NY State of Health
The Official Health Plan Marketplace

2014 Open Enrollment

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NY State of Health Open Enrollment Highlights

• NY State of Health allows New Yorkers to shop for and enroll into quality, affordable, comprehensive health plans

• New York operates an integrated Marketplace, allowing one-stop shopping for Medicaid, Child Health Plus, and Qualified Health Plans

• Nearly 1 million New Yorkers enrolled into coverage through NY State of Health as of April 15, 2014
Enrollment Trends

• Nearly **three quarters** of consumers who enrolled in Marketplace coverage during open enrollment enrolled after January 1, 2014

• Just over **one third** enrolled in the month of March, with more than **38,000 consumers** signing up for coverage on the last day of March

• There was an increase in Medicaid enrollment as a share of total Marketplace enrollment after January 1, 2014

• The share of QHP enrollees who qualified for both tax credits and cost sharing reductions increased from **50% to 57%** between December and April
NY State of Health Enrollment
(as of April 15, 2014)

Total Enrollment:  960,762

- Medicaid, 525,283
- Qualified Health Plans, 370,604
- Child Health Plus, 64,875

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WHO ARE THE NEARLY 1 MILLION NY STATE OF HEALTH ENROLLEES?

- Nearly 1 million enrolled (960,762)
- 55% Medicaid
- 38% Qualified Health Plan
- 7% Child Health Plus

Gender:
- Half male
- Half female

Uninsured, by Program:
- 63% Qualified Health Plan
- 93% Medicaid
- 87% Child Health Plus
Three Quarters of Qualified Health Plan Enrollees Received Financial Assistance

Total QHP Enrollment: 370,604

- Full Pay QHP: 26%
- QHP with APTC and CSR: 57%
- QHP with APTC only: 17%
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

16% Capital/Mid-Hudson/North Country
12% Central
6% Western
52% NYC
14% Long Island
49% Website with In-Person Assistor
41% Website with No Assistor
11% Website with Customer Service
Age of Marketplace Enrollees

- Age 18-34, 35%
- Age 35-54, 32%
- Age 55-64, 16%
- Below Age 18, 16%
Language Preferences of Marketplace Enrollees

- English, 85%
- Spanish, 10%
- Chinese, 4%
- Russian, 1%

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Marketplace Enrollment by Race and Ethnicity

Race
- Did Not Respond, 25%
- Other, 7%
- Asian/Pacific Islander, 15%
- Black/African American, 15%
- White, non-Hispanic, 44%

Ethnicity
- Did Not Respond, 9%
- Hispanic, 21%
- non-Hispanic, 69%
NY State of Health Qualified Health Plan Enrollment

Age of QHP enrollees:
- 3% below age 18
- 31% 18-34
- 18% 35-44
- 23% 45-54
- 25% 55-64

Three-quarters of QHP enrollees received subsidies:
- 26% without subsidies
- 74% with subsidies

Good distribution across issuers:
- 65% of total enrollment across 4 issuers
- 83% of enrollment across 6 issuers

Good distribution across metal level:
- 55% silver
- 13% platinum
- 10% gold
- 19% bronze

100% of enrollment across 16 issuers
HOW SMALL BUSINESSES IN NEW YORK STATE ARE ENROLLING THROUGH NY STATE OF HEALTH

Nearly 10,000 individuals enrolled in the Small Business Marketplace

By region:
- 21% Capital/Mid-Hudson/North Country
- 24% Central
- 25% NYC
- 16% Western
- 14% Long Island

By industry:
- 55% Service industry (medical/dental, legal services, accounting, consulting, etc.)
- 12% Retail trade
- 8% General construction
- 8% Finance, insurance, real estate
- 5% Other

By metal level:
- 35% platinum
- 27% gold
- 27% silver
- 11% bronze
Enrolled Employers by Industry

- Services, 55%
- Retail Trade, 12%
- Finance/Insurance/Real Estate, 8%
- General Construction, 8%
- Other, 5%
Looking Ahead

• Refresher training for application assistors
• 2015 Health Plan Certification
• Administrative renewal process for 2015
• Outreach and Advertising:
  – Small Business Marketplace
  – Fall 2014 open enrollment campaign
  – Regroup on grassroots outreach/events
• Continued website development and improvements