



Website FAQs

Health Plan Marketplace Basics

What is NY State of Health?

NY State of Health is a new Health Plan Marketplace. Individuals, families, and small businesses can use it to buy health insurance. It lets you shop and compare many health plans. It is the only place to get help lowering the cost of health coverage.

Why does New York need a Health Plan Marketplace?

Nearly 2.7 million New Yorkers under age 65 do not have a health plan. That is about 16 percent of people in New York State.

Who can use the Marketplace?

NY State of Health can be used by individuals, families and small businesses with 50 or fewer employees. Everyone should come to the Marketplace to see what it can offer.

Can people on Medicare buy coverage at the Marketplace?

Maybe. If you become Medicare eligible after purchasing coverage through the Marketplace, you can choose to keep this coverage as secondary coverage to Medicare. If you have Medicare currently and are looking for additional coverage, probably not. Federal rules prohibit insurers from selling insurance policies, except for Medi-gap policies, to people on Medicare because Medicare provides comprehensive coverage.

How is NY State of Health different from other online marketplaces?

NY State of Health is a state-of-the-art website. It lets you shop for, compare, and buy a health plan online, in person or over the phone. Small employers can set a fixed amount to pay toward employee health plans. They can also provide a choice of health plans. We offer expert "helpers" for every step of the process. The Marketplace is the only place you can get tax credits to help lowering the cost of a health plan.

When does coverage begin?

For individuals, coverage can start as early as January 1, 2014. Small businesses can choose the date when their plan starts. It can be the first day of any month starting with January 1, 2014.

Where can I get help understanding health insurance terms?

Visit the glossary (<http://nystateofhealth.ny.gov/glossary>) page on this web site. It contains many common terms that are helpful to know.

When was the Marketplace established?

NY State of Health was launched In April of 2012. Governor Cuomo issued an order (<http://www.governor.ny.gov/press/04122012-EO-42>) to set up a statewide Health Plan Marketplace.

How is New York's Marketplace funded?

NY State of Health is funded by the federal government. It has to be able to support itself by 2015.

What grants has New York State received to support the Marketplace?

New York has received federal grants to build and roll out NY State of Health. To learn more, see the Resources page of this website under "Grants."
([http://www.healthbenefitexchange.ny.gov/resources?f\[0\]=field_resource_type%3A6](http://www.healthbenefitexchange.ny.gov/resources?f[0]=field_resource_type%3A6))

Individuals & Families

Why should I buy a health plan through the Marketplace?

Because you will benefit from the features listed below. All of them are found only at NY State of Health:

- **Choice and Value:** Compare health plans side-by-side to find the right one for you.
- **Financial Support:** See if you can get help reducing the cost of your premiums.
- **In-Person Assistance:** Enroll with the help of experts who are trained and certified by NY State of Health.
- **Online Enrollment:** Use our fast and easy online sign-up process.
- **Phone Support:** Talk with Call Center helpers who will answer your questions.
- **Public Programs:** Enroll in Medicaid or Child Health Plus if you qualify.

How should I get ready to buy a health plan through the Marketplace?

Think about your coverage needs. Ask yourself these kinds of questions:

- What kinds of medical services do I need?
- Are there prescription drugs that I have to take?
- Are there doctors and other health care providers I prefer?

Where can I get help to understand my insurance options in the Marketplace?

Experts can guide you through the enrollment process. They will help you find the right health plan based on your needs. They will also help you figure out if you can get help reducing the cost of coverage. You can get help online, in person where you live or work, and by phone. You pick what works best for you.

How can I find out if my doctor participates in a health plan offered in NY State of Health?

There are two ways to find out if your health care providers (like doctors) and facilities (like hospitals) participate in Marketplace plans. Anyone can search here (info.nystateofhealth.ny.gov/resource/health-plan-provider-networks). Use the links in the attachment to access the provider networks of each health plan offered on NY State of Health. These links will bring you to the websites of NY State of Health plans. From there, you can search for your providers. Or, as part of the application process, you can search for plans that your health care providers and facilities participate in. Plan provider networks can change from time to time. Verify the participation of your provider when enrolling in a health plan. If you need more information about a health plan's benefit or have specific questions about a plan's network, you can contact the health plan at the phone number provided.

Can I buy insurance through the Marketplace if I already have a serious health problem?

Yes. The amount you pay for a health plan will not be affected by your health status. This means that you cannot be charged more because of your health problem. It also means you will not have to wait to get the coverage you need.

What if I choose to go without health insurance coverage?

People who do not get a health plan may have to pay a tax penalty to the federal government. But in some cases, the penalty will not have to be paid. To learn more, talk to one of our helpers.

Benefits

What are essential health benefits?

These are the 10 key health services that must be covered by every health plan. All health plans sold at NY State of Health must include them. Most plans sold elsewhere for individuals and small businesses must also include them. The 10 “essential” services are:

1. Care at a doctor’s office
2. Emergency services
3. Hospital care
4. Pregnant mother and baby care
5. Mental health and addiction treatment
6. Prescription drugs
7. Rehab and skill development services and devices
8. Lab services

9. Prevention & wellness services and long-lasting disease management
10. Dental and vision care for children

What kinds of health plans are offered on the Marketplace?

All health plans offered by NY State of Health are licensed and approved by New York State. These plans are called Qualified Health Plans. New Yorkers can also apply for public programs such as Medicaid and Child Health Plus. If you qualify for one of these programs, you can sign up right away.

Do I have a choice of health plans and medical providers?

You can choose from many Qualified Health Plans at NY State of Health. We provide you with all the facts about each one. This helps you choose a plan that is best for you and your family. We also let you know which providers (like doctors and hospitals) are part of each health plan.

What is a metal tier?

Health plans offered in the Marketplace fall into categories called metal tiers. The metal tiers are bronze, silver, gold and platinum, and are associated with an actuarial value. Actuarial value is the percentage of total average costs for covered benefits that a plan will cover. For example, if a plan has an actuarial value of 70%, the consumer would be responsible for, on average, 30% of the costs of all covered benefits. However, you could be responsible for a higher or lower percentage of the total costs of covered services for the year, depending on your actual health care needs and the terms of your insurance policy. Platinum provides the highest level of coverage, followed by gold, silver and bronze.

Enrollment

How many people does the Marketplace expect to enroll in coverage?

We expect that nearly 1.1 million people will buy a health plan at NY State of Health.

When can I begin shopping for a health plan in the Marketplace?

NY State of Health opened on October 1, 2013.

What is open enrollment?

Open enrollment is the time period when you can apply for a health plan through NY State of Health. The first open enrollment is October 1, 2013 through March 31, 2014 for individuals and families. Except in very limited circumstances, if you do not purchase coverage before March 31, 2014, you will have to wait until January 2015 for coverage and you may be subject to a federal penalty.

How can I apply?

You can apply online, by phone or by mail. There are experts to provide in-person help for filling out your forms.

When enrolling through the website, can I save my application and come back later?

Yes. The website lets you fill out part of the form and then save it. You can come back later if you are not able to complete the form in one sitting.

How long will it take me to apply?

Filling out the forms online will take about 45 minutes. Applying over the phone will take 45 minutes to 1 hour. If you are not requesting financial assistance, it will not take as long to complete the application.

What kind of information do I need to give when I apply?

We ask about income and other information about you to tell you what coverage you qualify for and if you can get help paying for it. We keep all of the information you provide private, as required by law. For everyone applying for help paying for your health insurance through the Marketplace, things you should know:

- 1) Social Security numbers (or document numbers for legal immigrants who need health insurance)
- 2) Birth dates
- 3) Employer and income information for everyone in your family
- 4) Policy numbers for any current health insurance
- 5) Information about any health coverage available to your family

Cost

Does the Marketplace make coverage more affordable for individuals and families?

Yes. Even the highest level plan for individuals in the Marketplace (platinum or gold) costs **less than half** of what consumers used to pay when they bought insurance on their own. Costs are so much lower now because of the large number of people expected to buy insurance in the Marketplace. And for people with a low enough income, costs will be reduced even more. That is because of the help they get paying for their insurance.

Does the Marketplace offer affordable coverage to small businesses?

Yes. Small employers and their employees will experience affordable rates. The Marketplace's approved 2014 small business plan rates can't be accurately compared to the 2013 rates because of changes to the insurance market. In 2013, insurers offered more than 15,000

different small group plans that significantly varied in terms of the quality and level of coverage provided. For 2014, insurers are offering standardized contracts and product offerings within metal tiers (bronze, silver, gold, and platinum). Also, a number of small businesses will be eligible for tax credits that will lower those premium costs even further.

How will I know if I can get help paying for my health insurance coverage?

Just come to the Marketplace, online or by phone. We will tell you if your income qualifies you to get this kind of help. If you are the only person in your household and your income is under \$45,960, you may be able to get help paying for a health plan. If you are a family of four with a combined income of less than \$94,200, you too, may be eligible for this help.

One way the Marketplace helps with cost is in the form of tax credits. What are tax credits?

With most tax credits, you have to wait until you file your taxes to get the credit. But the new tax credit available through the Marketplace will allow you to reduce your costs right away. People who qualify can take the tax credit in the form of advance payments directly to their health plan to lower their monthly health plan premiums starting in 2014. This will help make insurance more affordable because you will pay less each month.

Will New York State pay the premium on behalf of certain low-income New Yorkers who enroll in Qualified Health Plans through the Marketplace?

Yes. Beginning January 1, 2014, New York State will pay the premium on behalf of all parents with income between 138 to 150 percent of the Federal Poverty Level (FPL) who enroll in qualified health plans through the Marketplace. Individuals must enroll in Silver Level of coverage to be eligible for the premium assistance. Until December 31, 2013, parents at these income levels are eligible for Family Health Plus coverage (a Medicaid expansion program), but beginning in January 2014, they will be eligible to enroll in Marketplace coverage. Family Health Plus offers a commercial-like benefits package with no premium and modest copayments.

What is cost-sharing help? How do know if I qualify?

“Co-pays” and “coinsurance” are the part of a medical bill that are charged to you, not your insurance company. A “deductible” is the total you must pay in health costs before your insurance kicks in. At New York State of Health, you may get help paying these extra costs if your income falls below a certain point. When you apply for a health plan, we will tell you if you can get this kind of help.

How much do I have to pay for my insurance coverage?

If your household income is at or below 400 percent of the federal poverty level (\$45,960 for individuals, \$62,040 for a family of 2, \$78,120 for a family of 3 and \$94,200 for a family of four),

you will likely qualify for financial assistance, called a tax credit that reduces the amount you pay each month. NY State of Health will tell you if you qualify for assistance and what the amount is when you apply for coverage. The amount you pay for coverage will be limited to a specific percent of your household income.

To get an idea of how much your coverage will cost, use the calculator tool that can be found at nystateofhealth.ny.gov/PremiumEstimator. You can enter your information to learn the amount of financial assistance you will get (your tax credit) and the total amount you will pay each month.

Sole Proprietors

Who is considered a sole proprietor?

Sole proprietors are businesses that do not have at least one eligible employee. An eligible employee is any employee who works an average of 20 hours a week each month. A sole proprietor's husband or wife is not considered an eligible employee.

I am a sole proprietor. How do I buy health insurance coverage in the Marketplace?

Sole Proprietors will shop for, compare and buy health insurance coverage through the Individual Marketplace. Sole proprietors may be eligible for financial assistance to reduce the cost of coverage. Sole proprietors will not be eligible to purchase coverage through the Small Business Marketplace.

Language Access

How will the Marketplace serve people who speak languages other than English?

Marketplace Customer Service Center Representatives and In-Person Assistors/Navigators, who guide consumers through the process of shopping for and enrolling in health insurance, are available to help consumers in their language. Customer Service Center Representatives, who are available by phone, speak many languages and can contact translators in additional languages. In-Person Assistors/Navigators will speak the languages spoken in the communities they serve.

Will the Marketplace provide written materials in languages other than English?

Yes, in addition to English, you will be able to get NY State of Health written materials in the languages spoken most by New Yorkers: Chinese, Spanish, French, Haitian Creole, Italian, Korean and Russian. Those materials are posted on our website and you can get them by clicking here (info.nystateofhealth.ny.gov/AdditionalLanguageMaterials). Health plans must have written materials in other languages when 5% of people applying for coverage in a county do not speak English as a first language. You also can get someone to help translate or interpret information for you.

Small Business Marketplace

Who can buy health insurance coverage through the Small Business Marketplace?

New York State of Health is for small businesses with 50 or fewer employees.

Why should I buy health insurance for my employees through the Marketplace?

Small business owners can benefit from all the features listed below. Each is found only at NY State of Health:

- **Choice and Value:** You have many health plans and prices to pick from. You can also choose how much to pay toward employee's coverage, and when you want it to start.
- **Tax Benefits:** You may be able to get a tax credit for the amount you pay toward your employee's premiums. It can cover as much as 50 percent of that cost.
- **Defined Contribution:** Small employers can set a fixed amount to pay toward employee coverage.
- **In-Person Assistance:** Small businesses and their employees can receive in-person help with enrollment. This help will come from brokers, agents, and other in-person "helpers" trained and certified by NY State of Health.
- **Simplicity:** One account, online enrollment and one monthly bill, even if employees choose different health plans. All these things take away the most difficult and time-consuming parts of providing health insurance.

How can I contact a "helper" to assist me in choosing the right health plan for my business?

You can get help in 3 different ways. Our experts will walk you through your choices:

- Online at this website
- By phone
- In person

What can I do to prepare to shop on the Marketplace?

1. **Think about your coverage needs and those of your employees.** Does your current health plan meet those needs?
2. **Ask yourself what benefits you'd like to give your employees** and the amount you are willing to pay toward a health plan.
3. **Talk with your insurance broker** and discuss how he or she can help you make the best choices for your business and your employees.
4. **Consult your tax advisor** to see if you can get the Small Business Health Care Tax Credits.

Do I have to contribute to employees' health insurance through the Marketplace?

No. There is no minimum amount you must contribute toward your employees' health insurance at NY State of Health.

Does the Marketplace collect payments from small business owners or employees to pay for health insurance coverage?

NY State of Health collects premiums from small business owners and pays the carriers directly. Employers continue to collect premiums from their employees.

Can I choose when my employees' insurance coverage takes effect?

Yes. That date can be as early as January 1, 2014 or on the first of any month after January.

How will I know if my small business is eligible for the Small Business Health Care Tax Credit?

Businesses with up to 25 employees that provide health insurance and pay an average annual wage of less than \$50,000 (not including the owner's salary) may qualify for the Small Business Health Care Tax Credit. It can be up to 50% of their share of employee premiums. Or up to 35% for nonprofits. New York State of Health will be the only place you get the Small Business Health Care Tax Credit. Employers may also consult their tax advisor.

How lengthy is the Small Business Marketplace application?

The online application will take about 30 minutes to complete. This includes the time required to upload a list of employees, select health plans and decide how much you will pay toward your employees' insurance. Your insurance broker can help you with the application provided that he or she is certified by the Marketplace.

When enrolling through the website, can I save my application and come back later?

Yes. The website lets you fill out part of the form and then save it. You can come back later if you are not able to complete the form in one sitting.

Will the Marketplace be open to other employers in the future?

For the first 2 years, only businesses with 50 or fewer employees can use NY State of Health. In 2016, it will open to larger businesses with 100 or fewer employees.

Public Input

How does the Marketplace involve the public in its decision-making process?

The Marketplace has groups of community members and health industry experts in five regions of the state. These groups give advice to the Marketplace staff at meetings held throughout the state. You can attend these meetings in-person if you wish or by watching "webcasts" online. You can find information about the time and place of the meetings and webcasts on this website.