

# **NY State of Health Small Business Marketplace**

***KEEPING SMALL BUSINESS HEALTHY:  
HEALTHCARE OPTIONS FOR YOU  
AND YOUR BUSINESS***

***October 27, 2015***

# AGENDA

- What is NY State of Health?
- How Do I Enroll?
- Enrollment by the numbers
- Qualified Health Plan Information
- Value of the Small Business Marketplace
- Updates and changes for 2016
- NYSOH tools and resources

# What is NY State of Health?

# What is 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 - 1-50 employees\*

\* Going to 1-100 employees on 01/01/2016

# Who is Eligible?

**A Small Employer is eligible to purchase a health plan through the Small Business Marketplace if the Business:**

- Is **based in NYS** or has employees with a primary worksite in NYS
- Employs **50 or fewer (100 or fewer after 1/1/2016) eligible employees**. A business owner who does not enroll at least one non-spouse employee is not eligible to participate in the Small Business Marketplace as of 1/1/2016.
- **Offers health insurance coverage** through the Small Business Marketplace **to all eligible full time employees**

# What Employers Should Know

- **Small employers** are **not** required to offer health coverage or pay for coverage for their employees
- **However**, most individuals must have health insurance, if affordable, or pay a penalty
- **Employers** (50 and more full-time equivalent employees) **may** face a penalty **beginning in 2016** if they do not offer coverage that is both affordable and meets a minimum value.

# How do I Enroll?

# How Do I Enroll?

## In-Person Assistors

- Located in every county
- Make appointment for free one-on-one application assistance
- Assistance in many languages

## Customer Service Center

1-855-355-5777

- Get answers to your questions
- Complete application over the phone
- Open Mon-Fri 8am to 8pm & Sat 9am to 1pm
- Assistance in most languages

## Website

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

- Complete application online
- Request assistance from Customer Service Center or in-person assistor if needed

# In-Person Enrollment Help

## IPA/Navigators (#602)

- Complete Applications
- Compensation from DOH grant program
- Training and certification required
- Serve Individuals and Small Business Marketplace

## Certified Application Counselors (#3309)

- Complete Applications
- No compensation from Marketplace
- Training and certification required
- Serve Individuals

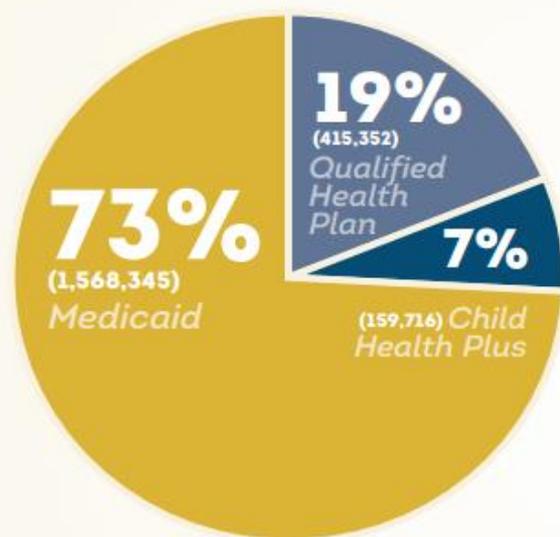
## Insurance Brokers (#4208)

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

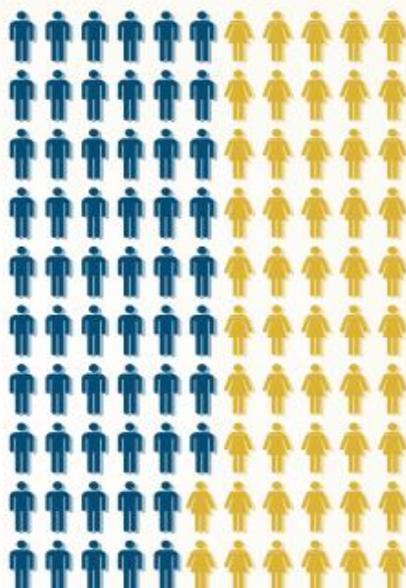
# Enrollment by the Numbers

# WHO ARE THE OVER 2 MILLION NY STATE OF HEALTH ENROLLEES?

Over 2 million enrolled  
(2,143,413)



Gender



48% male

52% female

Uninsured by Program



68%

Qualified Health Plan (QHP)



95%

Medicaid

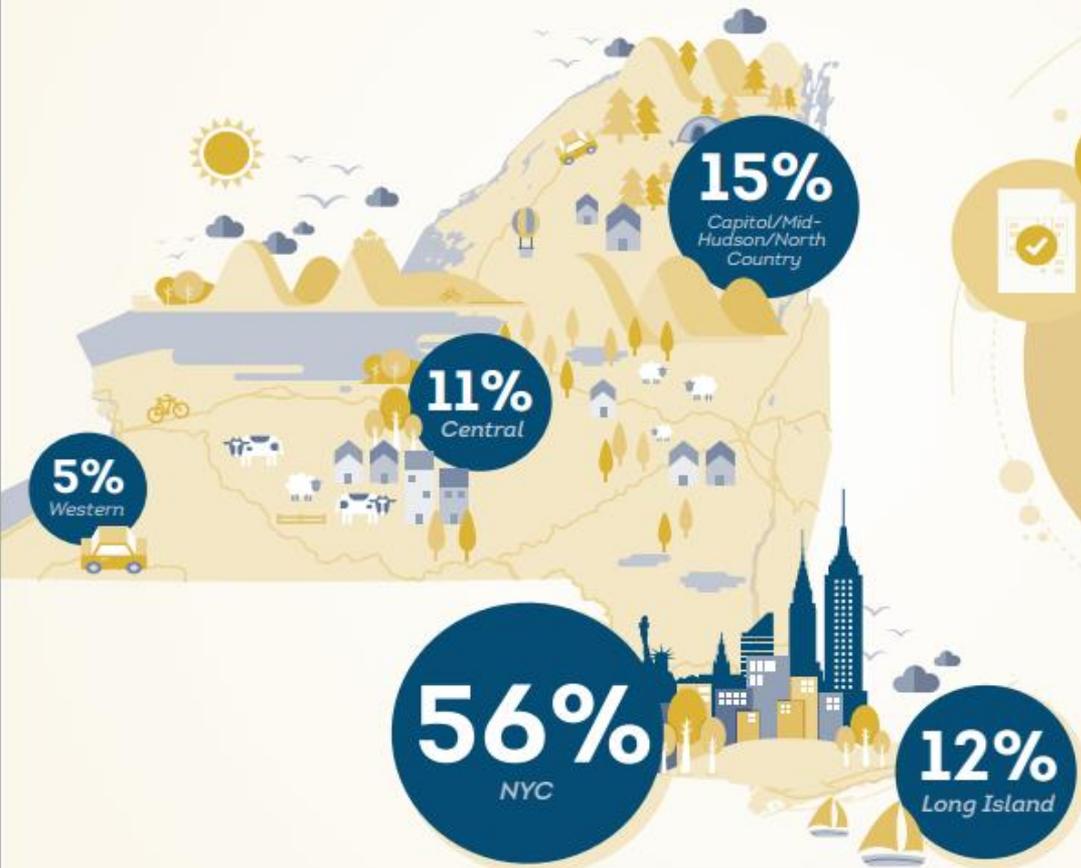


79%

Child Health Plus

# 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



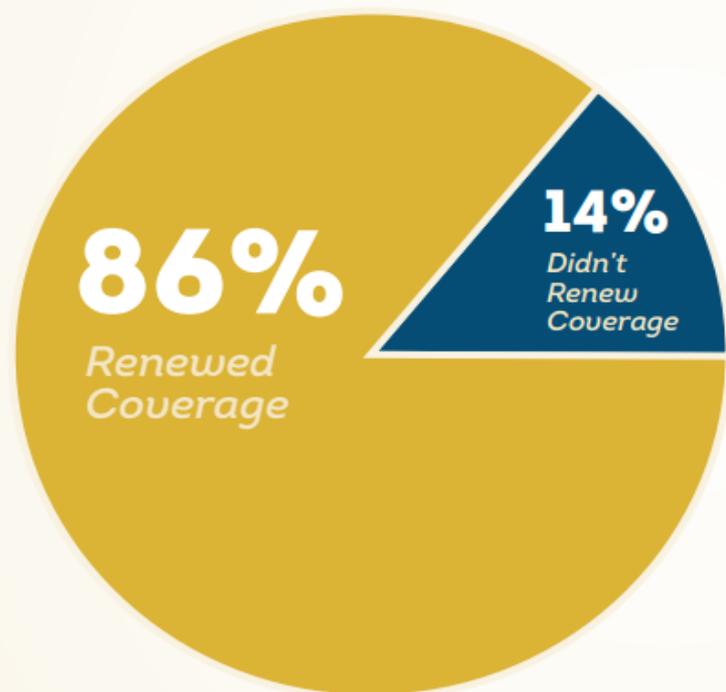
Marketplace enrollees used all application channels



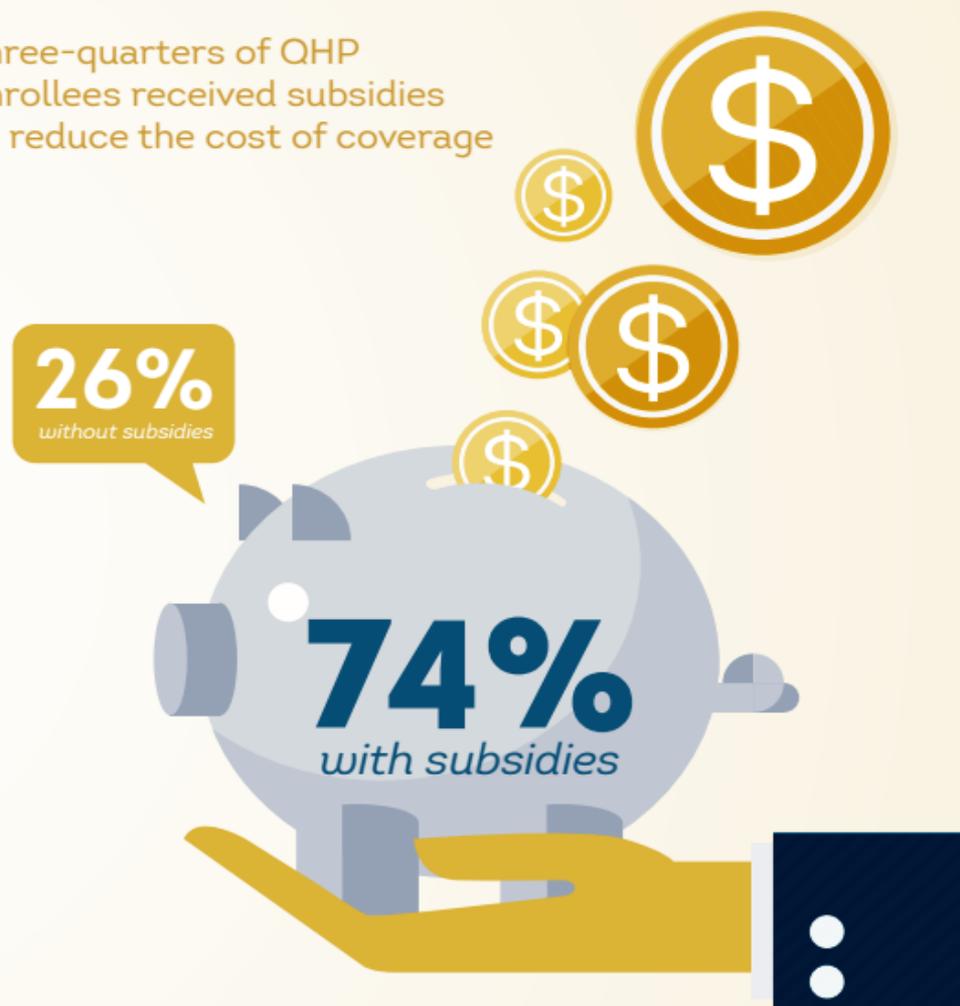
# NY STATE OF HEALTH QUALIFIED HEALTH PLAN ENROLLMENT

## Renewal Rate:

*86 percent of 2014 QHP enrollees renewed their coverage in 2015*

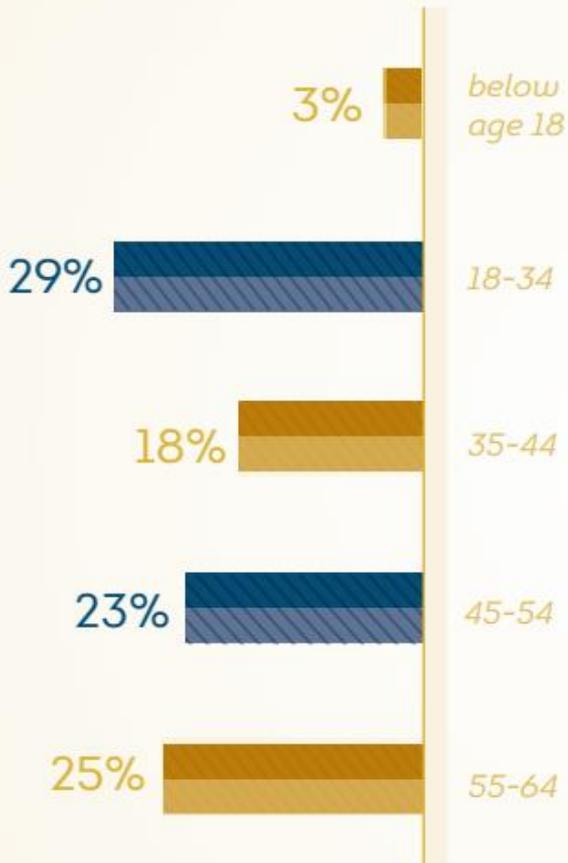


Three-quarters of QHP enrollees received subsidies to reduce the cost of coverage

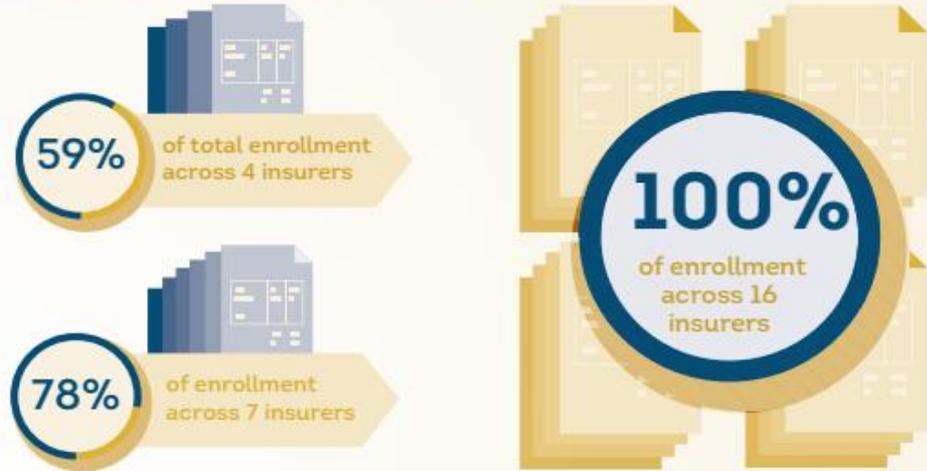


# NY STATE OF HEALTH QUALIFIED HEALTH PLAN ENROLLMENT

## Age of QHP enrollees



## Enrollment distribution across insurers



## Enrollment distribution across metal levels



# HOW SMALL BUSINESSES IN NEW YORK STATE ARE ENROLLING THROUGH NY STATE OF HEALTH

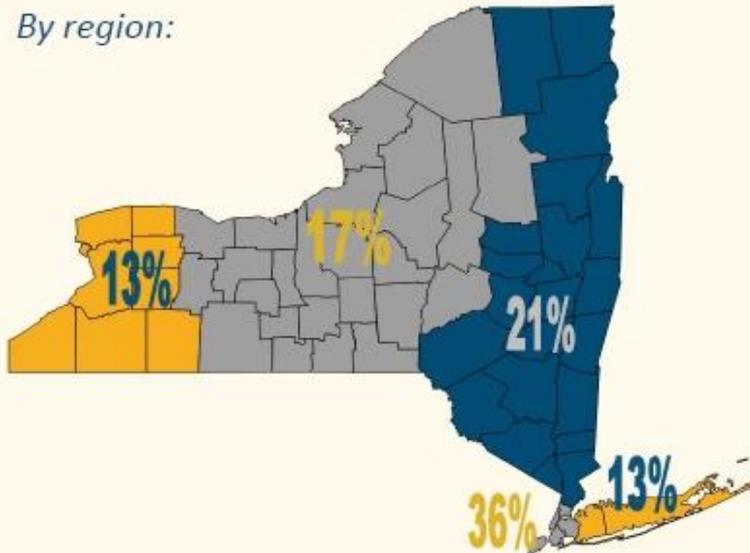
14,600 individuals enrolled in the Small Business Marketplace



By metal level:



By region:



By employer options:



# Qualified Health Plan Information

# What Do Plans Cover?

## Essential Health Benefits

- Preventive, wellness and chronic disease management
- Inpatient care
- Outpatient services
- Maternity and newborn care
- Emergency services
- Lab and imaging
- Prescription drug
- Rehabilitative and habilitative
- Mental health and substance abuse disorder services
- Pediatric dental and vision

- **Preventive services will be offered at no cost to you**
- **Each plan must have an adequate network**
- **All state consumer and provider protections in place**

# Metal Tiers

*Standard plans offer same benefit packages –  
metal tier determines cost-sharing*

## Platinum (90% Actuarial Value)

- Highest premiums, lowest out-of-pocket expenses (cost-sharing)

## Gold (80% Actuarial Value)

- Higher premiums, lower out-of-pocket expenses

## Silver (70% Actuarial Value)

- Lower premiums, higher out-of-pocket expenses

## Bronze (60% Actuarial Value)

- Lowest premiums, highest out-of-pocket expenses

# Value of the Small Business Marketplace

# Small Business Marketplace: Value for Small Employers

## Choice

- Employers and employees regard expanded choice as a key advantage to using the Marketplace.

## Administrative Simplicity

- The Marketplace provides monthly billing to employers along with other administrative simplifications.

## Tax Credits

- The Marketplace will be the exclusive place to access small business tax credits in 2014.

## Contribution Options

- 76% of respondents believe this feature helps predict costs.

## No Minimum Participation or Contribution

- NYSOH does not require a minimum number of employees be enrolled in a QHP **nor** require an employer to contribute an amount towards premium

# Administrative Simplicity

- Marketplace provides employers with a single monthly bill
  - Monthly bill will include breakdown of employer/employee contribution due to each QHP (employers remain responsible for collecting premiums from employees).
- Marketplace collects monthly payment from the employer and remits payment to insurers
- Employers using the Marketplace may be eligible for Small Business Health Care Tax Credit

## Small Business Health Care Tax Credit

- **A tax credit is available to small businesses that offer insurance coverage to employees:**
  - Must have **fewer than 25 FTE** employees
  - With an **average annual salary of \$50k** or less (As adjusted for inflation beginning in 2014. Excludes the owner and his family)
  - Employer must **contribute at least 50% of premium**
- **As of 2014, the tax credit amounts are as follows:**
  - **Up to** 50% of employer contribution for a traditional businesses (35% for tax-exempt)
  - The maximum tax credit of 50% may be claimed by businesses that have 10 or fewer employees with an average annual salary of \$25k or less
  - As the number of employees and average salary increases, the credit decreases
- Marketplace is the ***only place*** to access the tax credit

# Updates and Changes for 2016

# Small Business Changes for 2016

- Definition of small group will expand to include employers with 1-100 full time equivalent employees
- Eligible employees must include those working 30 or more hours per week
  - Employers are not required to but may offer coverage to part-time employees who work on average a minimum of 20 hours or more per week
- In order for a business to participate in the Small Business Marketplace at least one common law employee must enroll

# Full-time Equivalent Calculator

Full-time Equivalent (FTE) Employee Calculator ×

You may use the Full-Time Equivalent Employee (FTE) calculator to determine if your group is eligible for the Small Business Marketplace. Employer groups with 100 or fewer FTEs are eligible to participate in the Small Business Marketplace as long as they have a minimum of one common law employee enrolled.

I need to calculate my group's FTEs  
 I have already calculated my group's FTEs and will enter or update the figure manually in the box below.

Enter the number of full-time employees	<input type="text" value="45"/>
Enter the hours worked per week by part-time employees	<input type="text" value=""/>
<b>Total Full-time Equivalent Employees</b>	<b>45</b>

Reset

Save

Your employer group may be eligible for coverage in the Small Business Marketplace based on the number of FTE employees entered. You must have fewer than 100 FTEs and meet the other criteria in order for your group to be eligible to participate in the Marketplace.

- All groups must enter total number of FTE employees when enrolling in the Small Business Marketplace
- IF FTE number is below 100 you may be eligible for coverage in the Small Business Marketplace
- Number of FTE should be updated throughout the year

# NYSOH Tools and Resources

## Tools & Resources Available on NYSOH Website:

- Anonymous Shopping Tool
- Tax Credit Calculator
- Producer Tool Kit
- “Find a Broker” Search Function
- Consumer Education Materials
  - Available in English, Spanish, Haitian Creole, French, Korean, Russian, Italian, and Chinese
- Map of Health Plans by County

**nystateofhealth.ny.gov**  
**1-855-355-5777**