

New York Public Health Emergency Implementation and Unwind Plans

August 2022

Coverage Changes During the Pandemic

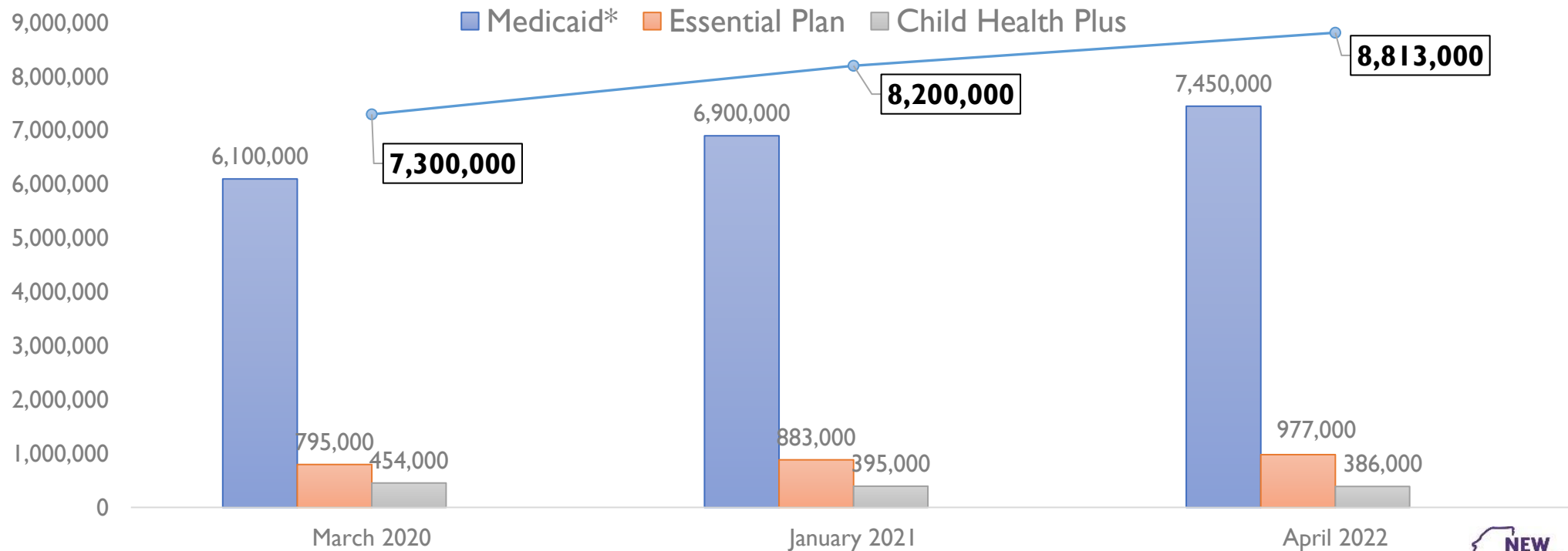
- Federal Families First Coronavirus Response Act, passed in early 2020, granted states higher federal match, with the condition that states maintain Medicaid coverage for enrollees
 - With CMS approval, New York extended this policy to all public programs – Medicaid, Child Health Plus (CHPlus), and the Essential Plan (EP)
- Since March 2020, New York has been extending coverage by 12 months for all Medicaid, CHP, and EP members
 - Enrollment has increased by more than 1.5 million people across programs since March 2020
- New York has eased eligibility verification processes and premiums, where applicable, to ensure coverage access

Qualified Health Plans: American Rescue Plan Act Increased Premium Tax Credits

- Reduce premiums for 138,000 New Yorkers by an average of \$100 per month
- Recently extended through the “Inflation Reduction Act” and now expire at the end of 2025
- Absent this extension, 2023 premiums were estimated to increase by 58%, or \$1,450 per year, for those who qualify for financial assistance

Impact of the PHE Provisions

As of April 2022, nearly 9 million New Yorkers – approaching 50% of the State’s population - are enrolled in Medicaid, Child Health Plus, and the Essential Plan



Lessons Learned from Pandemic

- The importance of health coverage has never been more apparent. Individuals and families without access to quality health insurance have suffered more severe health outcomes
- Application easements for applications with local districts improved access to coverage for non-MAGI applicants
- NY State of Health's fully-integrated platform made it easier for individuals to newly enroll or change programs when they lost jobs/income
- Automatic renewal extensions for all enrollees have eliminated churn
- Stakeholders including enrollment assistors, health plans, and health care providers play critical roles in informing consumers about coverage

Challenges to Winding Down Coverage Changes

- Federal guidance allows states 14 months to redetermine eligibility with 60 days advanced notice
- In New York this means:
 - Renewing eligibility for 8.8 million people
 - 1.5 million new enrollees have never renewed coverage
 - 7.3 million have not renewed their coverage in more than 2 years
- Restarting the required eligibility and enrollment processes will take time and resources:
 - Consumer notices
 - Updating eligibility and enrollment systems
 - NY State of Health Customer Service Center and Local Districts will need to increase staff based on anticipated volume increases
- Public education and outreach campaign

Renewal process

- Renewal notices will go out 2-3 months before consumers coverage end date, varies by system:
 - NYC Local Districts
 - Upstate Local Districts
 - NY State of Health
- Will keep people “on cycle” meaning we renew approximately 1/12 of the population each month over a one-year period

Mitigating Challenges

- Smoothing coverage transitions with New York State budget initiatives:
 - 12 months post-pregnancy coverage
 - Eliminating \$9 premium level for CHPlus
- Expanding administrative renewals where possible
- Adopting 12-months continuous coverage for Essential Plan
- Increased coordination with health plans, advocates, providers and other stakeholders
- Increased consumer outreach

Ongoing Steps to Prepare for Winddown

- **Public Education Campaign.** NY State of Health has already launched robust public education campaign, including paid advertising, specific to the Public Health Emergency wind-down to remind enrollees about what is needed to renew their coverage and maximize the potential for auto-renewal
 - **New** webpage: <https://info.nystateofhealth.ny.gov/COVID-19-Changes> (English, Spanish, Traditional Chinese) – steps consumers can take now to prepare
 - **New** webpage: <https://info.nystateofhealth.ny.gov/PHE-tool-kit> “digital toolkit” - education materials and FAQs
- **Outreach to Stakeholders.** NY State of Health and OHIP staff regularly meet with federal partners to advocate for guidance that accommodates New York’s concerns, and with health plans, consumer advocates, enrollment assistors, among other stakeholders about the winddown

Public Education Campaign: Urges Consumers to Sign Up for Text Alerts and “STAY CONNECTED”

是否遺忘了什麼？

別忘了註冊以接收來自 NY State of Health 的簡訊提醒，以瞭解您的保險應何時續期！

編輯簡訊 START 至 1-866-988-0327



Forgetting something?

Don't forget to sign up for text alerts from NY State of Health so you'll know when to renew your insurance!

Text START to 1-866-988-0327

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¿Se olvida de algo?

¡No olvide volver a inscribirse para cobertura de salud de NY!

Envíe START al 1-866-988-0327

Public Education Campaign: Reminds Consumers to STAY CONNECTED to their Health Insurance by Updating their Information



Next Steps

- **Share NY State of Health education materials with your community:**
 - Talk to your patients about their health insurance.
 - Share NY State of Health educational materials
 - Consider “co-branding” materials with NY State of Health and your organization
 - Share NY State of Health Social Media posts
 - Include this information in emails to consumers you work with
 - Highlight this issue in media interviews
- **Stay in touch with us:**
 - Check the NY State of Health website for regular updates on PHE-related information
 - We welcome your feedback and would be happy to meet with your groups