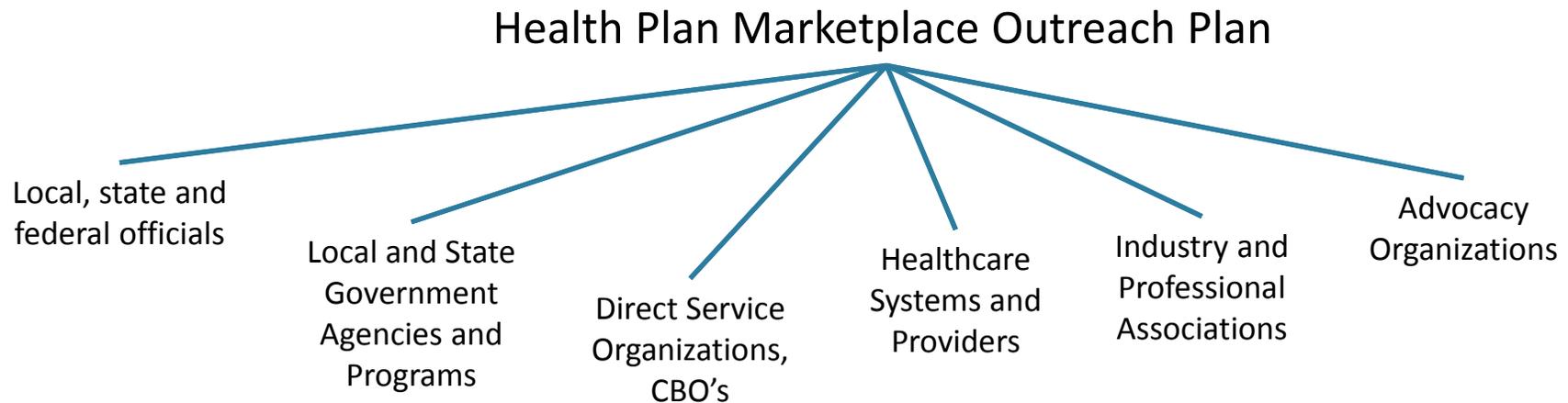
## Goals:

- **Build public awareness** of the NY State of Health
- **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 NY State of Health
- **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

# Partnership Outreach



## Working with partners to help us reach potential Marketplace enrollees



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

# Available Resources

- Website (Now)
  - Fact Sheets & Newsletter templates
  - Navigator Map
  - Health Plan Map
  - Financial Assistance Calculator
- Materials (Oct.)
  - Rack cards and Fact Sheets
  - Posters
- Customer Service Center Phone Line (Oct.)
- In-person Assistance—Local Navigators (Oct.)

# How Libraries Can Help

- Serve as a community resource
- Share information and knowledge
- Display Marketplace materials
- Include information about the Marketplace in your newsletters and communications
- Link to the Marketplace website on your homepage
- Refer customers to Navigators and their subcontractors located in your service areas
- Host or Participate in Enrollment Events

# Potential Events or Activities at Libraries



- Navigator Enrollment Hours or Events
- Media/Public Awareness Events
- Information Events
- Coordinated Statewide Events



## **In Summary...**

### **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

## Tax Credit & Premium Estimator

The Marketplace will offer a choice of low-cost, quality health plans. It's also the only place you can receive financial assistance based on your income, to lower your costs even more. Click on the link below to estimate your tax credit and premium.

[Read More >](#)

### Stay Informed

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**QUESTIONS?**

