



# **NY State of Health: The Official Health Plan Marketplace**

## **2015 Open Enrollment Report July 2015**

# Table of Contents

<b>Highlights .....</b>	<b>1</b>
<b>Section 1: Introduction.....</b>	<b>6</b>
<b>Section 2: Individual Marketplace.....</b>	<b>8</b>
Income and Financial Assistance for QHP Enrollees .....	8
Medicaid.....	10
Child Health Plus .....	10
<b>Section 3: Marketplace Demographics.....</b>	<b>12</b>
Insurance Status at Time of Application .....	12
Enrollment by Region.....	13
Enrollment by Age.....	13
Enrollment by Gender .....	14
Enrollment by Preferred Language .....	15
Enrollment by Race and Ethnicity .....	16
<b>Section 4: Qualified Health Plan Enrollment.....</b>	<b>19</b>
QHP Enrollment by Insurer .....	19
QHP Enrollment by Metal Level .....	21
Trends in Plan Selection .....	22
Stand Alone Dental Plan Enrollment by Insurer .....	24
<b>Section 5: Application and Plan Selection Assistance.....</b>	<b>25</b>
Assistors .....	25
Enrollment by Channel.....	25
<b>Section 6: Website and Customer Service Center .....</b>	<b>27</b>
<b>Section 7: Small Business Marketplace .....</b>	<b>29</b>
Enrollment by Region.....	29
Enrollment by Insurer .....	29
Enrollment by Metal Level .....	30
SHOP Stand Alone Dental Plan Enrollment by Insurer .....	31
<b>Section 8: Appendices .....</b>	<b>32</b>
Appendix A: Number and Distribution of Enrollees by County and Program.....	32
Appendix B: Marketplace Enrollment Compared to NYS Population .....	34
Appendix C: QHP Enrollment by County and Plan .....	35
Appendix D: SHOP Enrollment by County and Plan .....	45

## Highlights

The NY State of Health Marketplace has successfully increased the affordability and accessibility of health insurance coverage in New York; enrolled more than 2.1 million New Yorkers into comprehensive, affordable coverage; and has had a significant impact on reducing the state's uninsured rate.

The more than 2.1 million Marketplace enrollees, as of February 28, 2015, represent a more than two-fold increase from the first enrollment period when 960,762 people enrolled. New Yorkers who have enrolled in coverage through the Marketplace have overwhelmingly reported that they are satisfied with their health insurance (92 percent) and are using their coverage to access care (84 percent).<sup>1</sup> As a further measure of satisfaction, 86 percent of New Yorkers who enrolled in qualified health plan coverage in 2014 renewed coverage in 2015.

In 2015, individual premium rates continue to be more than 50 percent lower on average than before the establishment of the NY State of Health. And, three-quarters of qualified health plan enrollees are eligible for financial assistance to help further lower the cost of health plan premiums purchased through the Marketplace.

In-person assistors continued to play an important role in enrolling New Yorkers into coverage. In 2015, there were more than 11,000 certified enrollment experts: 765 navigators, 5,384 Certified Application Counselors, and 5,239 brokers. These assistors have enrolled more than two-thirds (67 percent) of Marketplace enrollees.

Another 23 percent of consumers enrolled through the Marketplace website. The website has experienced very high volumes of website traffic, with nearly 2 million unique visitors during the 2015 open enrollment period. Despite these volumes, the website has operated at or above expectations, with an average system response time of 2.5 seconds for each web page. Finally, 10 percent of consumers enrolled over the phone with the assistance of the Marketplace Customer Service Center.

In addition to enrolling consumers by telephone, the NY State of Health Customer Service Center handles a range of questions and inquiries from consumers. During the three month 2015 open enrollment period, the Customer Service Center answered nearly 1.3 million calls, with a peak call volume of over 26,000 calls per day in the final days of the open enrollment period.

New Yorkers continue to have a broad choice of health plan options through the marketplace in every county of the state. Statewide, sixteen health insurers offer health plan coverage to individuals and ten health insurers also offer plans to small businesses through the Marketplace. A number of health insurers expanded their Marketplace service area in 2015 as compared to 2014. Six of the sixteen insurers expanded their individual Marketplace offerings to additional counties and 3 insurers expanded their small business offerings.

To make comparing health plans easier for consumers, the Marketplace requires that insurers offer a standard plan at each metal level (Platinum, Gold, Silver, and Bronze) in every county of its Marketplace service area. Standard plans cover the same services and have the same cost-sharing at a given metal

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<sup>1</sup> NYS Health Foundation. "New Yorkers Overwhelmingly Satisfied with Health Reform Coverage." (November 10, 2014).

level regardless of insurer. Realizing that consumers may want additional choices, the Marketplace also permits insurers to offer “non-standard” plans that may cover additional services such as adult dental and vision care. While most Marketplace enrollees have enrolled in standard plans, 2015 saw some growth in the number of individuals that opted for non-standard plans that included coverage for additional benefits.

Coincident with the start of the second open enrollment period, NY State of Health debuted on its website a new plan preview, or anonymous shopping tool, which allows individuals to shop for a health plan and get a personalized premium estimate before starting an application. Over 2.4 million people used this tool during the second open enrollment period.

In 2015, NY State of Health increased efforts to reach non-English speakers across the state. In November, the Marketplace debuted a Spanish version of its website, including an online application for individuals and families. In addition, the Marketplace translated key education materials into 17 additional languages. To help educate consumers, a series of brief informational videos on subjects such as young adult coverage, renewing coverage, the value of health insurance, and a Super Bowl-themed video that illustrated the costs of being uninsured. Videos in English and Spanish have been collectively viewed over 1 million times.

The Marketplace launched a comprehensive state-wide advertising campaign across TV, radio, print, digital, social media, and out-of-home media. In 2015, ads featured New Yorkers who were enrolled through the Marketplace in 2014 and shared their stories of how this coverage helped them. In addition, NY State of Health representatives participated in over 650 events throughout the year to provide information and enrollment assistance to consumers at venues such as public libraries, pharmacies, fairs and festivals, grocery stores, and farmers markets. Lastly, a “Sign-Up NY” mall tour began during the first weekend in January at 13 shopping malls across the state and continued through the end of the open enrollment period, as a convenient way for consumers to learn about Marketplace coverage and connect with an in-person assistor.



***“With NY State of Health,  
I could finally make a list  
of doctors I could see.”***

*- Nydia, NYC, NY*



**“It was a nightmare. I got sick. I couldn’t get out of bed. But I couldn’t afford to go to the doctor. I have a 10-year-old. I had to find someone to take care of him. When NY State of Health launched, I was very relieved. Now, if I get sick again, I don’t have to worry about it. I have a list of doctors I can see.”**

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## **Section1: Introduction**

The NY State of Health Marketplace has successfully increased the affordability and accessibility of health insurance coverage; enrolled more than 2.1 million New Yorkers into comprehensive, affordable coverage; and had a significant impact in reducing the State’s uninsured rate. New York opened its Health Plan Marketplace, NY State of Health, on October 1, 2013. New Yorkers who have enrolled in coverage through the Marketplace have overwhelmingly reported that they are satisfied with their health insurance (92 percent) and are using their coverage to access care (84 percent).<sup>2</sup>

More than 2.1 million people—over ten percent of the State’s population—were enrolled in health insurance through the Marketplace by the end of the second open enrollment period, which began on November 15, 2014 and ended on February 28, 2015. That represents a more than two-fold increase from the first enrollment period.

Initial projections forecast that the Marketplace would enroll 615,000 individuals in a Qualified Health Plan (QHP) by the end of its third year of operation on December 31, 2016, with one-third of this total enrolling each year. QHP enrollment as of February 28, 2015—415,352—aligns with this expectation for enrollment through the end of the second year.

In 2015, individual premium rates continued to be more than 50 percent lower on average than before the establishment of NY State of Health. And most New Yorkers who enrolled through the Individual Marketplace were eligible for financial assistance to help further lower the cost of coverage.

As an integrated insurance Marketplace, NY State of Health provides one-stop shopping, enabling New Yorkers to enroll in the full spectrum of health coverage: unsubsidized and subsidized private coverage, Medicaid and Child Health Plus (CHP), and small employers and employees may enroll through the Small Business Marketplace.

NY State of Health offers New Yorkers a choice of health plans in every county of the State. Statewide, sixteen health insurers offer health plan coverage to individuals and ten health insurers also offer plans to small businesses through the Marketplace. In 2015, six of the sixteen insurers offering coverage on the Individual Marketplace and three offering small group coverage expanded the number of counties where their products are available.

For the second open enrollment period, NY State of Health developed new tools to make it even easier for consumers to understand their health insurance options. A new “Plan Compare” guide summarizing all available plans in each county across the State was made available to consumers to preview before they began their application and to assistors to use when working with consumers. Among the most popular new tools was the website’s plan preview function that enabled 2.4 million consumers to get a personalized premium quote, without having to enter any personal information or completing an application. These tools complemented the work of New York’s Customer Service Center and more than 11,000 certified enrollment experts, who are available to provide in-person assistance in communities across the State.

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<sup>2</sup> NYS Health Foundation. “New Yorkers Overwhelmingly Satisfied with Health Reform Coverage.” (November 10, 2014).

Individual consumers who were eligible for a Qualified Health Plan (QHP) were able to either newly apply for or renew enrollment in a health plan through February 15, 2015. Consumers who attested that they had tried to enroll in coverage by February 15<sup>th</sup> but, due to an extenuating circumstance were unable to do so, were permitted extra time to complete their enrollment in a health plan through February 28, 2015.

This report provides detailed information about the consumers who enrolled in coverage through the NY State of Health's Individual Marketplace through February 28, 2015, the close of the second open enrollment period, and small businesses that are enrolled in the Small Business Marketplace as of April 6, 2015. As an integrated Marketplace, that includes QHPs, Child Health Plus, and Medicaid, NY State of Health tracks enrollment across programs. Where appropriate, this report presents data for the Marketplace as a whole, as well as for specific programs. In several places, we compare data at the end of the 2015 open enrollment period to data at the end of the 2014 enrollment period. For select metrics, we also compare data to projections based on simulation modeling performed by the Urban Institute during the Marketplace planning process, herein referred to as "projections."<sup>3</sup> These projections refer to estimated enrollment at "full implementation" of the Affordable Care Act (ACA), assumed here to be the end of 2016.

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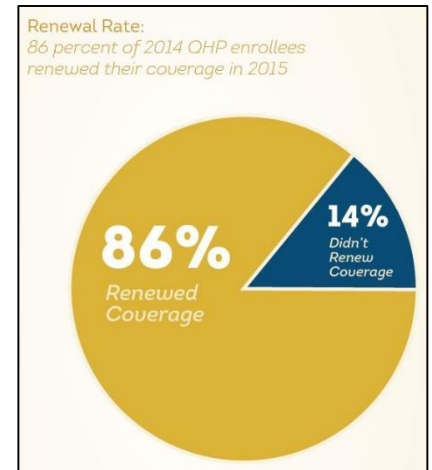
<sup>3</sup> Fredric Blavin, Linda J. Blumberg, and Matthew Buettgens. "The Coverage and Cost Effects of Implementation of the Affordable Care Act in New York State" The Urban Institute. (March 2012).

## **Section 2: Individual Marketplace**

As of February 28, 2015, 2,143,413 New Yorkers enrolled in coverage through the NY State of Health's Individual Marketplace. This includes 415,352 people enrolled in QHPs, with and without financial assistance, 1,568,345 people enrolled in Medicaid, and 159,716 enrolled in Child Health Plus (CHP). This report offers a snapshot of the more than 2.1 million people who enrolled as of February 28, 2015.

### **QHP Enrollees – Renewals and New Enrollees**

Starting in mid-October 2014 and ending in mid-November, renewal notices were sent electronically or by mail to more than 300,000 QHP households that were enrolled in NY State of Health in 2014. QHP enrollees who did not want to change their coverage in 2015, and whose program eligibility was unchanged from the previous year, did not have to take any action to remain covered by their health plan in 2015. Enrollees were only required to take action if their household information or program eligibility (QHP, Medicaid, CHP) changed, or if they wanted to make a change in their health plan or level of coverage. As of February 28, 2015, 86 percent of individuals who were sent renewal notices renewed their coverage for 2015.



In addition, during the open enrollment period, another 147,092 people newly enrolled in QHPs. Total QHP enrollment on February 28, 2015 is 415,352, exceeding projected enrollment at the end of the second year. Similar to the first open enrollment period, enrollment activity increased in the final days leading up to the February 15 deadline. QHP enrollment increased by more than 9,200 on February 15, making it the highest day-to-day increase in any one day during the 2015 open enrollment period.

### **QHP Enrollees by Income**

Eligibility for financial assistance available through the Marketplace is based on household income.<sup>4</sup> More than half (54 percent) of enrollees in subsidized QHPs have incomes at or below 200 percent of the Federal Poverty Level (FPL). Nearly one fourth (23 percent) of subsidized QHP enrollees have incomes between 200 and 250 percent of FPL. The remaining 23 percent of QHP enrollees have incomes above 250 percent of FPL. These figures closely align with the income profile of subsidized QHP enrollees at the end of the 2014 open enrollment Period.

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<sup>4</sup> The Marketplace collects income data only when applicants indicate that they would like to be considered for financial assistance. The income data below, therefore, only represents individuals enrolled in subsidized QHPs.



**Figure 1: Subsidized QHP Enrollees, by Income**

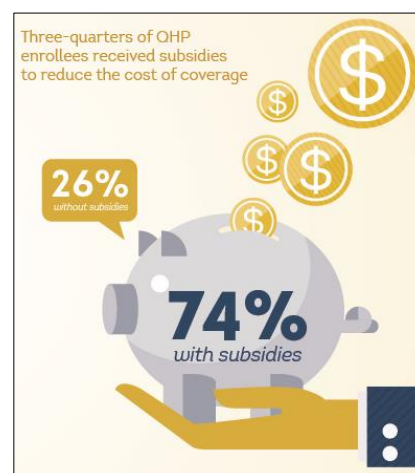
FPL	% Enrollees in QHP with APTC and CSR	% Enrollees in QHP with APTC only	Total Enrollees in QHP with Financial Assistance
≤150%	17%		13%
>150 - ≤200%	53%		41%
>200 - ≤250%	29%		23%
>250 - ≤300%		53%	12%
>300 - ≤400%		47%	11%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Financial Assistance for QHP Enrollees**

Nearly three-quarters of QHP enrollees receive financial assistance to lower the cost of their coverage. Individuals who earn too much to be eligible for Medicaid, but have a household income at or below 400 percent of FPL (approximately \$46,680 for an individual and \$95,400 for a family of 4), and do not have access to other affordable health insurance that meets minimum standards, can enroll in QHPs with financial assistance. This assistance is available in two forms:

- 1) Premium tax credits that reduce the cost of premiums for single adults earning less than \$46,680 and for families of four earning less than \$95,400; and/or
- 2) Cost-sharing reductions that lower co-payments, deductibles, and maximum out-of-pocket costs for single adults earning less than \$29,175 and for families of four earning less than \$59,625.

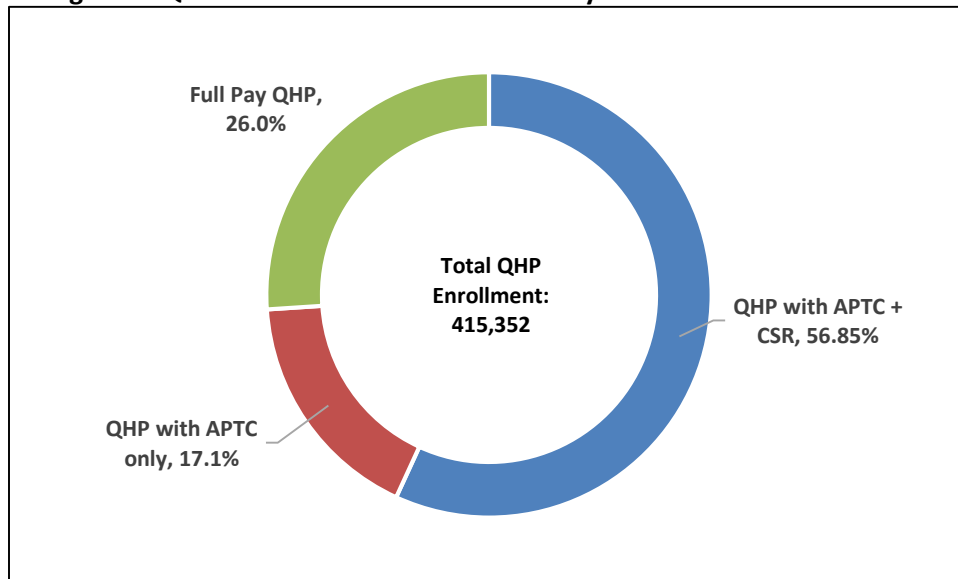
Adults with incomes above 400 percent of FPL or access to other health insurance can still enroll in QHP coverage at full cost. Children in households with incomes above 400 percent of FPL can enroll in either a QHP or Child Health Plus at full premium.



Seventy-four percent of people enrolled in QHPs through NY State of Health are receiving financial assistance to help further lower their monthly costs as of February 28, 2015, including 57 percent of people eligible for both premium tax credits and cost-sharing reductions, and 17 percent of people eligible only for premium tax credits. The remaining 26 percent are enrolled in Full Cost QHPs. This is consistent with projections that approximately three-quarters of QHP enrollees would qualify for financial assistance, and with results from the first open enrollment period.

In 2015, the average monthly Advance Premium Tax Credit (APTC) available for those who qualified for financial assistance is \$220 per month, up slightly from \$215 at the end of the first open enrollment period. Together, the 307,206 New Yorkers enrolled in QHPs with financial assistance would access an estimated \$811 million in annualized tax credits.

**Figure 2: Qualified Health Plan Enrollment by Financial Assistance Status**



### **Medicaid**

Through February 28, 2015, 1,568,545 individuals enrolled in Medicaid through NY State of Health.<sup>5</sup> This includes 1,220,271 enrollees who renewed 2014 coverage and 348,074 enrollees who are new to the Marketplace.<sup>6</sup> Through the Affordable Care Act, New York expanded Medicaid eligibility levels to 138 percent of FPL to all eligible adults.<sup>7</sup> Since New York's eligibility levels already largely met this new federal standard prior to the Affordable Care Act, this expansion affects single and childless adults whose eligibility had previously been set at less than or equal to 100 percent of FPL. Approximately 10 percent of Medicaid enrollees are part of the expansion population.

### **Child Health Plus**

Through February 28, 2015, 159,716 children enrolled in Child Health Plus (CHP) through the NY State of Health, including 45,907 enrollees who are new to the Marketplace.<sup>8</sup> Children up to age 19 in households with incomes up to 400 percent of FPL can enroll in subsidized insurance through CHP. CHP eligibility begins where Medicaid eligibility ends (223 percent of FPL for children under 1 and 154 percent of FPL for children over 1). There is no CHP premium for children in households with incomes below 160 percent of FPL, and a sliding scale premium for those in households with incomes between 160 and 400 percent of FPL. Households with incomes above 400 percent of FPL have the option to

<sup>5</sup> The data here reflect only Medicaid enrollment through the Marketplace. As of January 1, 2014, new applications for the MAGI Medicaid population were centralized through the Marketplace. Local District Social Services offices continue to renew Medicaid enrollees who previously enrolled outside the Marketplace and take new applications from non-MAGI populations.

<sup>6</sup> The 348,074 new Medicaid enrollees may include some individuals who are not new to the Medicaid program, but are new to the Marketplace.

<sup>7</sup> For Medicaid and Child Health Plus, which determine eligibility using the 2014 Federal Poverty Level figures during the reporting period, 138% FPL is \$16,105 for an individual and \$32,913 for a family of 4. Pregnant women are eligible up to 223 percent of FPL.

<sup>8</sup> As of January 1, 2014, new applications for Child Health Plus were centralized through the Marketplace.

purchase CHP or QHP coverage at full premium. Ninety-five percent of children enrolled in CHP through the Marketplace are enrolled with no premium or sliding scale premiums, and 5 percent are enrolled with full premiums.

### **Section 3: Marketplace Demographics**

#### **Insurance Status at Time of Application for Consumers Enrolled with Financial Assistance**

At the end of the 2015 open enrollment period, eighty-nine percent (89 percent) of those who enrolled through the Marketplace report that they did not have health insurance at the time they applied.<sup>9</sup> Medicaid and CHP enrollees were the most likely to report being uninsured, at 95 percent and 79 percent, respectively. Among QHP enrollees, 68 percent report being uninsured at the time of application.<sup>10</sup>

Overall, compared to the end of the 2014 open enrollment period, a higher share of consumers report not having insurance prior to enrollment through the Marketplace, 89 percent versus 81 percent. The share of enrollees who were uninsured at the time of application is higher for Medicaid and QHP enrollees at the end of the 2015 enrollment period compared to the end of the 2014 enrollment period, but lower for CHP. The lower uninsured rate among CHP enrollees in 2015 is likely because a share of existing CHP enrollees who signed-up outside the Marketplace renewed their coverage through the Marketplace, and were, therefore, not counted as uninsured when they entered the Marketplace.

**Figure 3: Uninsured at Time of Application**

<b>Program Type</b>	<b>% of Uninsured Enrollees</b>
<b>Medicaid</b>	95%
<b>CHP</b>	79%
<b>QHP*</b>	68%
<b>Total</b>	89%

*\*Does not include full-pay QHP enrollees that did not apply for financial assistance.*

<b>QHP Program Breakout</b>	<b>% of Enrollees Previously Uninsured</b>
QHP, with subsidies	83%
QHP, without subsidies	27%
<b>Total</b>	68%

<sup>9</sup> To assess eligibility for certain types of financial assistance, the Marketplace asks consumers if they are currently enrolled in coverage. In the application process, the Marketplace also determines if consumers are currently enrolled in public minimum essential coverage (MEC), such as Medicare. Consumers who were not enrolled in public MEC and report that they were uninsured at the time of application through the Marketplace are counted as uninsured. Consumers' insurance status at the time of application is based on the first time they applied for coverage in the Marketplace

<sup>10</sup> This QHP figure includes 83 percent of subsidized QHP enrollees who were uninsured at the time of application, as well as the 27 percent of full pay QHP enrollees that applied for but were determined ineligible for financial assistance, and were uninsured at the time of application.

## Enrollment by Region and County

New Yorkers from every county in the State have enrolled in coverage through the Marketplace.<sup>11</sup> Similar to 2014, more than half (56 percent) of Marketplace enrollees live in New York City; twelve percent live on Long Island; 15 percent live in the Capital/Mid-Hudson/North Country region; 5 percent live in the Western region; and 11 percent live in the Central region. The shares of enrollment by region largely track to each region’s respective share of the State’s non-elderly population.

Within each region, the percentage of enrollees in each program varied. For example, New York City’s share of statewide Medicaid enrollment exceeds its share of QHP enrollment by 19 percentage points. In all regions outside of New York City, the share of QHP enrollment exceeds its share of Medicaid enrollment.

**Figure 4: Share of Enrollees by Region and by Program**

Region	% of Medicaid Enrollees	% of CHP Enrollees	% of QHP Enrollees	% of Enrollees in All Programs	NYS Population under 65
NYC	62%	39%	43%	56%	43%
Long Island	9%	19%	19%	12%	14%
Capital/Mid-Hudson/North Country	14%	22%	19%	15%	19%
Western	5%	6%	6%	5%	8%
Central	10%	14%	13%	11%	16%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Detailed data on enrollment in each county and each Marketplace program is included in Appendix A.

Appendix B compares the distribution of Marketplace enrollees by county to the distribution of State residents under age 65 in each county as a proxy for expected enrollment at the county level. In 52 of the State’s 62 counties, the share of statewide Marketplace enrollment is nearly identical (within 0.5 percent) to the counties’ share of the State population.

## Marketplace Enrollment by Age

Figure 5 below shows the age distribution of enrollees in the Marketplace by program. The age distribution varies widely by program because of different eligibility rules. As of February 28, 32 percent of QHP enrollees are age 34 or younger, with 29 percent between the ages of 18 and 34.

<sup>11</sup> The counties included in each region are:

- **NYC:** Bronx, Kings, New York, Queens, and Richmond.
- **Long Island:** Nassau and Suffolk.
- **Capital/Mid-Hudson/North County:** Albany, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Fulton, Greene, Montgomery, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, Washington, and Westchester.
- **Western:** Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming.
- **Central:** Broome, Cayuga, Chemung, Chenango, Cortland, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Oneida, Onondaga, Ontario, Oswego, Otsego, Schuyler, Seneca, St. Lawrence, Steuben, Tioga, Tompkins, Wayne, and Yates.

Ninety-four percent of children under age 18 who were not eligible for Medicaid, enrolled in Child Health Plus. This is not surprising since children under the age of 19 in families with incomes between 138 percent and 400 percent of FPL must be enrolled in CHP rather than in QHPs if they want to receive the subsidies they are eligible for. In fact, only 6 percent of children not eligible for Medicaid were enrolled in a Qualified Health Plan.

**Figure 5: Marketplace Enrollment, by Age**

Age	Medicaid	CHP	QHPs	All Programs
<18 Years	25%	97%	3%	26%
18 - 25 Years	19%	3%	9%	16%
26 - 34 Years	19%	--	20%	18%
35 - 44 Years	14%	--	18%	14%
45 - 54 Years	13%	--	23%	14%
55 - 64 Years	10%	--	25%	12%
≥65 Years	0%	--	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Marketplace Enrollment by Gender**

Males and females each represent roughly half of enrollees across all programs. Females comprise a slightly larger majority of enrollees than males in Medicaid and QHPs, while more males than females were enrolled in CHP. Within QHPs, females outnumber males in the subsidized program, but males are the small majority of enrollees in full pay QHPs. Compared to projections, females comprise a slightly greater share of total QHP enrollees (52 percent compared to 48 percent).

**Figure 6: Marketplace Enrollment by Gender**

Gender	Medicaid	CHP	All QHPs	Total
Female	52%	48%	52%	52%
Male	48%	52%	48%	48%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

QHP Breakout		
Gender	Subsidized QHP	Full Pay QHP
Female	53%	49%
Male	47%	51%
<b>Total</b>	<b>100%</b>	<b>100%</b>

## **Marketplace Enrollment by Preferred Language**

Compared to 2014, there was a three percentage point increase in the share of enrollees who selected Spanish as their preferred language (from 10 to 13 percent). Overall, 18 percent of Marketplace enrollees indicated a non-English language as their preferred language.<sup>12</sup> Across all programs, 13 percent selected Spanish as their preferred language, 4 percent selected Chinese, 1 percent selected Russian, and 82 percent of enrollees selected English. Except for the increase in enrollees selecting Spanish, these language preferences are consistent with 2014 open enrollment data. Consumers enrolled in Medicaid and CHP were more likely to select a language other than English, compared to consumers in QHPs.

In 2015, the NY State of Health increased efforts to reach New Yorkers with limited English proficiency across the State. In November, the Marketplace debuted a Spanish version of its website, including an online application for individuals and families. The Marketplace has continued to translate its informational materials into seven languages including: Chinese, French, Haitian Creole, Italian, Korean, Russian and Spanish. Select materials were translated into ten additional languages including: Arabic, Bengali, Hindi, Japanese, Nepali, Polish, Twi, Urdu, Vietnamese, Yiddish. These languages were selected based on a review of census data, input from in-person assistors, and call center data.

The Marketplace also released an interactive calendar of events, navigation tools, and new “How to” videos, which are all available in English and Spanish. Closed captioned videos are also available.

Customer service representatives (CSRs) at the Customer Service Center are able to assist consumers in 170 languages. More than 200 bilingual CSRs speak 5 languages other than English (Spanish, Mandarin, Russian, Cantonese and Haitian Creole) and all CSRs assist consumers in other languages through the Language Line translation service. From November 15, 2014 through February 28, 2015, the Customer Service Center provided assistance to consumers in 92 languages including English. Detailed data on the number of calls answered in these languages can be found in Appendix E. On average, 14 percent of calls answered on a monthly basis are answered in a language other than English.

Additionally, navigators provide assistance in 48 languages, and brokers and Certified Application Counselors also provide assistance in languages other than English.

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<sup>12</sup> The Marketplace asks all account holders about their preferred spoken and written language. Data on preferred spoken language and preferred written language are virtually the same, thus this report presents data on preferred spoken language.

**Figure 7: Enrollment by Preferred Spoken Language**

Preferred Spoken Language	Medicaid	CHP	All QHPs	All Programs
Chinese	5%	3%	3%	4%
English	79%	83%	91%	82%
French	<1%	<1%	<1%	<1%
French Creole	<1%	<1%	<1%	<1%
Italian	<1%	<1%	<1%	<1%
Korean	N/A	N/A	N/A	N/A
Russian	1%	1%	<1%	1%
Spanish	14%	14%	5%	13%
Total	100%	100%	100%	100%

QHP Breakout		
Preferred Spoken Language	Subsidized QHP	Full Pay QHP
Chinese	4%	1%
English	89%	97%
French	<1%	<1%
French Creole	<1%	<1%
Italian	<1%	<1%
Korean	N/A	N/A
Russian	<1%	<1%
Spanish	7%	2%
Total	100%	100%

**Marketplace Enrollment by Race and Ethnicity<sup>13</sup>**

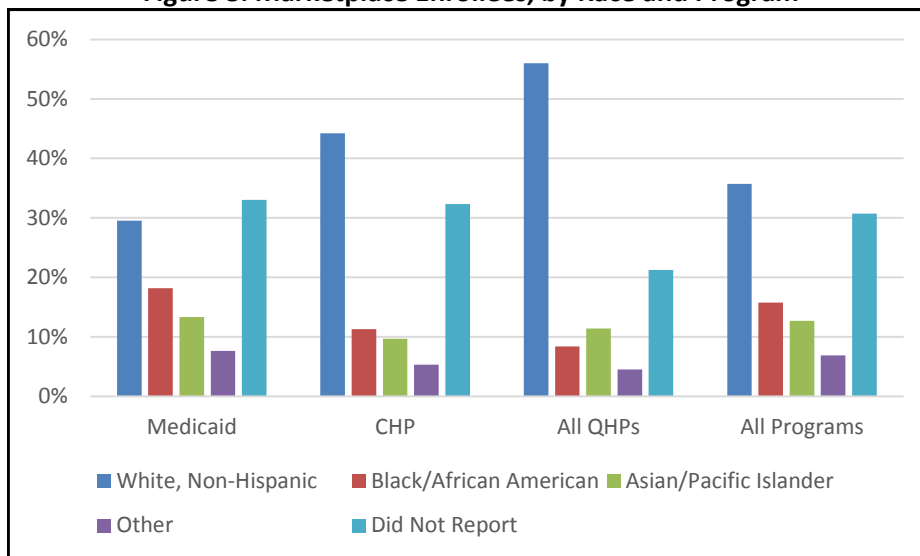
Thirty-six (36 percent) of Marketplace enrollees reported that they are White, Non-Hispanic, 16 percent reported that they are Black/African American, 13 percent reported that they are Asian/Pacific Islander, 7 percent reported “other” race.<sup>14</sup> Nearly one-third of enrollees (31 percent) did not respond to the optional question about race, an increase of 6 percentage points compared to the end of the first open enrollment period. Among enrollees who voluntarily reported their race, the percentage of White, Non-Hispanic enrollees is higher in QHPs and CHP, and lower in Medicaid.

<sup>13</sup> As part of the Marketplace application, consumers have the option of reporting information about their race and about Hispanic ethnicity. Consumers can select more than one race, resulting in totals of more than 100 percent. Responses to questions about race and ethnicity are optional and self-reported. A significant portion of applicants do not respond to these optional questions, limiting the Marketplace’s ability to have a comprehensive view of enrollees’ race and ethnicity.

<sup>14</sup> All consumers who self-reported being Asian Indian, Chinese, Filipino, Guamanian or Chamorro, Japanese, Korean, Native Hawaiian, Other Asian, Other Pacific Islander, Samoan, or Vietnamese are counted as Asian/Pacific Islander. All consumers who self-reported being American Indian or reported a race not listed in the application are counted as “Other.”



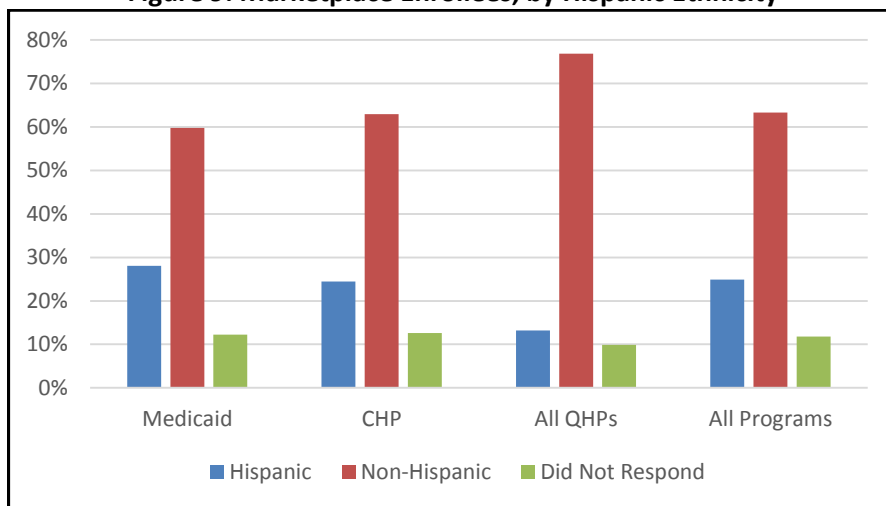
**Figure 8: Marketplace Enrollees, by Race and Program**



Additionally, twenty-five percent of Marketplace enrollees reported that they are Hispanic, an increase of 4 percent since the end of open enrollment in 2014. This percentage is higher among Medicaid enrollees (28 percent) than QHP enrollees (13 percent). Across all programs, 12 percent of enrollees chose not to respond to the question on Hispanic ethnicity, an increase from 9 percent at the end of the first open enrollment period.

Marketplace projections through the end of 2016 predict a larger share of QHP enrollees would self-identify as White, Non-Hispanic (69 percent). However, the share of enrollees in 2015 who identify as White, Non-Hispanic in QHPs is largely unchanged at the end of open enrollment in 2015 compared to 2014, growing from 55 to 56 percent. Overall, the share of Marketplace enrollees who identify as Black/African Americans and Asian/Pacific Islanders also increased slightly since 2014. In addition, the share of enrollees who identify as Hispanic increased from 21 percent to 25 percent. These trends show that the Marketplace is reaching populations that data show are disproportionately uninsured.

**Figure 9: Marketplace Enrollees, by Hispanic Ethnicity**



**Figure 10: Marketplace Enrollment by Race and Ethnicity**

Race	Medicaid	CHP	All QHPs	All Programs
White, Non-Hispanic	30%	44%	56%	36%
Black/African American	18%	11%	8%	16%
Asian/Pacific Islander	13%	10%	11%	13%
Other	8%	5%	5%	7%
Did Not Report	33%	32%	21%	31%
<b>Total</b>	<b>102%</b>	<b>103%</b>	<b>102%</b>	<b>102%</b>

*Consumers can select more than one race, resulting in totals of more than 100 percent.*

QHP Breakout		
Race	Subsidized QHP	Full Pay QHP
White, Non-Hispanic	53%	65%
Black/African American	9%	6%
Asian/Pacific Islander	12%	9%
Other	5%	3%
Did Not Report	22%	18%
<b>Total</b>	<b>101%</b>	<b>102%</b>

Ethnicity	Medicaid	CHP	All QHPs	All Programs
Hispanic	28%	24%	13%	25%
Non-Hispanic	60%	63%	77%	63%
Did Not Report	12%	13%	10%	12%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

QHP Breakout		
Ethnicity	Subsidized QHP	Full Pay QHP
Hispanic	15%	13%
Non-Hispanic	75%	77%
Did Not Report	10%	10%
<b>Total</b>	<b>100%</b>	<b>100%</b>

**Section 4: Qualified Health Plan Enrollment**

**QHP Individual Marketplace Enrollment by Insurer**

Sixteen insurers offered individual coverage through NY State of Health again in 2015. One insurer entered the Marketplace and one insurer left, which required the transition of about 300 members to other insurer options. Additionally, six insurers expanded their service areas into additional counties, increasing competition and consumer choice in many parts of the State.

Each of the 16 insurers offering coverage through NY State of Health has enrolled members into QHPs. (Note that the table below shows insurers by their d/b/a, or “doing business as,” since they differ depending on geographic region of the State). Compared to 2014, enrollment was more evenly distributed across the insurers in 2015.

**Figure 11: QHP Individual Marketplace Enrollment by Insurer**

Insurer	% of QHP Enrollment	Insurer	% of QHP Enrollment
Fidelis Care	20%	United Healthcare	2%
Health Republic Insurance of New York	19%	North Shore-LIJ CareConnect Insurance Company, Inc.	2%
Healthfirst	10%	BlueCross BlueShield of Western New York	1%
Empire Blue Cross Blue Shield (Downstate)	10%	CDPHP	1%
MetroPlus Health Plan	7%	Independent Health	1%
MVP Health Care	6%	Univera Healthcare	<1%
Emblem Health	6%	Wellcare of New York	<1%
Oscar	5%	Empire Blue Cross (Upstate)	<1%
Affinity Health Plan	5%	BlueShield of Northeastern New York	<1%
Excellus BlueCross BlueShield	4%		
<b>Total</b>			<b>100%</b>

In 2015, the four insurers with the largest enrollments have a relatively smaller total market share, 59 percent, compared to 2014 when the top four insurers had 65 percent of total market share.

Because the number of counties that each insurer participates in varies, ranging from four (MetroPlus) to 55 (Fidelis), we also examined enrollment share by insurer in their respective service areas. The table below displays each insurer’s enrollment as a percentage of the total enrollment in the counties in which it participates. Nine insurers have 12 percent or more of the QHP market share in their respective

service areas. A comparison to the distribution at the end of the 2014 open enrollment period shows that six insurers have had an increase or decrease in total market share of five percentage points or more.

**Figure 12: QHP Individual Marketplace Enrollment by Insurer and by Service Area**

Insurer	April 15, 2014	February 28, 2015
MetroPlus Health Plan	35%	18%***
MVP Health Care	33%	20%***
Excellus BCBS	29%	28%
Health Republic	20%	20%
Fidelis Care	19%	20%
Empire BCBS	18%	13%***
BCBS of Western NY	17%	20%
Independent Health	16%	13%
Emblem Health	13%	7%***
CDPHP	7%	7%
Healthfirst	5%	17%***
Univera Healthcare	4%	2%
North Shore LIJ	4%	3%
Oscar	4%	7%
Empire Blue Cross	2%	2%
United Healthcare	2%	3%
Affinity Health Plan	1%	7%***
BCBS of NE NY	<1%	1%
Today's Options*	<1%	N/A
Wellcare**	N/A	<1%

\*Today's Options is no longer participating in the Marketplace.

\*\*Wellcare is new to the Marketplace in 2015.

\*\*\*Indicates a change in market share of five percentage points or more.

An analysis of New York City's enrollment distribution suggests that significant premium changes are associated with changes in market share. Insurers that implemented significant premium rate increases in 2015 saw decreases in market share between 2014 and 2015. Conversely, insurers that either decreased their premium rates or only modestly increased rates, saw increases or relative stability in their respective market shares.<sup>15</sup>

<sup>15</sup> Premium rate change data is based on insurer premium changes across all metal levels ([http://www.dfs.ny.gov/consumer/health/2014\\_and\\_2015\\_approved\\_rates.pdf](http://www.dfs.ny.gov/consumer/health/2014_and_2015_approved_rates.pdf))

## **QHP Individual Marketplace Enrollment by Insurer and by County**

Detailed data on 2015 Individual Marketplace enrollment by QHP insurer by county is shown in Appendix C.

## **QHP Individual Marketplace Enrollment by Metal Level**

The Marketplace offers Qualified Health Plans at four different metal levels: Platinum, Gold, Silver and Bronze. Platinum level plans have, on average, the highest premiums but have lower out-of-pocket costs. Bronze level plans generally have the lowest premiums and higher out-of-pocket costs (e.g., deductible or copayment required when receiving services). Silver and Gold plans fall in the middle. Catastrophic plans are also available to adults below age 30, or adults with hardships.<sup>16</sup>

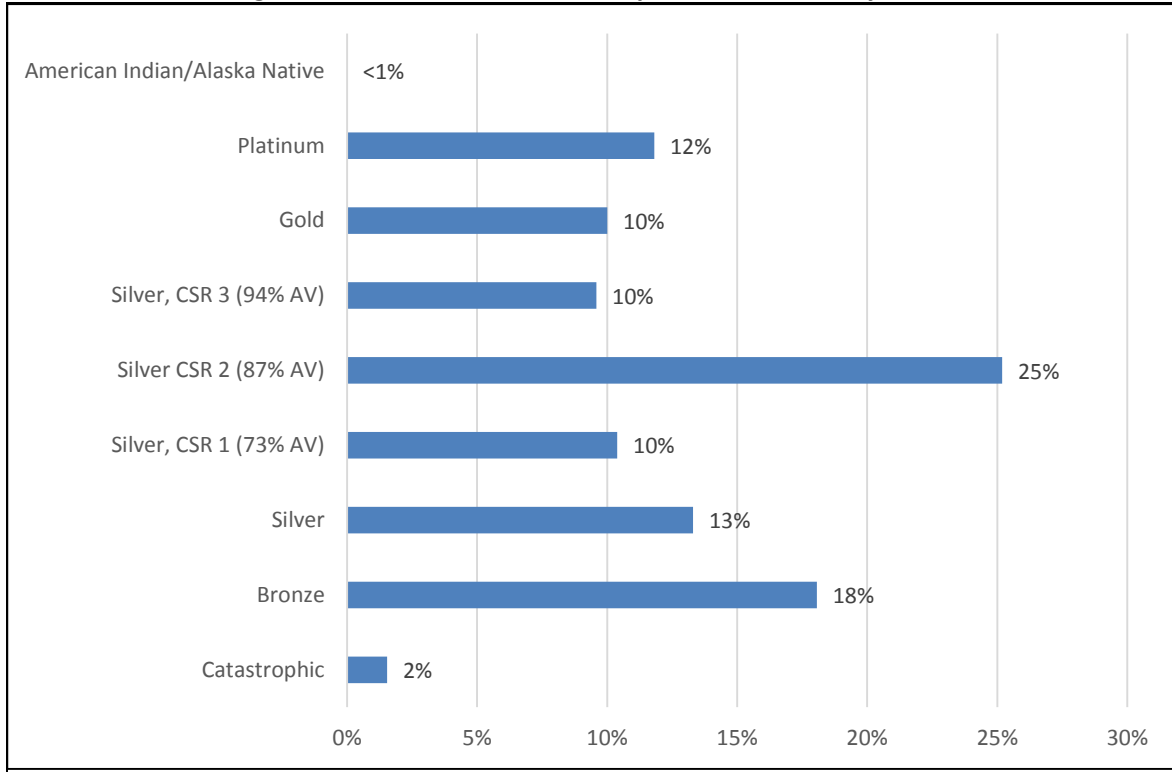
Cost-sharing reductions are available to eligible individuals for Silver level plans purchased through the Marketplace. These cost-sharing subsidies reduce individuals' out-of-pocket costs, deductibles, and out-of-pocket maximums. American Indians and Alaska Natives are eligible for additional cost-sharing reductions at all metal levels. The majority of QHP consumers who completed the enrollment process and were eligible for APTC with cost-sharing reductions chose Silver plans in which they can use cost-sharing reductions. Among those eligible for cost-sharing reductions, enrollment in Silver plans was higher for those eligible for greater levels of subsidy. Ninety-seven percent of those eligible for cost-sharing reductions at the 94 percent actuarial value level enrolled in a Silver plan, compared with 83 percent at the 87 percent actuarial value level, and 62 percent at the 73 percent actuarial value level. Overall, 78 percent of those who are eligible for cost-sharing reductions, enroll in a Silver plan with that benefit. The remaining 22 percent enroll in different metal levels. These trends are consistent with the 2014 open enrollment period, when overall, only a slightly higher share of cost-sharing reduction eligible enrollees—80 percent—enrolled in these products.

As of February 28, 2015, 12 percent of enrollees are enrolled in Platinum plans, 10 percent are in Gold plans, 13 percent are in Silver plans without cost sharing reductions, 45 percent are in one of three Silver cost-sharing reduction plans, 18 percent are in Bronze plans, and 2 percent are in Catastrophic plans. A total of 417 consumers are enrolled in plans for American Indians or Alaska Natives with limited or no-cost sharing. These trends are consistent with the 2014 open enrollment period, with a modestly higher share enrolled in Silver plans compared with 2014.

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<sup>16</sup> On December 19, 2013, the Centers for Medicare and Medicaid Services announced a hardship exemption for consumers with cancelled health insurance policies that allows them to enroll in a catastrophic health insurance plan directly through health plans. <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/cancellation-consumer-options-12-19-2013.pdf>

**Figure 13: QHP Individual Marketplace Enrollment by Metal Level**



One of the differentiating features of the metal tiers is the amount of the annual deductible. Fifty-five percent of QHP enrollees are enrolled in standard and non-standard QHPs with low deductibles (defined for this purpose as \$600 or less) or no deductible. This is consistent with data from 2014, showing 56 percent of enrollees were in these plans.<sup>17</sup>

### **Trends in Plan Selection**

To start to gain a better understanding of what is driving plan selection, we looked at trends in enrollment in standard and non-standard plans, enrollment in plans with out-of-network benefits, and premium and deductible levels in the most popular plans in each county. Some trends are beginning to emerge. While most Marketplace enrollees are gravitating towards standard plan designs, non-standard plans with additional benefits, such as adult vision and dental, acupuncture, or limited number of physician visits without co-payment are attracting enrollment. In addition, most consumers are enrolling in in-network plans even when out-of-network benefits are available. Finally, consumers are overwhelmingly choosing lower cost plans with respect to both premium and deductible.

### **Standard vs. Non-Standard Plans**

To make it easier for consumers to compare plans, the Marketplace requires that insurers offer a “standard plan” at each metal level and in every county of its Marketplace service area. The standard

<sup>17</sup> The standard Platinum plan has a deductible of \$0. The standard Gold plan has a deductible of \$600. The standard Silver CSR plan with an Actuarial Value (AV) of 94% has a deductible of \$0, and the standard Silver CSR plan with an AV of 87% is \$250. American Indians/Alaska Natives with incomes ≤300% FPL can enroll in a QHP at any metal level with no cost sharing.

plan includes the Essential Health Benefits and pre-defined cost-sharing, as well as any visit limits. Only the wellness benefit may be substituted by the insurer, subject to Marketplace approval.

To allow insurer innovation and greater consumer choice, while limiting the total number of plan choices, the Marketplace permits insurers to offer up to three “non-standard” plans at any metal level, in all or any part of its service area. Non-standard plans offered on the Marketplace, starting in 2015, were required to be meaningfully different from the standard plan. Non-standard QHPs are considered to be meaningfully different when additional benefits, beyond the Essential Health Benefits, are covered, or when the non-standard plan allows consumers to easily identify the differences to determine which plan provides the highest value at the lowest cost to address their needs.

Twelve of the 16 individual Marketplace insurers elected to offer one or more non-Standard plans in 2015. Most of these plans offer additional benefits. For example, 38 percent of all available non-standard plans include free primary care provider visits; 34 percent cover acupuncture; and 29 percent include free generic prescription drugs. The remaining four insurers offered only standard plans. As of February 28, 2015, 61 percent of consumers enrolled in standard QHP plans, and 39 percent enrolled in Non-standard QHP plans.

Non-standard plans with the highest enrollment were those that offered additional benefits beyond the Essential Health Benefits package, such as limited number of physician sick visits with no copayment, or acupuncture, or other features such as adult dental and/or vision coverage.

### Out-of-Network Products

An “out-of-network” product provides coverage for services delivered by health care providers that are not in the health insurer’s network. Neither federal nor state rules require insurers to underwrite, or require Marketplaces to offer products that include out-of-network benefits. The 2015 Plan Invitation required insurers that offer an out-of-network product outside the Marketplace to offer an out-of-network product on the Marketplace at the Silver and Platinum levels. This requirement applies to both the Individual Marketplace and the Small Business Marketplace and is intended to align the Marketplace with the State’s overall insurance market. Insurers that do not offer an out-of-network product outside the Marketplace are strongly encouraged, but not required, to offer a QHP on the Marketplace with an out-of-network benefit.

During the 2015 open enrollment period, the Individual Marketplace offered QHPs with out-of-network coverage in 11 counties of the State, including Albany, Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Rensselaer, Saratoga, and Wyoming. In these 11 counties, 21 percent of QHP enrollees selected plans with an out-of-network benefit. QHPs with an out-of-network benefit are typically more expensive than in-network plans. To illustrate, in Albany and Rensselaer counties, the Bronze plan that covers out-of-network services is \$68 or 24 percent more expensive per month than the most popular in-network Bronze plan; in Allegany, Cattaraugus, Chautauqua, Genesee, and Wyoming counties, the Silver plans that cover out-of-network services are on average \$90 or 27 percent more expensive per month than the most popular in-network Silver plan; in Erie and Niagara counties, the Gold plans that cover out-of-network services are on average \$139 or 40 percent more expensive per month than the most popular in-network Gold plan; and in Genesee county the Platinum plans that cover out-of-network services are on average \$40 or 7 percent more expensive per month than the most popular in-network Platinum plan.

## Plan Cost

To start to gain a better understanding of the role of monthly premium costs on which plans consumers select, we examined Silver plan enrollment in each county at the end of the 2015 open enrollment period. Silver plans, including the silver cost-sharing reduction plans for enrollees with incomes at or below 250 percent, has the highest share of enrollment across all tiers. Relative premium cost is strongly associated with the most popular Silver plan individuals selected. In more than 80 percent of the State's counties, the most popular Silver plan premium ranked in the bottom third in price. In addition, in every county, the most popular Silver plan has a deductible that is equal to or less than the deductible in the lowest cost Silver plan, and equal to or less than standard plan deductibles.

These trends support the notion that QHP enrollees are likely selecting a plan based on factors including, but not limited to price. Cost-sharing and other plan features including network, may also be influencing how consumers select a plan that meets their needs.

## **Stand Alone Dental Plan Individual Marketplace Enrollment by Insurer**

Eleven carriers offer stand-alone dental plans (SADP) through the Marketplace. Consumers who purchase a QHP that does not include dental coverage may purchase a SADP with pediatric and/or family coverage. Through February 28, 2015, 38,934 consumers enrolled in a SADP; 9 percent of all QHP enrollees. Since 2014, the relative market shares of the SADP insurers with the highest enrollments have decreased. On the other hand, some insurers' market shares have increased significantly since 2014.

**Figure 14: Individual Marketplace Stand Alone Dental Plan Enrollment by Insurer**

<b>Stand Alone Dental Plan</b>	<b>% of SADP Enrollment 2015</b>
Healthplex Insurance Company, Inc.	28%
Guardian	15%
Dentcare Delivery Systems Inc.	13%
Empire Blue Cross Blue Shield	13%
Delta Dental of New York	12%
Solstice Health Insurance Company	8%
BlueCross BlueShield of Western New York	5%
BlueShield of Northeastern New York	4%
Dentegra Insurance Company of New England	3%
Emblem Health	<1%
TOTAL	100%



**Section 5: Application and Plan Selection Assistance**

**Assistors**

In-person assistors are available in every county in New York, speak the languages of their communities, and are available at convenient times and locations. To date, the Marketplace has trained and certified more than 11,000 people to provide free, in-person enrollment assistance to New Yorkers applying for coverage through the Marketplace. Navigators are required to assist both individuals and small employers; brokers have the option to work with one or both markets, and Certified Application Counselors and Facilitated Enrollers only assist consumers in the Individual Marketplace.

**Figure 15: Number of Assistors, by Type as of February 28, 2015**

Type of Assistor	# of Assistors
Navigators	765
Certified Application Counselors (CAC) and Facilitated Enrollers (FE)	5,384
Brokers	5,239
<b>TOTAL</b>	<b>11,388</b>

**Enrollment by Channel**

More than two-thirds of consumers who were enrolled in coverage through the Marketplace at the end of the 2015 open enrollment period enrolled or renewed with the help of an in-person assistor. All Marketplace applications are processed electronically through the NY State of Health website either directly by the consumer, by a certified assistor, or customer service representative on behalf of the consumer. Of those who enrolled in coverage through the Marketplace, 67 percent did so with the help of an in-person assistor (broker, CAC/FE or navigator), 10 percent enrolled by telephone with the help of a customer service representative and 23 percent enrolled directly through the website. The use of in-person assistance was much higher among those who enrolled in Medicaid (72 percent) and CHP (66 percent) than for QHPs (46 percent). Conversely, 66 percent of those that enrolled in a QHP without financial assistance enrolled via the web.

**Figure 16: Enrollment by Channel**

Channel	Medicaid	CHP	All QHPs	All Programs
Broker	2%	6%	14%	4%
CAC and FE	61%	50%	22%	53%
Navigator	9%	10%	9%	10%
Phone	9%	13%	13%	10%
Website with no assistor	19%	21%	42%	23%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Channel	QHP Breakout	
	Subsidized QHP	Full Pay QHP
Broker	14%	14%
CAC and FE	27%	8%
Navigator	11%	5%
Phone	15%	8%
Website with no assistor	33%	66%
TOTAL	100%	100%

## **Section 6: Website and Customer Service Center**

### **Website**

Between November 15, 2014 and February 28, 2015, there were 1,915,448 unique visitors to the website who viewed 89,695,730 web pages. Website traffic increased throughout the open enrollment period. The website operated at or above expectations, with an average system response time of 2.5 seconds for each web page.

As of February 28, 2015, there had been 35,373 sessions, where users accessed the Spanish Language version of the Marketplace's website.

### **Customer Service Center**

The Customer Service Center supports the Marketplace in a variety of ways. These include providing information to consumers, processing new and renewal phone applications both from start to finish as well as completing applications that were started through other channels, processing documentation when required to complete an application, and processing applications that are submitted by mail. The Customer Service Center also supports the Marketplace's social media channels.

On average 5,800 documents requested from consumers because they were needed to verify eligibility were processed per day, taking an average of 2.5 days to process documents related to income and citizenship and/or immigration status.

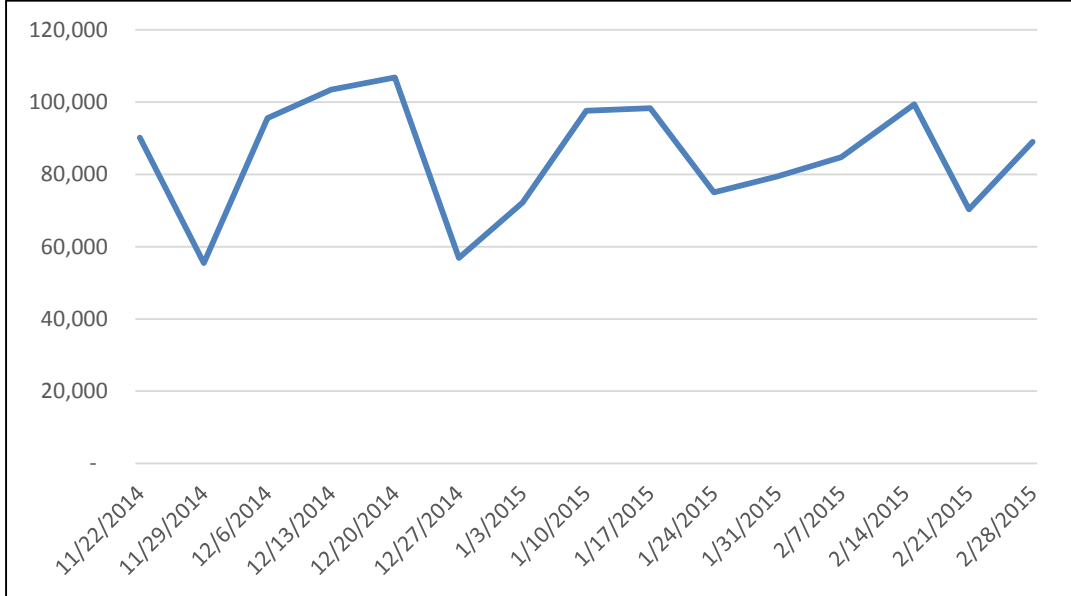
### **Telephone Assistance**

Between November 15, 2014 and February 28, 2015, the NY State of Health Customer Service Center answered 1,274,739 calls. The number of calls answered by Customer Service Center peaked at more than 106,000 calls per week in December during the final days individuals could sign-up for coverage that started on January 1, 2015.

On average, the Customer Service Center answered nearly 85,000 calls per week throughout the open enrollment period.

The average time to complete an application by phone varies depending upon whether or not the individual is seeking to apply for financial assistance. For those applying for financial assistance, the application takes an average of 45 minutes to complete compared with about 20 minutes for those not applying for financial assistance. Renewal application calls take up to 20 minutes. Calls to respond to general inquiries and questions are shorter, lasting 11.5 minutes on average.

**Figure 17: NYSOH Customer Service Center Calls Answered by Week, 11/15/14 – 2/28/15**



**Social Media**

From November 15, 2014, through February 28, 2015, the social media team responded to more than 2,300 comments across social media channels. Social media activity peaked in December when the team received more than 900 comments, and more than 400 comments were posted in the month of February.

More than 17,350 individuals are following the Marketplace on its social media channels, including 13,081 fans on Facebook and 4,278 followers on Twitter. Facebook fans increased by nearly 60 percent between November 15, 2014 and February 28, 2015, while Twitter followers increased by approximately 26 percent during the same period.

**Section 7: Small Business Marketplace**

Small businesses with 50 or fewer employees can enroll in the Small Business Marketplace (SBM) throughout the year. The SBM enables employers to offer multiple insurers and QHPs to employees, allows employers to define coverage tiers and contribution levels, and is the only place for small businesses that qualify to receive the small business tax credits available under the federal law.

As of April 6, 2015, 3,708 small businesses offered insurance to their employees through the SBM. On average, employers purchasing through the SBM contribute 70 percent towards the cost of the employee’s coverage. Sixty-two percent offer coverage to the dependents of their employees, a fourteen percent increase since the end of the 2014 open enrollment period. As anticipated by early projections, the average enrolled small business has 3 employees. Nearly 15,000 employees and their dependents (14,628) have enrolled in coverage through the SBM—nearly 50 percent more than enrollment at the end of the 2014 open enrollment period. The employer choice model continues to be popular among enrolled employers. Of the employers that enrolled in the Small Business Marketplace, 87 percent offer 2 or more QHPs to their employees while only 13 percent opt to offer only one QHP to their employees. Employers that offered two or more QHPs could offer multiple QHPs offered by a single insurer and/or across insurers.

Small businesses throughout the State have enrolled through the SBM. New York City accounts for 36 percent of employers enrolled in the SBM and 22 percent of enrollees; Long Island accounts for 13 percent of employers and 11 percent of enrollees; the Capital/Mid-Hudson/North County region accounts for 21 percent of employers and 18 percent of enrollees; the Western region accounts for 13 percent of employers and 19 percent of enrollees and the Central New York region accounts for 17 percent of employers and 30 percent of enrollees.

**Figure 18: Small Business Marketplace Enrollment by Region, by Employer Location, and Employee/Dependent Location**

Region	% of Enrolled Employers by Region	% of Enrolled Employees and dependents by Region
NYC	36%	22%
Long Island	13%	11%
Capital/Mid-Hudson/North Country	21%	18%
Western	13%	19%
Central	17%	30%
Total	100%	100%

**Enrollment by SBM Insurer**

Each of the ten insurers offering small employer coverage through NY State of Health enrolled members into their QHPs through April 6, 2015. (Note that the table below shows insurers by their d/b/a or “doing business as” name since these names differ depending on geographic region in the State). Three insurers enrolled 73 percent of the SBM enrollees: Health Republic (35 percent), Excellus BlueCross BlueShield (27 percent), and MVP (11 percent). CDPHP and Independent Health each have six percent of enrollees. The remaining insurers have four percent or less of the enrollees in the SBM. Enrollment distribution across insurer is largely consistent with 2014, with two exceptions. Excellus BlueCross Blue

Shield’s statewide market share increased from 22 to 27 percent. In addition, Oxford no longer offered plans on the SBM in 2015 and their approximately 1,300 enrollees have either already transitioned or will transition over the course of 2015 to other plans on the SBM or to Oxford or other plans in the outside market.

**Figure 19: SHOP Enrollment by Insurer**

Insurer	% of QHP Enrollees
Health Republic Insurance of New York	35%
Excellus BlueCross BlueShield	27%
MVP Health Care	11%
CDPHP	6%
Independent Health	6%
MetroPlus Health Plan	4%
Oxford*	3%
Emblem Health	3%
BlueCross BlueShield of Western New York	2%
North Shore-LIJ CareConnect Insurance Company, Inc.	2%
Univera Healthcare	1%
BlueShield of Northeastern New York	<1%
TOTAL	100%

\*Oxford plans were no longer available to groups selecting coverage beginning January 1, 2015.

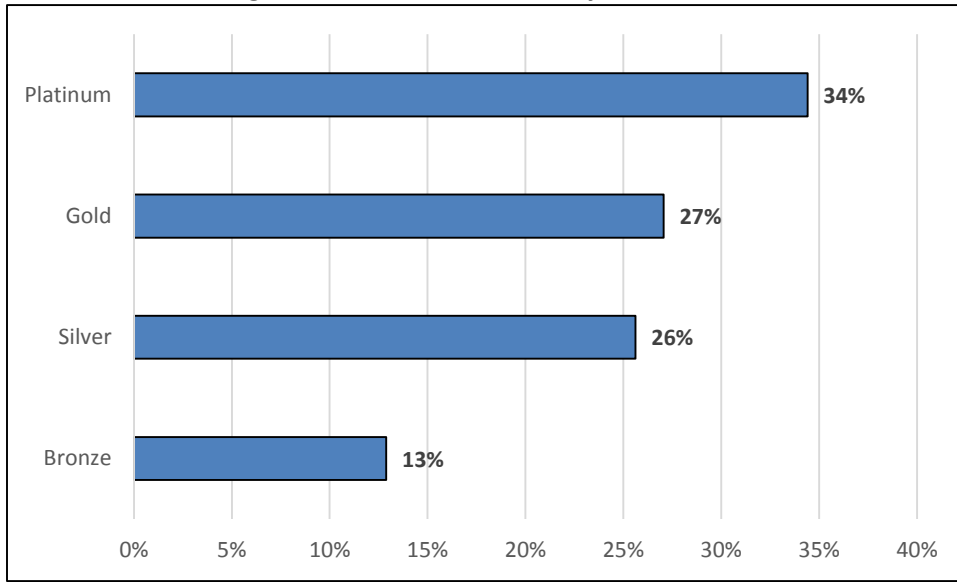
While there are 10 insurers offering QHPs through the SBM, the number of insurers participating in each county varies. QHP insurers participate in a different number of counties across the State based upon their respective service areas. Detailed data on SBM enrollment by QHP insurer by county is shown in Appendix D.

**SBM Enrollment by Metal Level**

The Marketplace offers QHPs at four metal levels: Platinum, Gold, Silver, and Bronze. Catastrophic plans are not available in the Small Business Marketplace.

More than one-third (34 percent) of SBM enrollees are enrolled in Platinum plans, 27 percent are enrolled in Gold plans, 26 percent are enrolled in Silver plans, and 13 percent of enrollees are enrolled in Bronze plans. Nearly two thirds (61 percent) of Small Business Marketplace enrollees are in plans with low or no deductibles (Platinum and Gold plans).

**Figure 20: SHOP Enrollment by Metal Level**



**Stand Alone Dental Plan Small Business Marketplace Enrollment by Insurer**

Eight carriers offer stand-alone dental plans (SADP) through the Small Business Marketplace. If an employer makes SADPs available, employees and their dependents who purchase a QHP that does not include dental coverage may purchase a SADP. Through April 13, 2015, 2,400 employees and their dependents (16 percent of SBM enrollees) enrolled in a SADP. This is a 43 percent increase in SADP enrollment in the SBM compared to the end of the 2014 open enrollment Period. Many other enrollees received dental benefits through their QHP. SADP Insurer market share has remained relatively consistent between 2014 and 2015.

**Figure 21: SHOP Enrollment in Stand Alone Dental Plans by Insurer**

Stand Alone Dental Plan Insurer	% of Enrollees
Guardian	36%
Delta Dental of New York	27%
MetLife	13%
Healthplex Insurance Company, Inc.	9%
Solstice Health Insurance Company	7%
Dentcare Delivery Systems Inc.	4%
BlueCross BlueShield of Western New York	1%
BlueShield of Northeastern New York	1%
Dentegra Insurance Company of New England	1%
TOTAL	100%

**Section 10: Appendices**

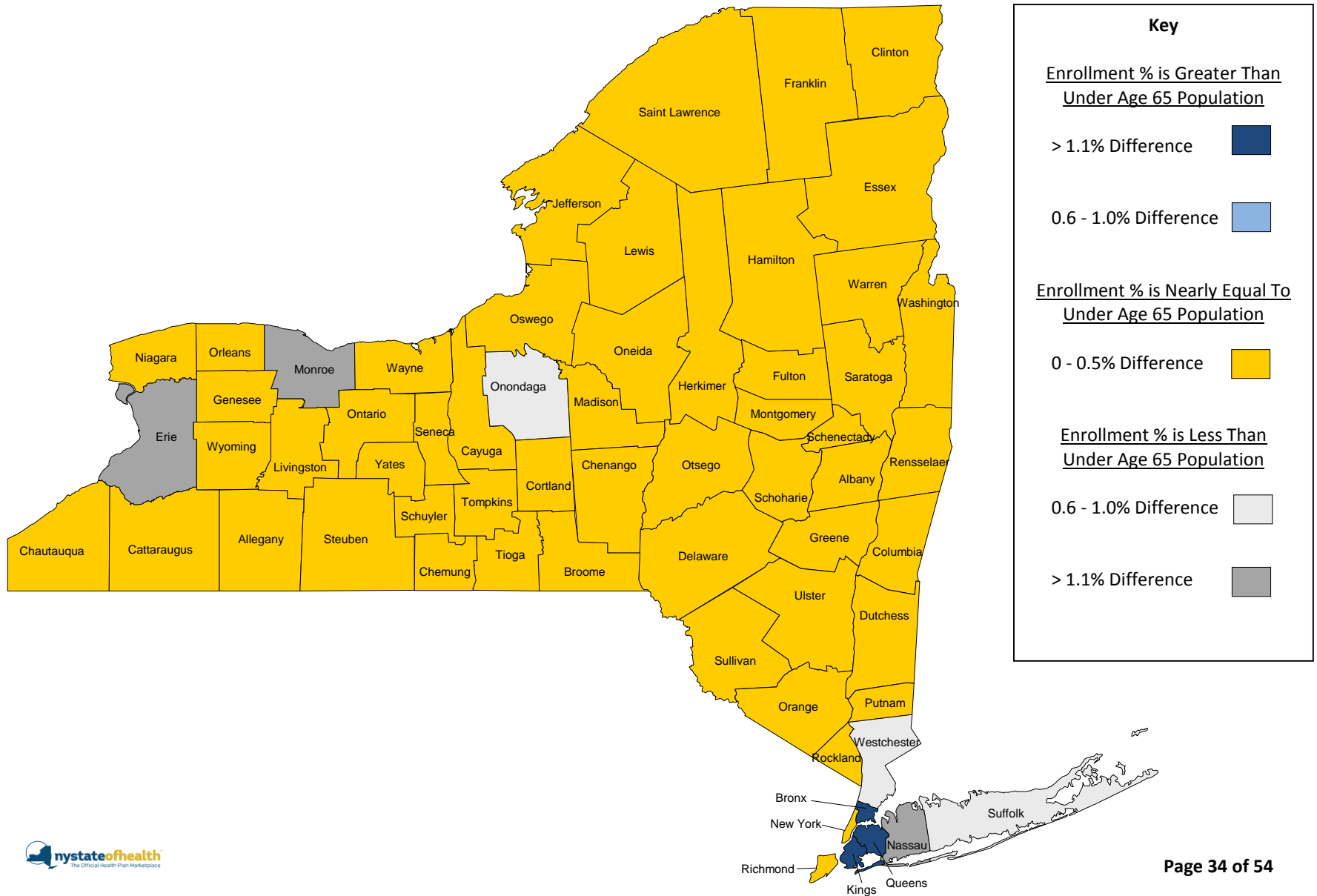
**APPENDIX A: NUMBER AND DISTRIBUTION OF ENROLLEES BY COUNTY AND PROGRAM**

Number of Enrollees, By Program and County				
County	Medicaid	CHP	All QHPs	All Programs
Albany	16,455	2,182	4,454	23,091
Allegany	2,342	229	821	3,392
Bronx	213,702	9,742	17,066	240,510
Broome	8,736	1,273	3,278	13,287
Cattaraugus	4,729	496	1,479	6,704
Cayuga	4,184	650	1,423	6,257
Chautauqua	6,510	710	2,378	9,598
Chemung	5,203	407	1,402	7,012
Chenango	3,016	341	857	4,214
Clinton	3,719	661	1,234	5,614
Columbia	3,818	483	1,614	5,915
Cortland	2,335	356	797	3,488
Delaware	2,419	267	738	3,424
Dutchess	15,323	2,771	6,430	24,524
Erie	48,329	4,870	15,295	68,494
Essex	2,109	335	739	3,183
Franklin	3,011	320	791	4,122
Fulton	3,482	527	956	4,965
Genesee	2,922	483	1,094	4,499
Greene	2,947	479	1,031	4,457
Hamilton	270	52	141	463
Herkimer	3,994	623	1,196	5,813
Jefferson	5,515	677	1,620	7,812
Kings	307,662	21,519	58,396	387,577
Lewis	1,642	304	627	2,573
Livingston	2,574	344	922	3,840
Madison	2,750	434	1,128	4,312
Monroe	38,041	4,863	12,737	55,641
Montgomery	3,029	465	733	4,227
Nassau	61,501	13,019	35,955	110,475
New York	122,588	5,436	41,276	169,300
Niagara	11,511	1,470	3,907	16,888
Oneida	12,054	1,743	3,603	17,400
Onondaga	26,025	3,200	7,199	36,424
Ontario	5,135	977	2,124	8,236
Orange	20,578	4,121	6,873	31,572



Orleans	2,520	348	845	3,713
Oswego	7,144	1,028	1,894	10,066
Otsego	3,823	495	1,152	5,470
Putnam	3,959	804	2,574	7,337
Queens	288,008	22,812	55,492	366,312
Rensselaer	7,760	1,156	2,214	11,130
Richmond	33,411	3,122	8,167	44,700
Rockland	20,754	5,525	7,444	33,723
Saratoga	8,250	1,861	4,114	14,225
Schenectady	11,721	1,451	2,504	15,676
Schoharie	1,686	239	613	2,538
Schuyler	1,233	161	413	1,807
Seneca	1,612	258	603	2,473
St. Lawrence	5,419	751	1,544	7,714
Steuben	5,957	719	1,756	8,432
Suffolk	86,256	18,080	42,063	146,399
Sullivan	6,276	806	1,721	8,803
Tioga	3,188	370	979	4,537
Tompkins	3,920	610	2,002	6,532
Ulster	11,709	1,953	4,943	18,605
Warren	3,408	567	1,375	5,350
Washington	4,744	905	1,584	7,233
Wayne	6,284	1,036	2,183	9,503
Westchester	54,795	7,219	23,236	85,250
Wyoming	2,597	395	1,050	4,042
Yates	1,750	216	573	2,539
<b>Grand Total</b>	<b>1,568,345</b>	<b>159,716</b>	<b>415,352</b>	<b>2,143,413</b>

## Appendix B: Marketplace Enrollment Compared to NYS Population Under Age 65, by County



**APPENDIX C: QHP ENROLLMENT BY COUNTY AND PLAN<sup>18,19</sup>**

<b>QHP Enrollees by County and Insurer -- Individual Marketplace</b>			
<b>County</b>		<b># of Enrollees</b>	<b>% of Enrollees</b>
<b>Albany</b>	<b>Insurer</b>	<b>4,452</b>	<b>100%</b>
	Health Republic Insurance of New York	1,240	28%
	Fidelis Care	1,147	26%
	MVP Health Care	1,127	25%
	CDPHP	744	17%
	Empire Blue Cross (Medical Upstate)	97	2%
	BlueShield of Northeastern New York	69	2%
	Wellcare of New York	21	<1%
	Emblem Health	7	<1%
<b>Allegany</b>		<b>821</b>	<b>100%</b>
	Fidelis Care	331	40%
	Health Republic Insurance of New York	228	28%
	BlueCross BlueShield of Western New York	175	21%
	Independent Health	67	8%
	Univera Healthcare	20	2%
<b>Bronx</b>		<b>17,066</b>	<b>100%</b>
	Healthfirst	5,333	31%
	MetroPlus Health Plan	3,605	21%
	Fidelis Care	2,366	14%
	Affinity Health Plan	2,299	13%
	Emblem Health	1,199	7%
	Health Republic Insurance of New York	711	4%
	Empire Blue Cross Blue Shield (Medical Downstate)	696	4%
	Oscar	573	3%
	United Healthcare	162	<1%
	Wellcare of New York	72	<1%
	North Shore-LIJ CareConnect Insurance Company, Inc.	50	<1%
<b>Broome</b>		<b>3,277</b>	<b>100%</b>
	Fidelis Care	1,482	45%
	Excellus BlueCross BlueShield	1,102	34%
	MVP Health Care	634	19%
	CDPHP	59	2%

<sup>18</sup> QHP Enrollment totals in Appendix C may not match the data in Appendix A due to timing difference for report production.

<sup>19</sup> There are a small number of individuals in the Individual Marketplace, this could be due to family members who are enrolled in the same plan but live in different counties.

<b>Cattaraugus</b>		<b>1,479</b>	<b>100%</b>
	Fidelis Care	525	35%
	Health Republic Insurance of New York	487	33%
	BlueCross BlueShield of Western New York	293	20%
	Independent Health	135	9%
	Univera Healthcare	39	3%
<b>Cayuga</b>		<b>1,423</b>	<b>100%</b>
	Fidelis Care	557	39%
	Health Republic Insurance of New York	423	30%
	Excellus BlueCross BlueShield	318	22%
	MVP Health Care	125	9%
<b>Chautauqua</b>		<b>2,378</b>	<b>100%</b>
	Health Republic Insurance of New York	1,214	51%
	Fidelis Care	491	21%
	BlueCross BlueShield of Western New York	334	14%
	Independent Health	237	10%
	Univera Healthcare	102	4%
<b>Chemung</b>		<b>1,402</b>	<b>100%</b>
	Fidelis Care	826	59%
	Excellus BlueCross BlueShield	576	41%
<b>Chenango</b>		<b>857</b>	<b>100%</b>
	Fidelis Care	400	47%
	MVP Health Care	304	35%
	Excellus BlueCross BlueShield	129	15%
	CDPHP	24	3%
<b>Clinton</b>		<b>1,234</b>	<b>100%</b>
	MVP Health Care	900	73%
	Excellus BlueCross BlueShield	307	25%
	BlueShield of Northeastern New York	22	2%
	Empire Blue Cross (Medical Upstate)	5	<1%
<b>Columbia</b>		<b>1,613</b>	<b>100%</b>
	Health Republic Insurance of New York	506	31%
	Fidelis Care	428	27%
	MVP Health Care	372	23%
	CDPHP	240	15%
	Empire Blue Cross Blue Shield (Medical Downstate)	62	4%
	BlueShield of Northeastern New York	5	<1%
<b>Cortland</b>		<b>797</b>	<b>100%</b>
	Fidelis Care	555	70%
	Excellus BlueCross BlueShield	205	26%
	MVP Health Care	37	5%

<b>Delaware</b>		<b>737</b>	<b>100%</b>
	Excellus BlueCross BlueShield	226	31%
	Health Republic Insurance of New York	197	27%
	Fidelis Care	195	26%
	MVP Health Care	55	7%
	CDPHP	31	4%
	Empire Blue Cross Blue Shield (Medical Downstate)	31	4%
	Emblem Health	2	<1%
<b>Dutchess</b>		<b>6,428</b>	<b>100%</b>
	Health Republic Insurance of New York	2,708	42%
	Fidelis Care	2,059	32%
	MVP Health Care	848	13%
	CDPHP	361	6%
	Empire Blue Cross Blue Shield (Medical Downstate)	332	5%
	Wellcare of New York	63	<1%
	United Healthcare	30	<1%
	Emblem Health	27	<1%
<b>Erie</b>		<b>15,291</b>	<b>100%</b>
	Health Republic Insurance of New York	6,772	44%
	BlueCross BlueShield of Western New York	3,575	23%
	Independent Health	2,481	16%
	Fidelis Care	2,083	14%
	Univera Healthcare	380	2%
<b>Essex</b>		<b>739</b>	<b>100%</b>
	Health Republic Insurance of New York	283	38%
	Fidelis Care	167	23%
	MVP Health Care	135	18%
	Excellus BlueCross BlueShield	128	17%
	CDPHP	23	3%
	BlueShield of Northeastern New York	2	<1%
	Empire Blue Cross (Medical Upstate)	1	<1%
<b>Franklin</b>		<b>791</b>	<b>100%</b>
	Fidelis Care	547	69%
	Excellus BlueCross BlueShield	133	17%
	MVP Health Care	111	14%

<b>Fulton</b>		<b>956</b>	<b>100%</b>
	Fidelis Care	604	63%
	MVP Health Care	231	24%
	CDPHP	79	8%
	Empire Blue Cross (Medical Upstate)	24	3%
	Excellus BlueCross BlueShield	16	2%
	BlueShield of Northeastern New York	2	<1%
<b>Genesee</b>		<b>1,094</b>	<b>100%</b>
	MVP Health Care	312	29%
	Health Republic Insurance of New York	311	28%
	Fidelis Care	269	25%
	BlueCross BlueShield of Western New York	126	12%
	Independent Health	62	6%
	Univera Healthcare	14	1%
<b>Greene</b>		<b>1,031</b>	<b>100%</b>
	Fidelis Care	374	36%
	MVP Health Care	243	24%
	Health Republic Insurance of New York	239	23%
	CDPHP	114	11%
	Empire Blue Cross Blue Shield (Medical Downstate)	59	6%
	BlueShield of Northeastern New York	2	<1%
<b>Hamilton</b>		<b>141</b>	<b>100%</b>
	Fidelis Care	51	36%
	Health Republic Insurance of New York	43	30%
	MVP Health Care	26	18%
	Excellus BlueCross BlueShield	15	11%
	CDPHP	6	4%
<b>Herkimer</b>		<b>1,196</b>	<b>100%</b>
	MVP Health Care	767	64%
	Excellus BlueCross BlueShield	395	33%
	CDPHP	34	3%
<b>Jefferson</b>		<b>1,620</b>	<b>100%</b>
	Fidelis Care	639	39%
	MVP Health Care	527	33%
	Excellus BlueCross BlueShield	454	28%

<b>Kings</b>		<b>58,396</b>	<b>100%</b>
	MetroPlus Health Plan	11,295	19%
	Healthfirst	11,215	19%
	Fidelis Care	10,219	17%
	Health Republic Insurance of New York	6,095	10%
	Oscar	5,483	9%
	Emblem Health	4,119	7%
	Empire Blue Cross Blue Shield (Medical Downstate)	4,411	8%
	Affinity Health Plan	3,394	6%
	United Healthcare	1,862	3%
	North Shore-LIJ CareConnect Insurance Company, Inc.	229	<1%
	Wellcare of New York	74	<1%
<b>Lewis</b>		<b>627</b>	<b>100%</b>
	Excellus BlueCross BlueShield	146	23%
	Fidelis Care	378	60%
	MVP Health Care	103	16%
<b>Livingston</b>		<b>922</b>	<b>100%</b>
	MVP Health Care	493	53%
	Excellus BlueCross BlueShield	226	25%
	Health Republic Insurance of New York	140	15%
	Fidelis Care	63	7%
<b>Madison</b>		<b>1,128</b>	<b>100%</b>
	Fidelis Care	645	57%
	MVP Health Care	247	22%
	Excellus BlueCross BlueShield	233	21%
	CDPHP	3	<1%
<b>Monroe</b>		<b>12,737</b>	<b>100%</b>
	MVP Health Care	5,068	40%
	Health Republic Insurance of New York	3,632	29%
	Excellus BlueCross BlueShield	3,593	28%
	Fidelis Care	444	3%
<b>Montgomery</b>		<b>733</b>	<b>100%</b>
	MVP Health Care	578	79%
	CDPHP	114	16%
	Empire Blue Cross (Medical Upstate)	26	4%
	Excellus BlueCross BlueShield	15	2%

<b>Nassau</b>		<b>35,955</b>	<b>100%</b>
	Fidelis Care	7,716	21%
	Empire Blue Cross Blue Shield (Medical Downstate)	7,952	22%
	Health Republic Insurance of New York	5,882	16%
	Healthfirst	4,268	12%
	North Shore-LIJ CareConnect Insurance Company, Inc.	3,215	9%
	Oscar	3,060	9%
	Emblem Health	1,517	4%
	United Healthcare	1,255	3%
	Affinity Health Plan	1,087	3%
<b>New York</b>		<b>41,267</b>	<b>100%</b>
	Healthfirst	6,352	15%
	MetroPlus Health Plan	5,798	14%
	Health Republic Insurance of New York	5,657	14%
	Oscar	5,120	12%
	Empire Blue Cross Blue Shield (Medical Downstate)	5,332	13%
	Fidelis Care	3,979	10%
	Emblem Health	3,499	8%
	United Healthcare	3,411	8%
	Affinity Health Plan	2,083	5%
	Wellcare of New York	36	<1%
<b>Niagara</b>		<b>3,907</b>	<b>100%</b>
	Health Republic Insurance of New York	1,960	50%
	BlueCross BlueShield of Western New York	707	18%
	Fidelis Care	671	17%
	Independent Health	513	13%
	Univera Healthcare	56	1%
<b>Oneida</b>		<b>3,603</b>	<b>100%</b>
	Fidelis Care	1,663	46%
	Health Republic Insurance of New York	706	20%
	MVP Health Care	700	19%
	Excellus BlueCross BlueShield	498	14%
	CDPHP	36	<1%
<b>Onondaga</b>		<b>7,198</b>	<b>100%</b>
	Health Republic Insurance of New York	2,888	40%
	Excellus BlueCross BlueShield	2,353	33%
	Fidelis Care	1,313	18%
	MVP Health Care	644	9%



<b>Ontario</b>		<b>2,124</b>	<b>100%</b>
	MVP Health Care	1,000	47%
	Excellus BlueCross BlueShield	637	30%
	Health Republic Insurance of New York	425	20%
	Fidelis Care	62	3%
<b>Orange</b>		<b>6,873</b>	<b>100%</b>
	Health Republic Insurance of New York	2,792	41%
	Fidelis Care	1,378	20%
	Affinity Health Plan	1,284	19%
	MVP Health Care	603	9%
	Empire Blue Cross Blue Shield (Medical Downstate)	429	6%
	Emblem Health	144	2%
	CDPHP	99	1%
	United Healthcare	88	1%
	Wellcare of New York	56	<1%
<b>Orleans</b>		<b>845</b>	<b>100%</b>
	Health Republic Insurance of New York	388	46%
	MVP Health Care	239	28%
	Fidelis Care	117	14%
	BlueCross BlueShield of Western New York	73	9%
	Independent Health	19	2%
	Univera Healthcare	9	1%
<b>Oswego</b>		<b>1,894</b>	<b>100%</b>
	Fidelis Care	776	41%
	Health Republic Insurance of New York	558	29%
	Excellus BlueCross BlueShield	311	16%
	MVP Health Care	249	13%
<b>Otsego</b>		<b>1,150</b>	<b>100%</b>
	MVP Health Care	619	54%
	Excellus BlueCross BlueShield	451	39%
	CDPHP	79	7%
	Emblem Health	1	<1%
<b>Putnam</b>		<b>2,574</b>	<b>100%</b>
	Health Republic Insurance of New York	1,806	70%
	Fidelis Care	360	14%
	Empire Blue Cross Blue Shield (Medical Downstate)	199	8%
	MVP Health Care	167	6%
	United Healthcare	28	1%
	Emblem Health	14	<1%

<b>Queens</b>		<b>55,491</b>	<b>100%</b>
	Healthfirst	10,767	19%
	MetroPlus Health Plan	10,440	19%
	Fidelis Care	10,311	19%
	Emblem Health	6,435	12%
	Empire Blue Cross Blue Shield (Medical Downstate)	4,608	8%
	Affinity Health Plan	3,925	7%
	Health Republic Insurance of New York	3,438	6%
	Oscar	2,607	5%
	North Shore-LIJ CareConnect Insurance Company, Inc.	1,978	4%
	United Healthcare	874	2%
	Wellcare of New York	108	<1%
<b>Rensselaer</b>		<b>2,213</b>	<b>100%</b>
	Health Republic Insurance of New York	641	29%
	MVP Health Care	584	26%
	Fidelis Care	543	25%
	CDPHP	338	15%
	Empire Blue Cross (Medical Upstate)	61	3%
	BlueShield of Northeastern New York	35	2%
	Wellcare of New York	10	<1%
	Emblem Health	1	<1%
<b>Richmond</b>		<b>8,167</b>	<b>100%</b>
	Fidelis Care	1,901	23%
	Emblem Health	1,703	21%
	Healthfirst	1,381	17%
	Health Republic Insurance of New York	991	12%
	Empire Blue Cross Blue Shield (Medical Downstate)	1,060	13%
	Affinity Health Plan	435	5%
	Oscar	339	4%
	United Healthcare	201	2%
	North Shore-LIJ CareConnect Insurance Company, Inc.	156	2%
<b>Rockland</b>		<b>7,443</b>	<b>100%</b>
	Fidelis Care	2,522	34%
	Health Republic Insurance of New York	1,413	19%
	Affinity Health Plan	958	13%
	Empire Blue Cross Blue Shield (Medical Downstate)	938	13%
	Emblem Health	850	11%
	MVP Health Care	323	4%
	Oscar	218	3%
	United Healthcare	197	3%
	Wellcare of New York	24	<1%

<b>Saratoga</b>		<b>4,114</b>	<b>100%</b>
	Health Republic Insurance of New York	1,282	31%
	MVP Health Care	1,190	29%
	Fidelis Care	976	24%
	CDPHP	499	12%
	Empire Blue Cross (Medical Upstate)	84	2%
	BlueShield of Northeastern New York	80	2%
	Emblem Health	3	<1%
<b>Schenectady</b>		<b>2,504</b>	<b>100%</b>
	MVP Health Care	837	33%
	Health Republic Insurance of New York	697	28%
	Fidelis Care	624	25%
	CDPHP	297	12%
	Empire Blue Cross (Medical Upstate)	42	2%
	BlueShield of Northeastern New York	7	<1%
<b>Schoharie</b>		<b>613</b>	<b>100%</b>
	MVP Health Care	454	74%
	CDPHP	120	20%
	Empire Blue Cross (Medical Upstate)	38	6%
	Emblem Health	1	<1%
<b>Schuyler</b>		<b>413</b>	<b>100%</b>
	Fidelis Care	267	65%
	Excellus BlueCross BlueShield	146	35%
<b>Seneca</b>		<b>603</b>	<b>100%</b>
	MVP Health Care	292	48%
	Excellus BlueCross BlueShield	163	27%
	Health Republic Insurance of New York	118	20%
	Fidelis Care	30	5%
<b>St. Lawrence</b>		<b>1,544</b>	<b>100%</b>
	Fidelis Care	897	58%
	Excellus BlueCross BlueShield	357	23%
	MVP Health Care	290	19%
<b>Steuben</b>		<b>1,756</b>	<b>100%</b>
	Fidelis Care	1,296	74%
	Excellus BlueCross BlueShield	413	24%
	MVP Health Care	47	3%

<b>Suffolk</b>		<b>42,063</b>	<b>100%</b>
	Health Republic Insurance of New York	10,532	25%
	Fidelis Care	9,605	23%
	Empire Blue Cross Blue Shield (Medical Downstate)	9,534	23%
	Healthfirst	4,121	10%
	North Shore-LIJ CareConnect Insurance Company, Inc.	2,153	5%
	Oscar	2,059	5%
	Affinity Health Plan	1,891	4%
	Emblem Health	1,139	3%
	United Healthcare	1,028	2%
<b>Sullivan</b>		<b>1,721</b>	<b>100%</b>
	Health Republic Insurance of New York	1,072	62%
	Fidelis Care	264	15%
	MVP Health Care	244	14%
	Empire Blue Cross Blue Shield (Medical Downstate)	116	7%
	United Healthcare	16	<1%
	Emblem Health	9	<1%
<b>Tioga</b>		<b>978</b>	<b>100%</b>
	Fidelis Care	587	60%
	Excellus BlueCross BlueShield	316	32%
	MVP Health Care	52	5%
	CDPHP	23	2%
<b>Tompkins</b>		<b>1,996</b>	<b>100%</b>
	Excellus BlueCross BlueShield	1,420	71%
	MVP Health Care	576	29%
<b>Ulster</b>		<b>4,939</b>	<b>100%</b>
	Health Republic Insurance of New York	2,839	57%
	MVP Health Care	1,299	26%
	CDPHP	348	7%
	Empire Blue Cross Blue Shield (Medical Downstate)	269	5%
	Wellcare of New York	119	2%
	Emblem Health	39	<1%
	United Healthcare	26	<1%
<b>Warren</b>		<b>1,375</b>	<b>100%</b>
	Health Republic Insurance of New York	579	42%
	Fidelis Care	339	25%
	MVP Health Care	332	24%
	CDPHP	91	7%
	Empire Blue Cross (Medical Upstate)	28	2%
	BlueShield of Northeastern New York	6	<1%

<b>Washington</b>		<b>1,584</b>	<b>100%</b>
	Health Republic Insurance of New York	641	40%
	Fidelis Care	453	29%
	MVP Health Care	355	22%
	CDPHP	92	6%
	Empire Blue Cross (Medical Upstate)	37	2%
	BlueShield of Northeastern New York	6	<1%
<b>Wayne</b>		<b>2,183</b>	<b>100%</b>
	MVP Health Care	1,159	53%
	Excellus BlueCross BlueShield	591	27%
	Health Republic Insurance of New York	360	16%
	Fidelis Care	73	3%
<b>Westchester</b>		<b>23,236</b>	<b>100%</b>
	Health Republic Insurance of New York	6,554	28%
	Fidelis Care	4,576	20%
	Empire Blue Cross Blue Shield (Medical Downstate)	4,078	18%
	Affinity Health Plan	2,873	12%
	Emblem Health	2,682	12%
	Oscar	968	4%
	United Healthcare	758	3%
	MVP Health Care	471	2%
	North Shore-LIJ CareConnect Insurance Company, Inc.	276	1%
<b>Wyoming</b>		<b>1,050</b>	<b>100%</b>
	Health Republic Insurance of New York	291	28%
	MVP Health Care	283	27%
	Fidelis Care	219	21%
	BlueCross BlueShield of Western New York	163	16%
	Independent Health	77	7%
	Univera Healthcare	16	2%
	Excellus BlueCross BlueShield	1	<1%
<b>Yates</b>		<b>573</b>	<b>100%</b>
	MVP Health Care	226	39%
	Excellus BlueCross BlueShield	190	33%
	Health Republic Insurance of New York	129	23%
	Fidelis Care	28	5%
<b>Unknown</b>		<b>42</b>	<b>100%</b>
<b>GRAND TOTAL</b>		<b>415,352</b>	

**APPENDIX D: SHOP ENROLLMENT BY COUNTY AND INSURER – SMALL BUSINESS MARKETPLACE<sup>20</sup>**

<b>SHOP Enrollees by County and Insurer -- Small Business Marketplace</b>			
<b>County</b>		<b># of Enrollees</b>	<b>% of Enrollees</b>
<b>Albany</b>	<b>Insurer</b>	<b>346</b>	<b>100%</b>
	CDPHP	248	72%
	MVP Health Care	58	17%
	Health Republic Insurance of New York	36	10%
	BlueShield of Northeastern New York	3	<1%
	Independent Health	1	<1%
<b>Allegany</b>		<b>13</b>	<b>100%</b>
	BlueCross BlueShield of Western New York	6	46%
	Univera Healthcare	5	38%
	Health Republic Insurance of New York	2	15%
<b>Bronx</b>		<b>132</b>	<b>100%</b>
	Health Republic Insurance of New York	73	55%
	Emblem Health	25	19%
	MetroPlus Health Plan	17	13%
	North Shore-LIJ CareConnect Insurance Company, Inc.	9	7%
	Oxford	8	6%
<b>Broome</b>		<b>239</b>	<b>100%</b>
	Excellus BlueCross BlueShield	239	100%
<b>Cattaraugus</b>		<b>79</b>	<b>100%</b>
	Independent Health	48	61%
	BlueCross BlueShield of Western New York	15	19%
	Univera Healthcare	9	11%
	Health Republic Insurance of New York	7	9%
<b>Cayuga</b>		<b>121</b>	<b>100%</b>
	Excellus BlueCross BlueShield	114	94%
	Health Republic Insurance of New York	4	3%
	MVP Health Care	3	2%
<b>Chautauqua</b>		<b>391</b>	<b>100%</b>
	Health Republic Insurance of New York	132	34%
	Univera Healthcare	115	29%
	Independent Health	82	21%
	BlueCross BlueShield of Western New York	62	16%

<sup>20</sup> There are a small number of individuals in the Small Business Marketplace who are enrolled in plans outside of the plan's service area. In the Small Business Marketplace, plans are offered in the county of the employer's primary address and the employees address. If a family selects a health plan in the Small Business Marketplace and has a dependent living in a different county, that dependent could be enrolled in a plan not available in his/her county.

<b>Chemung</b>		<b>95</b>	<b>100%</b>
	Excellus BlueCross BlueShield	95	100%
<b>Chenango</b>		<b>118</b>	<b>100%</b>
	Excellus BlueCross BlueShield	90	76%
	MVP Health Care	24	20%
	CDPHP	4	3%
<b>Clinton</b>		<b>111</b>	<b>100%</b>
	Excellus BlueCross BlueShield	101	91%
	MVP Health Care	9	8%
	Health Republic Insurance of New York	1	<1%
<b>Columbia</b>		<b>47</b>	<b>100%</b>
	CDPHP	33	70%
	MVP Health Care	9	19%
	Health Republic Insurance of New York	5	11%
<b>Cortland</b>		<b>82</b>	<b>100%</b>
	Excellus BlueCross BlueShield	78	95%
	MVP Health Care	2	2%
	Health Republic Insurance of New York	2	2%
<b>Delaware</b>		<b>62</b>	<b>100%</b>
	Excellus BlueCross BlueShield	50	81%
	CDPHP	7	11%
	MVP Health Care	4	6%
	Health Republic Insurance of New York	1	2%
<b>Dutchess</b>		<b>269</b>	<b>100%</b>
	Health Republic Insurance of New York	123	46%
	MVP Health Care	81	30%
	CDPHP	62	23%
	Emblem Health	2	<1%
	Oxford	1	<1%
<b>Erie</b>		<b>1,411</b>	<b>100%</b>
	Independent Health	571	40%
	Health Republic Insurance of New York	567	40%
	BlueCross BlueShield of Western New York	221	16%
	Excellus BlueCross BlueShield	21	1%
	Univera Healthcare	20	1%
	MVP Health Care	10	<1%
	CDPHP	1	<1%

<b>Essex</b>		<b>33</b>	<b>100%</b>
	Excellus BlueCross BlueShield	18	55%
	MVP Health Care	9	27%
	CDPHP	4	12%
	Health Republic Insurance of New York	2	6%
<b>Franklin</b>		<b>42</b>	<b>100%</b>
	Excellus BlueCross BlueShield	42	100%
<b>Fulton</b>		<b>8</b>	<b>100%</b>
	CDPHP	7	88%
	MVP Health Care	1	13%
<b>Genesee</b>		<b>231</b>	<b>100%</b>
	MVP Health Care	165	71%
	Excellus BlueCross BlueShield	16	7%
	BlueCross BlueShield of Western New York	15	6%
	Health Republic Insurance of New York	14	6%
	Univera Healthcare	12	5%
	Independent Health	9	4%
<b>Greene</b>		<b>37</b>	<b>100%</b>
	CDPHP	28	76%
	MVP Health Care	9	24%
<b>Hamilton</b>		<b>23</b>	<b>100%</b>
	Excellus BlueCross BlueShield	20	87%
	Health Republic Insurance of New York	3	13%
<b>Herkimer</b>		<b>105</b>	<b>100%</b>
	MVP Health Care	62	59%
	Excellus BlueCross BlueShield	40	38%
	CDPHP	3	3%
<b>Jefferson</b>		<b>414</b>	<b>100%</b>
	Excellus BlueCross BlueShield	387	93%
	MVP Health Care	27	7%
<b>Kings</b>		<b>820</b>	<b>100%</b>
	Health Republic Insurance of New York	463	56%
	MetroPlus Health Plan	171	21%
	Emblem Health	89	11%
	Oxford	69	8%
	North Shore-LIJ CareConnect Insurance Company, Inc.	27	3%
	CDPHP	1	<1%
<b>Lewis</b>		<b>143</b>	<b>100%</b>
	Excellus BlueCross BlueShield	141	99%
	MVP Health Care	2	1%



<b>Livingston</b>		<b>44</b>	<b>100%</b>
	Excellus BlueCross BlueShield	26	59%
	MVP Health Care	17	39%
	Health Republic Insurance of New York	1	2%
<b>Madison</b>		<b>63</b>	<b>100%</b>
	Excellus BlueCross BlueShield	59	94%
	MVP Health Care	4	6%
<b>Monroe</b>		<b>947</b>	<b>100%</b>
	Excellus BlueCross BlueShield	710	75%
	MVP Health Care	175	18%
	Health Republic Insurance of New York	59	6%
	Independent Health	2	<1%
	BlueCross BlueShield of Western New York	1	<1%
<b>Montgomery</b>		<b>32</b>	<b>100%</b>
	CDPHP	23	72%
	MVP Health Care	9	28%
<b>Nassau</b>		<b>620</b>	<b>100%</b>
	Health Republic Insurance of New York	442	71%
	North Shore-LIJ CareConnect Insurance Company, Inc.	110	18%
	Oxford	53	9%
	Emblem Health	6	<1%
	MetroPlus Health Plan	6	<1%
	MVP Health Care	3	<1%
<b>New York</b>		<b>1,715</b>	<b>100%</b>
	Health Republic Insurance of New York	1,027	60%
	MetroPlus Health Plan	284	17%
	Oxford	203	12%
	Emblem Health	181	11%
	North Shore-LIJ CareConnect Insurance Company, Inc.	10	<1%
	CDPHP	6	<1%
	MVP Health Care	4	<1%
<b>Niagara</b>		<b>198</b>	<b>100%</b>
	Independent Health	89	45%
	Health Republic Insurance of New York	86	43%
	BlueCross BlueShield of Western New York	20	10%
	Univera Healthcare	3	2%
<b>Oneida</b>		<b>231</b>	<b>100%</b>
	Excellus BlueCross BlueShield	135	58%
	MVP Health Care	88	38%
	Health Republic Insurance of New York	8	3%

<b>Onondaga</b>		<b>754</b>	<b>100%</b>
	Excellus BlueCross BlueShield	711	94%
	Health Republic Insurance of New York	34	5%
	MVP Health Care	7	<1%
	Emblem Health	2	<1%
<b>Ontario</b>		<b>70</b>	<b>100%</b>
	Excellus BlueCross BlueShield	61	87%
	MVP Health Care	5	7%
	Health Republic Insurance of New York	4	6%
<b>Orange</b>		<b>177</b>	<b>100%</b>
	Health Republic Insurance of New York	110	62%
	MVP Health Care	35	20%
	CDPHP	30	17%
	Oxford	2	1%
<b>Orleans</b>		<b>102</b>	<b>100%</b>
	MVP Health Care	73	72%
	Univera Healthcare	9	9%
	Excellus BlueCross BlueShield	8	8%
	Health Republic Insurance of New York	6	6%
	Independent Health	6	6%
<b>Oswego</b>		<b>103</b>	<b>100%</b>
	Excellus BlueCross BlueShield	70	68%
	MVP Health Care	31	30%
	Health Republic Insurance of New York	2	2%
<b>Otsego</b>		<b>88</b>	<b>100%</b>
	Excellus BlueCross BlueShield	39	44%
	CDPHP	34	39%
	MVP Health Care	15	17%
<b>Putnam</b>		<b>95</b>	<b>100%</b>
	Health Republic Insurance of New York	56	59%
	MVP Health Care	34	36%
	Oxford	2	2%
	Emblem Health	2	2%
	MetroPlus Health Plan	1	1%

<b>Queens</b>		<b>516</b>	<b>100%</b>
	Health Republic Insurance of New York	254	49%
	MetroPlus Health Plan	86	17%
	Emblem Health	72	14%
	North Shore-LIJ CareConnect Insurance Company, Inc.	58	11%
	Oxford	41	8%
	CDPHP	4	<1%
	MVP Health Care	1	<1%
<b>Rensselaer</b>		<b>94</b>	<b>100%</b>
	CDPHP	51	54%
	MVP Health Care	27	29%
	Health Republic Insurance of New York	16	17%
<b>Richmond</b>		<b>71</b>	<b>100%</b>
	Health Republic Insurance of New York	65	92%
	Emblem Health	5	7%
	North Shore-LIJ CareConnect Insurance Company, Inc.	1	1%
<b>Rockland</b>		<b>196</b>	<b>100%</b>
	Health Republic Insurance of New York	146	74%
	MVP Health Care	23	12%
	Oxford	17	9%
	Emblem Health	10	5%
<b>Saratoga</b>		<b>133</b>	<b>100%</b>
	CDPHP	59	44%
	MVP Health Care	49	37%
	Health Republic Insurance of New York	22	17%
	BlueShield of Northeastern New York	2	2%
	Independent Health	1	<1%
<b>Schenectady</b>		<b>57</b>	<b>100%</b>
	CDPHP	37	65%
	MVP Health Care	19	33%
	Health Republic Insurance of New York	1	2%
<b>Schoharie</b>		<b>22</b>	<b>100%</b>
	CDPHP	19	86%
	BlueCross BlueShield of Western New York	2	9%
	MVP Health Care	1	5%
<b>Schuyler</b>		<b>20</b>	<b>100%</b>
	Excellus BlueCross BlueShield	20	100%
<b>Seneca</b>		<b>37</b>	<b>100%</b>
	MVP Health Care	19	51%
	Excellus BlueCross BlueShield	18	49%

<b>St. Lawrence</b>		<b>207</b>	<b>100%</b>
	Excellus BlueCross BlueShield	195	94%
	MVP Health Care	9	4%
	BlueCross BlueShield of Western New York	3	1%
<b>Steuben</b>		<b>148</b>	<b>100%</b>
	Excellus BlueCross BlueShield	148	100%
<b>Suffolk</b>		<b>980</b>	<b>100%</b>
	Health Republic Insurance of New York	848	87%
	North Shore-LIJ CareConnect Insurance Company, Inc.	64	7%
	Oxford	52	5%
	Emblem Health	10	1%
	Excellus BlueCross BlueShield	4	<1%
	MetroPlus Health Plan	1	<1%
	CDPHP	1	<1%
<b>Sullivan</b>		<b>112</b>	<b>100%</b>
	Health Republic Insurance of New York	81	72%
	MVP Health Care	31	28%
<b>Tioga</b>		<b>18</b>	<b>100%</b>
	Excellus BlueCross BlueShield	18	100%
<b>Tompkins</b>		<b>230</b>	<b>100%</b>
	Excellus BlueCross BlueShield	230	100%
<b>Ulster</b>		<b>256</b>	<b>100%</b>
	CDPHP	103	40%
	Health Republic Insurance of New York	92	36%
	MVP Health Care	60	23%
	Oxford	1	<1%
<b>Warren</b>		<b>49</b>	<b>100%</b>
	CDPHP	22	45%
	MVP Health Care	19	39%
	Health Republic Insurance of New York	8	16%
<b>Washington</b>		<b>37</b>	<b>100%</b>
	CDPHP	33	89%
	MVP Health Care	4	11%
<b>Wayne</b>		<b>60</b>	<b>100%</b>
	Excellus BlueCross BlueShield	60	100%

<b>Westchester</b>		<b>420</b>	<b>100%</b>
	Health Republic Insurance of New York	330	79%
	Oxford	30	7%
	Emblem Health	23	5%
	MVP Health Care	14	3%
	CDPHP	11	3%
	North Shore-LIJ CareConnect Insurance Company, Inc.	10	2%
	MetroPlus Health Plan	2	<1%
<b>Wyoming</b>		<b>344</b>	<b>100%</b>
	MVP Health Care	319	93%
	BlueCross BlueShield of Western New York	20	6%
	Health Republic Insurance of New York	3	<1%
	Excellus BlueCross BlueShield	1	<1%
	Independent Health	1	<1%
<b>Yates</b>		<b>2</b>	<b>100%</b>
	Excellus BlueCross BlueShield	2	100%
<b>Unknown</b>		<b>8</b>	<b>100%</b>
<b>GRAND TOTAL</b>		<b>14,628</b>	

## Appendix E: Numbers of Calls Answered by Language

Language	Calls Answered	
	# of Calls	% of Calls
English	1,094,711	82%
Spanish	171,908	13%
Mandarin	28,784	2%
Russian	13,058	1%
Cantonese	12,702	1%
Other	5,830	<1%
Haitian Creole	4,220	<1%
<b>TOTAL Calls Answered*</b>	<b>1,331,213</b>	<b>100%</b>

\*Includes approximately 56,000 calls received by the Statewide Call Center (Medicaid helpline) in addition to the NYSOH Customer Service Center.

Language	# of Calls	Language	# of Calls	Language	# of Calls
Korean	893	Tibetan	20	Yiddish	4
Bengali	851	Thai	19	Bambara	3
Arabic	769	Patois	16	German	3
Polish	363	Tamil	15	Hausa	3
French	354	Swahili	13	Latvian	3
Albanian	270	Dari	11	Malay	3
Hindi	265	Mongolian	11	Slovak	3
Urdu	202	Pashto	11	Sorani	3
Vietnamese	177	Toishanese	11	Tigrinya	3
Punjabi	143	Fukienese	10	Yoruba	3
Nepali	140	Laotian	10	Diula	2
Burmese	127	Amharic	9	French Canadian	2
Italian	123	Fuzhou	9	Fula	2
Japanese	121	Akan	8	Georgian	2
Portuguese	114	Armenian	8	Hmong	2
Turkish	89	Chin	8	Kirundi	2
Greek	73	Croatian	8	Portug.Creole	2
Karen	67	Wolof	8	Welsh	2
Bosnian	54	Bulgarian	6	Dinka	1
Farsi	53	Czech	6	Dutch	1
Romanian	47	Fulani	6	Fante	1
Tagalog	40	Indonesian	6	Ibo	1
Malayalam	32	Mandingo	6	Karenni	1
Hebrew	28	Cambodian	5	Kurdish	1
Ukrainian	26	Macedonian	5	Maay	1
Somali	25	Twi	5	Pulaar	1
Serbian	24	Ga	4	Sicilian	1
Gujarati	21	Sinhalese	4	Sylhetti	1
Hungarian	20	Taiwanese	4		
<b>TOTAL</b>					<b>5,830</b>