

NYC and the Affordable Care Act: Where We Are Post-Roll-Out and How We Can Boost Access to Care

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New York City Council Chambers
1:00 P.M.**

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Overview

- I. The Affordable Care Act
- II. OCHIA
- III. NYC Enrollment Outcomes and Opportunities after First Cycle of Open Enrollment
- IV. Pathways to Increased Coverage in NYC
- V. DOHMH Role and Enrollment Campaign
- VI. HHC Preparation and Enrollment

The Affordable Care Act

Key Coverage Provisions

Key Facts About Health Care Reform

New York State is implementing the Affordable Care Act or “ACA”

NYC wants all residents to get the assistance & benefits available under the ACA

For most uninsured New Yorkers under 65, there are new health insurance

- **obligations** – a requirement to have health insurance or pay a penalty, and
- **options** – most uninsured can get tax credits to lower their insurance costs through NY State of Health, the Official Health Plan Marketplace

Small businesses (<50 employees)

Don't have to offer health insurance but some may get a tax credit through NY State of Health if they do

Larger businesses (50+ FTE workers)

Must offer affordable & adequate coverage to full-time workers & dependent children - or else they may face a penalty in 2015 / 2016

The Affordable Care Act aims to make health insurance accessible to more individuals* by reducing the cost of insurance in new Marketplaces



Medicaid expansion
($\leq 138\%$ FPL)

- Single adults earning under \$16,105/yr**
- Couples earning under \$21,708/yr**
- Family of 4 earning under \$32,913/yr**

Tax Credits - help paying for premium
($<400\%$ FPL)

- Single Adults earning under \$46,680/yr[^]
- Couples earning under \$62,928/yr[^]
- Family of 4 earning under \$95,400/yr[^]

Tax Credits and Cost-sharing assistance[#]
($\leq 250\%$ FPL)

- Single adults earning under \$29,175/yr[^]
- Couples earning under \$39,325/yr[^]
- Family of 4 earning under \$59,625/yr[^]

*Primarily non-elderly individual and their families without access to job-based coverage, including sole proprietors.

**Uses latest federal poverty levels (FPL): 2014

[^]Uses FPL in effect at start of open enrollment: Nov. 15, 2014

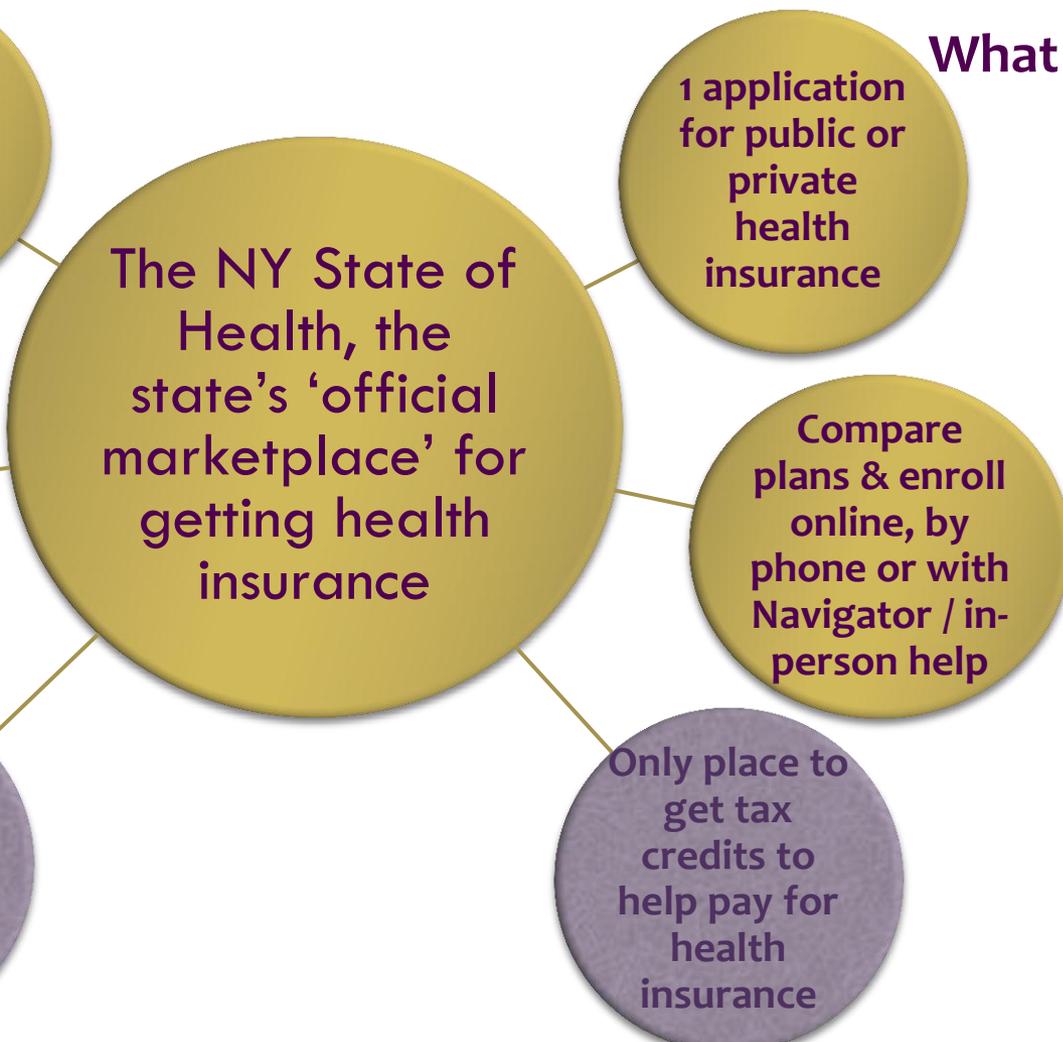
[#]Must enroll in a Silver plan to get cost-sharing assistance: reduction of the amount you have to pay for co-payments, deductibles and co-insurance

What is the NY State of Health?

Who it serves



What it offers



The NY State of Health, the state's 'official marketplace' for getting health insurance

Pathways to Health Insurance

Individuals

NY State of Health
Medicaid (mainly for <65)
& private insurance –
only place for tax credits
& subsidies

HRA
Medicaid (if 65 or older;
needing or qualifying for
coverage due to disability
or blindness; in a waiver
program)

Private insurance market
Buy directly from insurer

Small Businesses

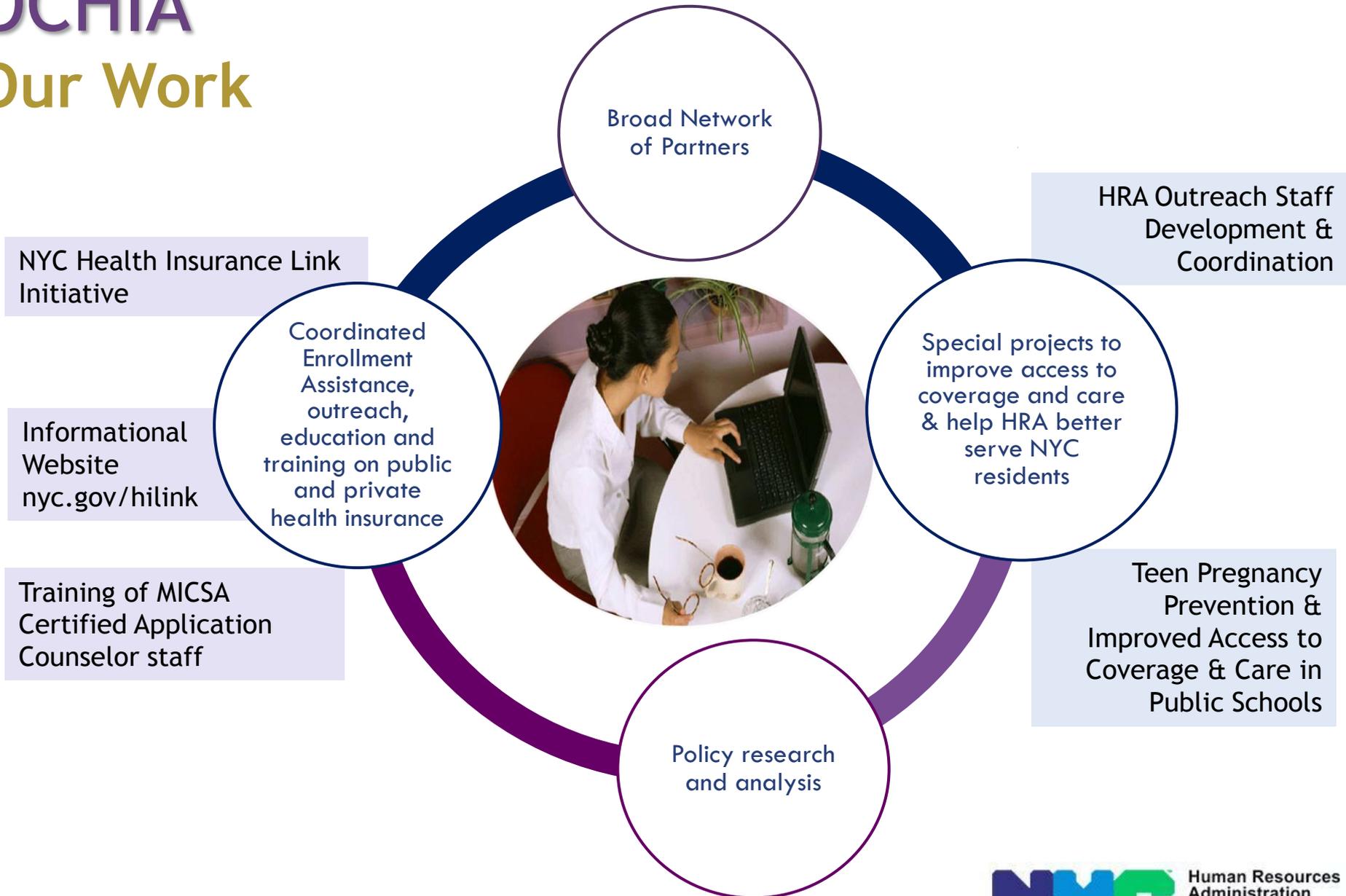
NY State of Health
Private insurance – only
place for tax credit for
eligible small businesses

**Private insurance
market**
Buy from insurer with
broker or agent help

Privately-run exchanges
Buy through a 3rd party,
allows choice of plans

OCHIA

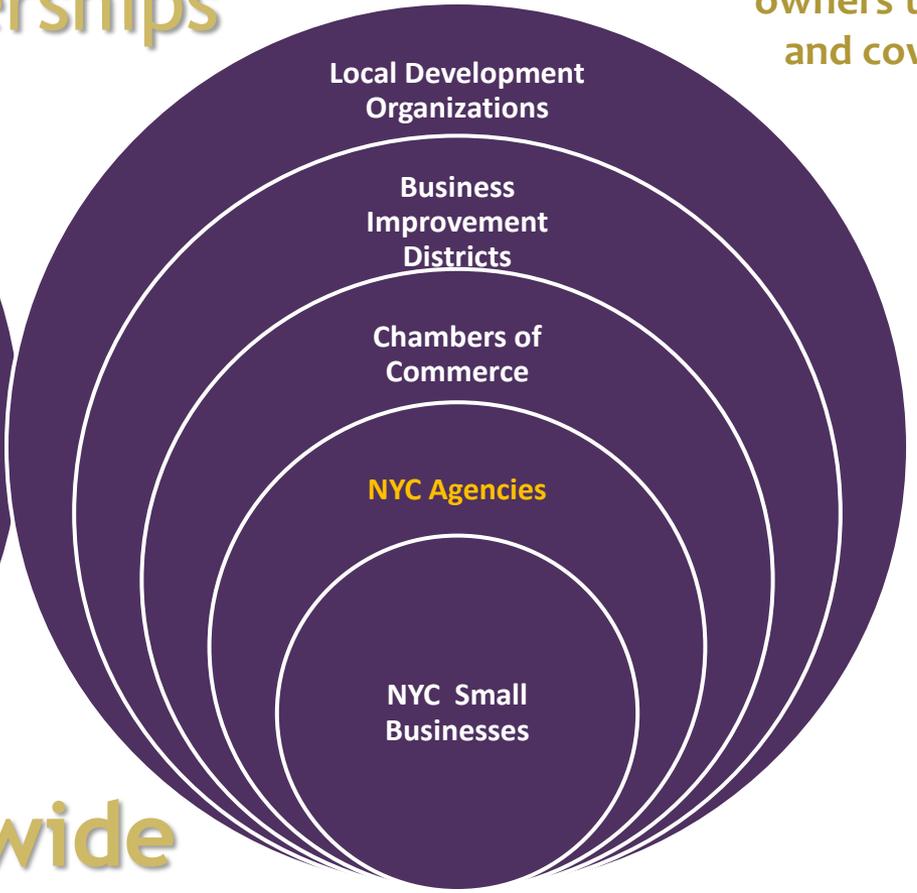
Our Work



OCHIA

Citywide Partnerships

For 13 years
Working to connect NYC
residents and small business
owners to care
and coverage



Citywide Reach

NY State of Health (NYSOH) Enrollment by Coverage Type and Geographic Area, NYC & Rest of NY State*

Estimated uninsured in NYC, pre-open enrollment: 1.1 million**

NYSOH Enrollment*	Bronx	Brooklyn	Manhattan	Queens	Staten Island	All NYC	Rest of NY State
Medicaid	62,404	98,149	44,640	92,371	11,223	308,787	216,496
Child Health Plus (CHP)	3,790	8,553	2,562	8,503	1,432	24,840	40,035
Private Insurance	16,419	53,219	38,413	50,386	6,879	165,316	205,288
All Coverage	82,613	159,921	85,615	151,260	19,534	498,943	461,819

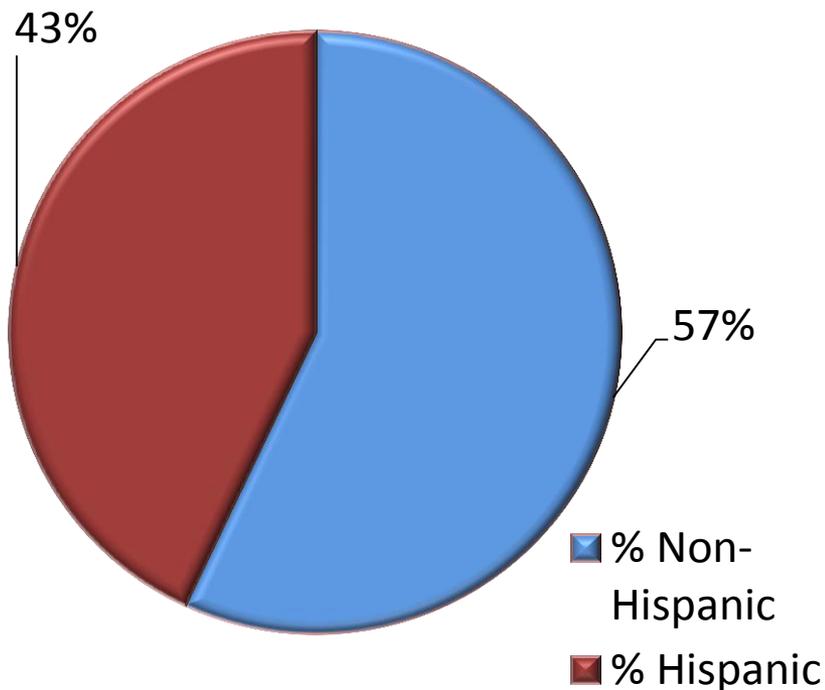
*NY State of Health 2014 Open Enrollment Report, June 2014

<http://info.nystateofhealth.ny.gov/sites/default/files/NYSOH%202014%20Open%20Enrollment%20Report.pdf>

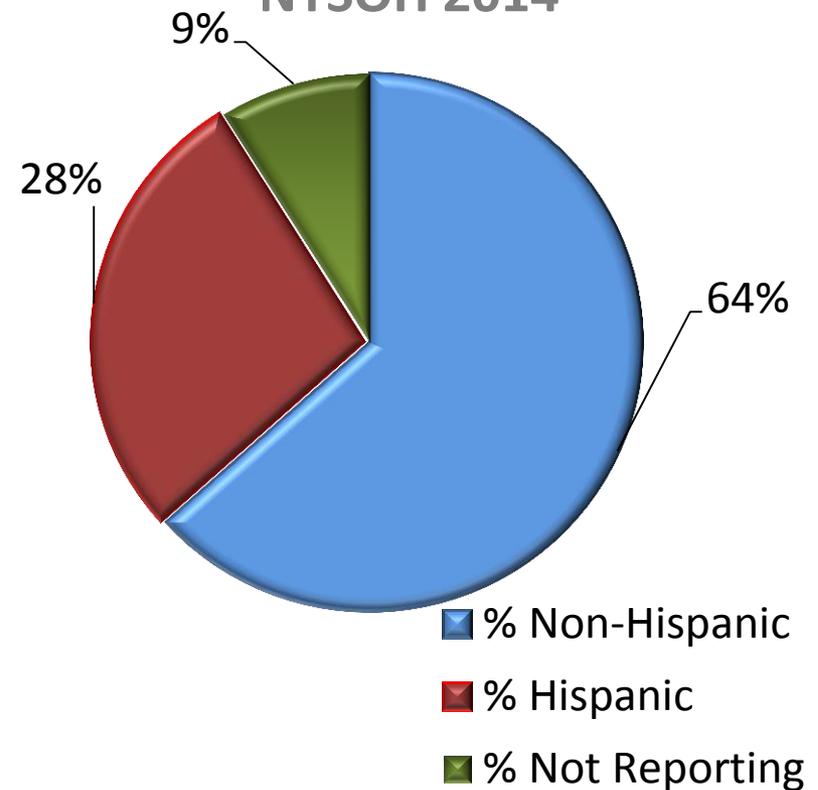
**HRA Office of Evaluation & Research (OER) analysis of the 2012 American Community Survey, March 2014, children and non-elderly adults (most recent data available)

Ethnicity of NYC Uninsured pre-open enrollment & NYC NYSOH Enrolled

NYC Uninsured Non-elderly
Adults in 2012*



NYC Residents Enrolled in
NYSOH 2014**

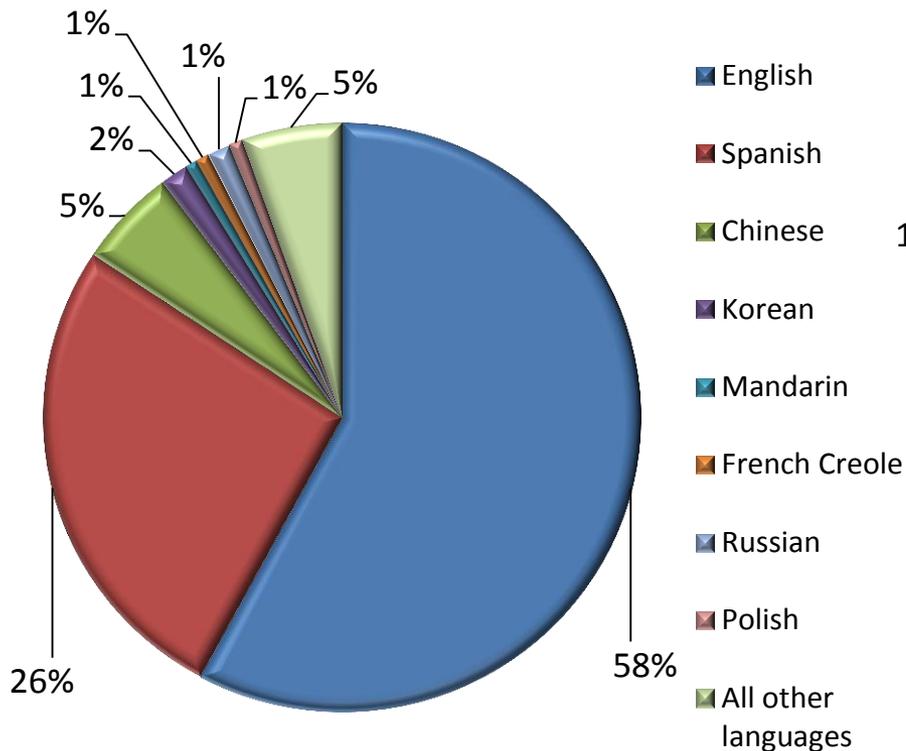


*HRA/OER Analysis of 2012 American Community Survey, March 2014

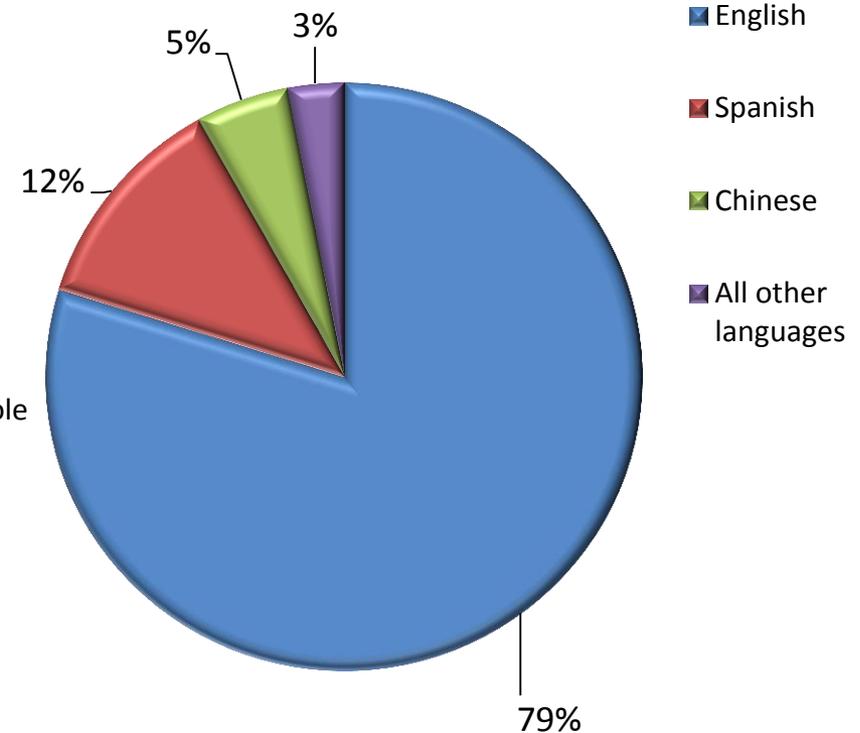
**Children and adults, NY State of Health 2014 Open Enrollment County Level Enrollment Report, September 2014. Data available here: <http://info.nystateofhealth.ny.gov/2014OpenEnrollmentCountyData>

Languages Spoken by NYC Uninsured & NYC Enrolled

NYC Uninsured Non-elderly Adults -
language proficiencies &
preferences*



NYC Residents Enrolled in NYSOH
– language preferences**



*English segment represents the number of uninsured NYC adults who spoke only English or who spoke English very well; other language segments represent the language spoken at home of uninsured NYC adults who spoke English less than very well (436,002 adults). HRA/OER Analysis of 2012 American Community Survey, March 2014

**NY State of Health 2014 Open Enrollment County Level Enrollment Report, September 2014

Pathways to Increased Coverage for NYC Residents and Small Business Owners

Opportunities on the Horizon

Open Enrollment begins November 15, 2014

Through partnerships and City resources, NYC can help more residents get insured under the ACA:

- Enhanced – Health Insurance help
- ACA Awareness & Enrollment Campaigns-- with emphasis on immigrant and LEP populations in NYC

Enhanced Health Insurance Help

Local Law 1

- **Expand use of Local Law 1 to inform residents about ACA coverage.** Local Law 1 requires certain Agencies, programs and vendor to provide clients with information about public health insurance (a pamphlet) when they seek City services

Greater Agency Engagement

- **Partner with more City Agencies & further enhance existing relationships.** Make health insurance application assistance referrals & on-site services available at more city office sites and events, and deepen existing partnerships.

OCHIA Planned Outreach Efforts for Fall 2014: Highlights

Small Business Outreach

Sept. 30th event in Harlem with SBA, NYC DCA, NYC SBS, and Harlem CDC

October 17th event at Science, Industry & Business Library (SIBL)

Oct. 30th New York Business EXPO and Conference at the Jacob Javits Center

Nov. 14th event at the Bronx Museum of Arts in collaboration with Bronx Borough Pres. and BOEDC

City Agency Partnerships

Sept. 18th & 22nd training for new DOE nurses

Oct. 1st & Nov. 5th outreach at CUNY's York College in Queens

Oct. 22nd presentation for ACS contracted early childcare directors

Community & Immigrant Outreach

Nov. 18th event in Bushwick, BK for Spanish speaking immigrants

Oct. 23rd health insurance workshop for *Grameen Prima Care* health coaches

Dec. 13th event in East/Central Harlem for Spanish speaking residents

ACA Implementation: DOHMH Role

- **New York State Department of Health operates the state-based health insurance marketplace “New York State of Health”**
- **NYC DOHMH plays a role in ensuring the successful downstate implementation of the marketplace:**
 - **Monitoring Implementation and Assessing Impact on NYC**
 - Policy analysis
 - Surveillance activities: data analysis, field surveys
 - **Increasing Education and Awareness**
 - Insurance enrollment campaign
 - Outreach and education via District offices
 - **Insurance Enrollment Assistance**
 - DOHMH Certified Application Counselors at 9 DOHMH Health center sites

NYC 2014 Get Covered! Media Campaign

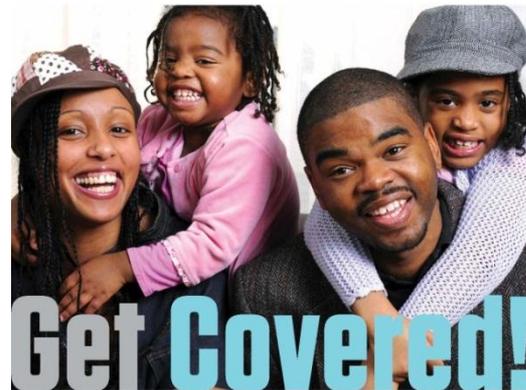
Objectives

- Increase awareness and outreach among uninsured about health insurance options available through the NYS Marketplace
- Increase enrollments, especially among low-income and vulnerable populations
- Provide an easier way to locate in-person enrollment assistors using 311

Duration

- 3 weeks at end of open enrollment period (March 10th- March 31st)

If you're a family of 4 in NYC making \$32,000 a year,
**YOU MAY QUALIFY FOR HIGH QUALITY
HEALTH INSURANCE AT NO COST**



The deadline to sign up is March 31st
Call 311 for help or go to NYStateofHealth.ny.gov



If you're a single New Yorker making \$20,000 a year,
**YOUR COST FOR HIGH QUALITY HEALTH INSURANCE
MAY BE AS LOW AS \$26 A MONTH**



The deadline to sign up is March 31st
Call 311 for help or go to NYStateofHealth.ny.gov

Las familias de 4 miembros en NYC que ganan hasta \$32,000 al año
**PUEDEN RECIBIR AYUDA FINANCIERA PARA COMPRAR
SEGURO MÉDICO DE ALTA CALIDAD**



La fecha límite de inscripción es el 31 de marzo
Para ayuda, llame al 311 o visite NYStateofHealth.ny.gov

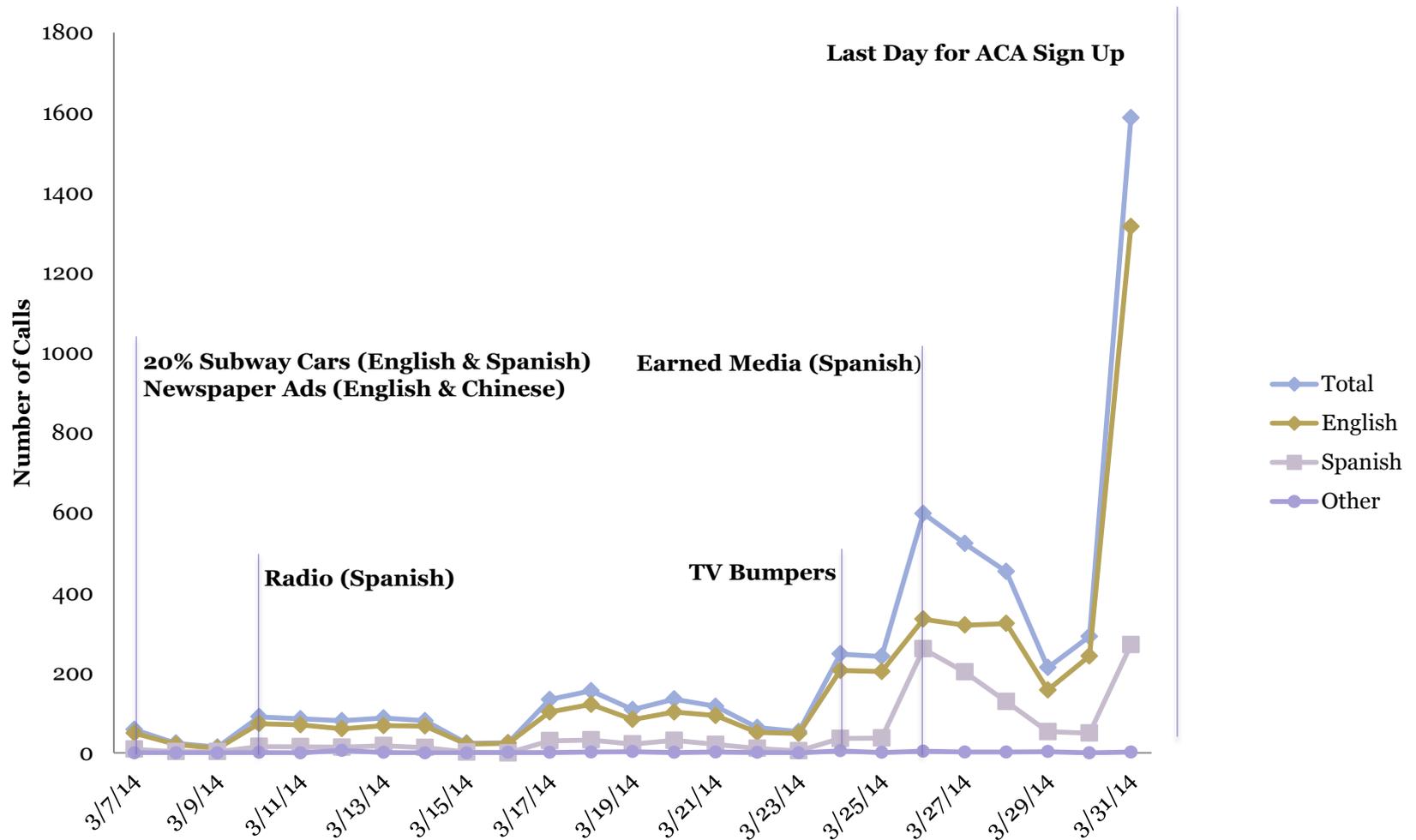


NYC 2014 Get Covered! Media Campaign: Evaluation

- **Survey of NYC adults with household income below \$100K**
 - Included those who were uninsured
- **Recognition of campaign:**
 - 44% recalled seeing “Get Covered!” campaign
 - 27% recalled seeing “Today’s the Day” campaign
- **Campaign provoked those who saw one or more ads to:**
 - **Think:** 70% of all respondents and 83% of uninsured pre campaign said the ads provoked them to think about their own or their family’s health insurance
 - **Act:** Seeing the ads motivated the person to:
 - Encouraged others to enroll - 44% of respondents
 - Visit NYStateofHealth.gov - 10% of respondents
- **The total cost of reaching the target population was 18 cents per person**
 - 44% of target population recognized the campaign= 2,000,000
 - Total cost of the campaign was \$356,000

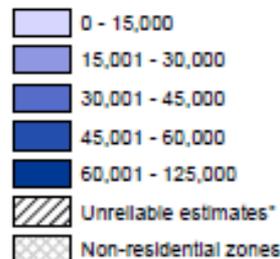
NYC 2014 Enrollment Campaign: Evaluation

Affordable Care Act 311 Call Volume By Date

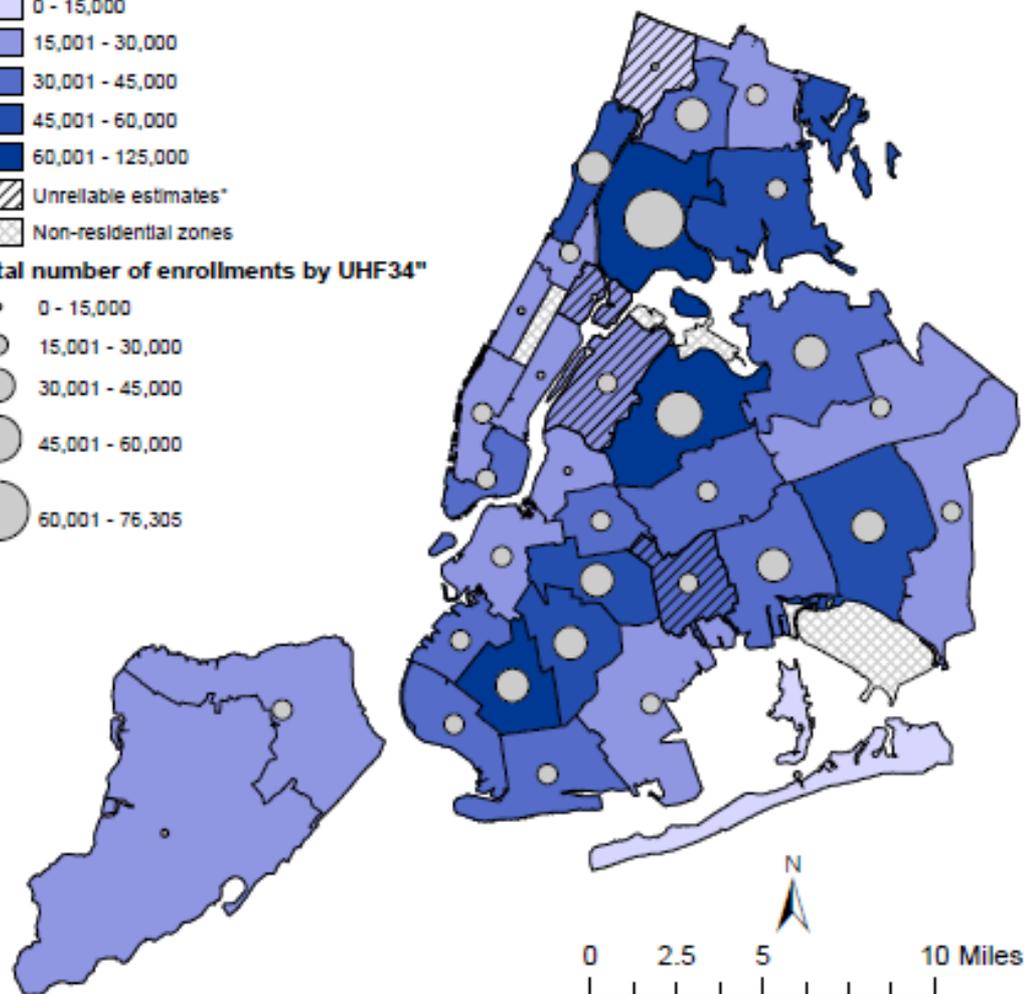
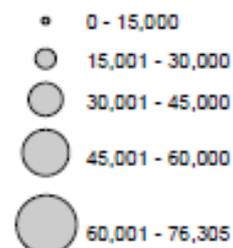


NYC Enrollment Snapshot by Neighborhood

Total number uninsured by UHF34'



Total number of enrollments by UHF34''



*Estimate should be interpreted with caution. Estimate's Relative Standard Error is greater than 30%, or the 95% Confidence Interval half-width is greater than 10 or the same size is too small, making the estimate potentially unreliable.

Source: NYC Community Health Survey, 2013, Bureau of Epidemiology Services, NYC DOHMH.

Values presented exclude CHP enrollments. Source: New York State Interactive health insurance tool.

Available at: <https://app.box.com/s/28n5zfm137j4h5o1u36>.

NYC 2015 Enrollment Campaign

- **Goals for 2015 Campaign**
 - Increase awareness and enrollments among lower-income New Yorkers
 - Provide enrollment support: 311, in-person assistors, enrollment education
- **Key Activities in 2015**
 - Enhanced media:
 - Increase televised media opportunities
 - Social media and texting strategy
 - Increased Outreach
 - Extend timeframe for outreach and scope of activities
 - Assess optimal placement for CACs during high enrollment periods
 - Create new cadre of outreach volunteers
 - New Partnerships
 - Establish partnerships to support DOHMH outreach and education about the ACA and enrollment efforts

Immigrant Health Access in NYC

- **Affordable Care Act specifically excludes approximately 11 million undocumented immigrants from benefiting from any provisions**
 - Excluded from Medicaid expansion
 - Cannot purchase insurance on state marketplaces
- **Immigrants face barriers to access: language, cultural, and lack of knowledge on existing programs**
 - There are lower numbers of signups for coverage and access to care for the immigrant population
- **The Administration has convened meetings with city officials and advocates to address the barriers to health care access faced by the immigrant community**

Resources

Information for constituents:

NYC based resources

- **311:** can help with finding an in-person assistor in NYC
- www.nyc.gov/health search “health insurance” for information about enrolling
- www.nyc.gov/hilink for more information about coverage options under the ACA in multiple languages

NYS Marketplace

- www.nystateofhealth.ny.gov: enroll online, get information
- NY State Call Center: **1.855.355.5777** – can help with enrolling online, answering questions, and finding an in-person assistor

Ways to help spread the word:

- Post information on your website about open enrollment
- Use your social media channels to transmit enrollment events
- Have flyers and fact sheets available in your office
- Help spread the word about text campaign – (will share more information in the future)
- Invite OCHIA staff to present at community forums, workshops and events

Online zip code data tool: <http://info.nystateofhealth.ny.gov/ZipCodeLevelEnrollmentData>

Preparing HHC for the Exchange

- HHC developed workgroups to outline implementation and new workflow prior to the launch of the exchange in New York State
- Key focus on staff training, workflow, systems and IT, eligibility and preserving HHC Options
 - Existing Medicaid application process (Pre-ACA) to change significantly
 - New application and eligibility process mainly through NY State of Health except for retroactive Medicaid coverage

Preparation

- **Policies and procedures needed to be developed prior to the launch**
 - ✓ Making it more patient friendly
- **Scripts developed to assist staff**
 - ✓ Enrollment in Qualified Health Plans requires new information from patients
- **Close collaboration with MetroPlus**
- **Working with HRA**
 - ✓ Retroactive coverage; applications for Non-MAGI
- **Hundreds of HHC staff needed training**
 - ✓ 570 Certified Application Counselors Trained and able to enroll patient including bilingual counselors

Preparation

- Developed pilot program to enroll patients at bedside and in emergency rooms using tablets
- Conducted on-site visits to provide assistance, share best practices and evaluate readiness
- Contracted with Community Service Society to have on-site Navigators
- Briefings for Community Advisory Board's held at HHC facilities

Enrollment

- State takeover of Medicaid occurring at same time as ACA implementation
 - Resulted in two tier process where applications for retroactive Medicaid coverage go to HRA and new applications go through the portal
- MetroPlus tops 92,000 applicants
 - QHP: 56,000
 - Medicaid & Child Health Plus: 36,000
- HHC applications:
 - More than 24,000 to HRA (Medicaid)
 - More than 21,000 to Portal (Medicaid)
 - 1,390 to Portal (QHP)

HHC Options

- For those who cannot obtain coverage through the marketplace, **HHC Options** is available
- HHC Options is a financial assistance program that provides affordable health care on a sliding fee scale system
 - Materials offered in multiple languages
- HHC Options provides an alternative for undocumented immigrants excluded from purchasing coverage through the Exchanges
 - Information is kept confidential

Challenges

- **New processes require time to adapt**
 - Increased turnaround time for retroactive Medicaid
- **Enrollment and coverage are not the same. Applicants must pay their premiums to ensure ongoing coverage**
 - Some applicants never made first payment
 - Others made initial payment, but not subsequent payments
- **Ongoing training and education necessary for staff and for public**
- **Access to timely data**