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

Danielle Holahan
Deputy Director, NY State of Health

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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

**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

- Medicaid: 3,288,000 (69%)
- Essential Plan: 790,000 (17%)
- Child Health Plus: 418,000 (9%)
- Qualified Health Plan: 272,000 (6%)

Total Enrollment: 4.7 million
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 assistor

NY State of Health participated in over 300 community events and sent nearly 4 million consumer emails
New York’s Uninsured Rate

NY’s uninsured rate has reached the lowest point ever recorded in 2018.

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

NY has reduced the number of uninsured people since 2010, including nearly one million since the Marketplace opened in 2013.

Nearly a quarter of New Yorkers now get their health insurance through NY State of Health.
Remaining Uninsured

Distribution of the Uninsured

- Ineligible Based on Immigration Status: 38%
- Medicaid/Child Health Plus Eligible: 31%
- Essential Plan/Qualified Health Plan Eligible: 31%
- About half are eligible for subsidized coverage

Source: The Urban Institute, 2019.
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%)

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

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

nystateofhealth.ny.gov
2020 Advertising

YOU DESERVE AFFORDABLE HEALTH CARE
Get free one-on-one help to compare plans and apply for financial assistance.

YOU DESERVE AFFORDABLE HEALTH CARE
Compare plans with low premiums and low out of pocket costs.

FIND A LOW COST HEALTH PLAN THAT WORKS FOR YOU.
Compare plans with low premiums and out of pocket costs.

nystateofhealth.ny.gov
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

You deserve affordable healthcare.
Find the right plan and financial assistance you need today.

Individuals & Families
You and your family have many low cost, quality health insurance options available through the Individual Marketplace.

You can quickly compare 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.

For more information, call NY State of Health Customer Service Center at 1-855-385-5777.
Website Improvements: Languages

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
  - Individual
- 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
  - $
Text Campaign

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

Text: 347-284-3051 to learn more

NYSTATEOFHEALTH
The Official Health Plan Marketplace
Text Campaign (cont’d)

You deserve affordable healthcare.

Thank you for opting-in to receive messages from the NY State of Health. Let’s start by getting to know each other. What is your first name?

Para ver el mensaje en español, responde 1. 要查看中文邮件，请回应 2.

Tap the contact card to add the New York State of Health to your phone.

Find the right health plan and financial assistance.

Nice to meet you Jason. We offer affordable health insurance plans for both individuals and families. We also provide assistance to qualified parties. Tap the below link for more info and to find a sign-up location in your area.
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
**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

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

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**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.

**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

<table>
<thead>
<tr>
<th>Service</th>
<th>Platinum</th>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$0</td>
<td>$600</td>
<td>$1300</td>
<td>$4,425</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Primary Care Physicians Visit</td>
<td>$15</td>
<td>$25</td>
<td>$30</td>
<td></td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$35</td>
<td>$40</td>
<td>$60</td>
<td>50% cost sharing</td>
</tr>
<tr>
<td>Inpatient Hospital Stay per admission</td>
<td>$500</td>
<td>$1000</td>
<td>$1500</td>
<td>50% cost sharing</td>
</tr>
<tr>
<td>Behavioral Health Outpatient Visit</td>
<td>$15</td>
<td>$25</td>
<td>$30</td>
<td>50% cost sharing</td>
</tr>
<tr>
<td>Behavioral Health Inpatient Visit per admission</td>
<td>$500</td>
<td>$1000</td>
<td>$1500</td>
<td>50% cost sharing</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100</td>
<td>$150</td>
<td>$250</td>
<td>50% cost sharing</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$150</td>
<td>$200</td>
<td>$300</td>
<td>50% cost sharing</td>
</tr>
<tr>
<td>Physical Therapy, Speech Therapy, Occupational Therapy</td>
<td>$15</td>
<td>$25</td>
<td>$30</td>
<td>50% cost sharing</td>
</tr>
</tbody>
</table>

### COST SHARING FOR PRESCRIPTION DRUGS

<table>
<thead>
<tr>
<th>Type</th>
<th>Platinum</th>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$20</td>
<td>$25</td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$60</td>
<td>$70</td>
<td>$70</td>
<td>$70</td>
</tr>
</tbody>
</table>
Assistor Q&A on the Public Charge Rule

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
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