

# Enrollment Summits

The Healthcare Education Project, 1199SEIU, Greater New York Hospital Association and a host of other organizations had been actively preparing for October 1, the day that enrollment on the marketplace began.

A series of eight regional enrollment summits were held in September throughout New York State – Albany, Buffalo, mid-Hudson, Rochester, Syracuse, Long Island, and two in New York City. The summits were organized to explore ways to maximize enrollment in the new health plan marketplace and drew strong participation from health advocacy groups, navigators, community groups, hospitals and healthcare institutions, unions, brokers, health plans, and small businesses.

The summits all presented the latest updates about NY State of Health from Kyle Kotary, Director, External Affairs, Outreach

& Marketing, and Alice Yaker, Director of Community Outreach. Panels by regional groups presented best practices and enrollment strategies, and in subsequent breakout sessions all participants brainstormed on planning on a regional level and avoiding a duplication of efforts.

These summits were the follow-up to a statewide enrollment summit held in July in New York City. The participating groups have committed to continuing their collaboration.

The sponsors of the summit series were: 1199SEIU, Healthcare Education Project (HEP), Health Care For All New York, Citizen Action of New York, Community Service Society of New York, Raising Women’s Voices-NY, Greater New York Hospital Association, New York Health Plan Association Council, and Coalition of NYS Public Health Plans.

# New York Hospitals Prepare for Newly Insured Patients

Hospitals across New York had been preparing for the beginning of New York State of Health’s open enrollment period during which some 1.1 million of the state’s nearly 2.6 million uninsured residents are expected to begin signing up for a health insurance plan. While hospitals may see some increase in patients as enrollment in Medicaid and New York State of Health plans grows over time, New York hospitals already provide extensive services to the uninsured in their emergency departments (EDs) and clinics, and generally feel well equipped to continue to care for these patients as they gain insurance coverage. Nevertheless, they are also taking steps to prepare for a host of newly insured patients arriving at their doors.

Some hospitals have begun hiring additional primary care physicians, as it is expected that newly insured patients will seek out such doctors to provide both preventive care and treatment for routine and chronic illnesses. Currently, these uninsured patients seek treatment in hospital EDs and clinics.

By hiring more primary care physicians to care for patients, hospitals hope to eventually see a drop in ED visits.

Additionally, a number of hospitals are planning community events to promote New York State of Health and educate New Yorkers on how to enroll in a plan. Select staff will be trained as application counselors to help guide people through the enrollment process.

Most important, hospitals will continue to provide the high quality care that their patients and communities have come to rely on.



## Immigration status and New York State of Health

Naturalized citizens and “lawfully present” immigrants will have the same access to affordable health insurance as US-born citizens in the new insurance marketplace.

Undocumented immigrants have the following options: Emergency Medicaid, Medicaid for Pregnant Women, Hospital Financial Assistance, HHC options, Federally Qualified Health Centers and other safety net providers.

The NYS health plan marketplace will pre-qualify undocumented immigrants for Emergency Medicaid so they have the coverage ready if a medical emergency arises.

**! We welcome your feedback! To submit a suggestion, please email us at [info@hepnny.org](mailto:info@hepnny.org).**

# Healthcare Enrollment Began Statewide October 1, 2013

## The Rollout

New York State has begun to implement the Affordable Care Act (“Obamacare”) by enrolling as many uninsured New York residents as possible in health insurance plans starting October 1, 2013.

Actual insurance coverage begins January 1, 2014. **All** New York State residents (excluding undocumented immigrants, see page 4) will be required to have insurance, **regardless** of employment status or income level.

It is estimated that nearly 1.1 million of the 2.6 million New Yorkers who are currently uninsured will gain coverage, many of whom are eligible for Medicaid. Everyone who applies will be screened for Medicaid.

How is the State preparing for this ambitious program? And what do people need to know and have to do between now and January 1?

This issue of *Healthcare Notes* lets readers know what to expect in the coming months. Whether you’re insured, uninsured, an organization wanting to be involved by helping the community navigate the enrollment process, or simply seeking information, we hope you find this issue informative.

**What is a Health Plan Marketplace? And what does “Obamacare” really mean?**



**We’re a community-based organization and some of the people we help need insurance. How can we make sure they get it?**



## The Health Plan Marketplace

On October 1, health plan marketplaces (formerly called Exchanges) where individuals and small employer groups can buy insurance opened up across the country. New York’s marketplace is called New York State of Health, which the State describes as an online organized marketplace where individuals, families, and small businesses will be able to compare insurance plans, calculate costs, select the coverage they want, and find out if they qualify for financial assistance.

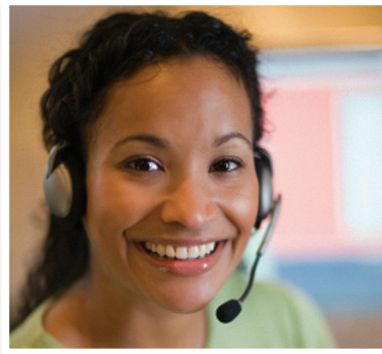
**Turn page to find out more!**





# Finding Help in The Health Plan Marketplace

## How does one locate New York State of Health? Most New Yorkers don't seem to know it exists.



Consumers can call the customer service center of NY State of Health at **1-855-355-5777**. This call center will be operated by employees who speak a variety of languages.

In September 2013, New York State of Health launched the online marketplace, **nystateofhealth.ny.gov**, where you can browse all the health plans and choose one. The website has a **chat function** for immediate assistance. People can also enroll **by mail**.

To be clear, New York State of Health is not a physical office where consumers can go to browse health insurance plans. It is a service offered by the State that is accessed in the ways described here. However, New York State has also contracted with “navigators” (see below) at physical locations where consumers can go for **in-person assistance**.

Using New York State of Health, people can check their eligibility for programs like Medicaid and Child Health Plus, and sign up if they are eligible. They can also find out what type of financial aid will be available to help them pay for the insurance.



**Online help at [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)**



**Help by phone at 1-855-355-5777**



## What is a navigator and how do I find one?

The most likely point of contact between consumers and New York State of Health will be the navigators. Navigators are organizations and health insurance companies that are trained and certified by New York State of Health to help people enroll. They are currently reaching out to individuals, families, small businesses, and their employees throughout all of New York State's 62 counties to educate them about available coverage, answer their questions, determine their eligibility for financial support, and help them complete applications and enroll in a plan. Navigators were chosen by the State after requesting applications from qualified organizations.

Navigators are particularly reaching out to the uninsured. According to the State, they provide services in 48 languages and are available in community-based locations at convenient times for those who work, including evenings and weekends. They offer “culturally competent” and “disability accessible” assistance. Their site schedules are available on the New York State of Health website.



**To find a navigator in your area, visit the New York State of Health website where you can find a schedule of hours and locations of navigators in your area. Or call the help line at 1-855-355-5777.**

## What are the health plans and rates being offered on New York State of Health? Are they different from what's currently available?

New York has approved health insurers to sell coverage on New York State of Health, including several new plans that do not currently offer coverage (see below). You can see these plans on the website of the marketplace. Every plan, regardless of its pricing, must offer ten essential benefits. The competition among the plans is expected to lower costs for consumers, and the plans are offered in different tiers of pricing. According to the governor's office, even the highest tier of plans (gold and platinum) are, on average, 53 percent lower than the direct-pay individual rates in 2012. This is mainly because the number of uninsured individuals expected to buy coverage will lower premiums for everyone.

### ENROLLMENT TIMELINE

Prior to Oct. 1, 2013	Oct. 1, 2013 to March 31, 2014	Jan. 1, 2014
<ul style="list-style-type: none"><li>• New York State of Health launches web portal for consumers to shop for insurance</li><li>• New York State of Health opens a customer service call center to help people shop for insurance</li><li>• Navigators begin outreach to communities to help them shop for insurance and see if they qualify for financial assistance</li></ul>	<ul style="list-style-type: none"><li>• Enrollment on the marketplace begins via phone at 1-855-355-5777, online at <a href="http://nystateofhealth.ny.gov">nystateofhealth.ny.gov</a>, by mail, and in person through navigators</li><li>• Navigators conduct in-person enrollment at sites and times convenient for communities</li><li>• Enrollment ends March 31st and reopens in Oct 2014. However, if there is a life-changing event such as job loss or divorce, a person can enroll between March and October as well</li></ul>	<ul style="list-style-type: none"><li>• Insurance coverage begins January 1 for people who apply for coverage early</li><li>• People who apply after January 1 will have coverage begin the month after they apply</li></ul>

## Partnerships

If you are a community-based organization, you may be able to work with New York State of Health as a partner to conduct outreach and direct community members towards enrollment. Outreach partners are expected to do the following:

- ✓ Sponsor events in the community
- ✓ Distribute printed materials at events or specific locations
- ✓ Include enrollment information in organizational communication channels, such as newsletters
- ✓ Support online content (link to New York State of Health, share information on Facebook, etc.)
- ✓ Refer clients to the enrollment website, call center, or a certified navigator or broker
- ✓ Identify other outreach partners and share information with colleagues

### Health plans offering insurance on New York State of Health

- Affinity Health Plan, Inc
- American Progressive Life & Health Insurance Company of New York (Today's Option of NY, Inc.)
- Capital District Physicians Health Plan, Inc.
- Health Insurance Plan of Greater New York (EmblemHealth)
- Empire BlueCross and Empire Blue Cross Blue Shield
- Excellus (Excellus Blue Cross Blue Shield in Central NY and Univera in Western NY)
- Fidelis Care
- Freelancer's Co-Op (Health Republic Insurance)
- Healthfirst New York
- HealthNow New York, Inc. (Blue Shield of NENY; Blue Cross Blue Shield of Western NY)
- Independent Health
- MetroPlus Health Plan (Market Plus)
- MVP Health Plan, Inc.
- North Shore LIJ
- Oscar Insurance Company
- United Healthcare of New York, Inc. (United, Oxford)

*\*Plan options will vary by county*