

## Policy Updates & Changes

- Individuals have until December 23, 2013 to sign up for coverage starting January 1, 2013.
- Individuals who sign up for coverage during open enrollment (by March 31, 2014) won't pay a penalty for being uninsured in the months before that coverage becomes effective in 2014. They'll be able to claim an exemption for the months they are uninsured before this coverage starts.  
<http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/Downloads/enrollment-period-faq-10-28-2013.pdf>  
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/hardship-exemption.pdf>
- ICE releases clarification on how immigration status information will be used. Immigration and Customs Enforcement (ICE) released a memo clarifying that immigration information about applicants or their family members provided to the Marketplace is only to be used for the purpose of determining eligibility for health insurance. It will not be used to pursue immigration enforcement actions. <http://www.ice.gov/doclib/ero-outreach/pdf/ice-aca-memo.pdf>

## Tips & Tools for Helping Individuals & Small Businesses Before Starting an Application

- Marketplace Basics: What is the NY State of Health (NYSOH)?  
<http://www.healthbenefitexchange.ny.gov/resource/marketplace-basics-what-ny-state-health>
- Map of health plans offered in the NY State of Health:  
<http://www.healthbenefitexchange.ny.gov/PlansMap>
- You can see what the benefits and cost-sharing will be for standard plans at each level of coverage (Platinum, Gold, Silver and Bronze): <http://www.healthbenefitexchange.ny.gov/resource/covered-benefits-and-out-pocket-costs-standard-health-plans>
- Search for a Navigator or Broker:  
[https://nystateofhealth.ny.gov/agent/hx\\_brokerSearch](https://nystateofhealth.ny.gov/agent/hx_brokerSearch)
- Small Business Marketplace Tax Credit Calculator: Small businesses with 25 or fewer employees are not required to offer employees health insurance however if they decide to do so they might qualify for a federal tax credit.  
To find out if you qualify go to the [New York State of Health's Employer](#) section. Scroll down to "Tax Benefits" and click "See if you qualify" to access the pop up Tax Credit Calculator.

## Helpful tools for the Individual Marketplace

- You can use the tax credit and premium rate estimator to find out what plans are available, how much they cost and the level of help for which you qualify:  
<http://www.healthbenefitexchange.ny.gov/PremiumEstimator>
- You can look at the provider network of each plan to make sure your doctor and preferred hospitals are in network:  
[http://www.healthbenefitexchange.ny.gov/sites/default/files/Health%20Plan%20Provider%20Networks\\_1.pdf](http://www.healthbenefitexchange.ny.gov/sites/default/files/Health%20Plan%20Provider%20Networks_1.pdf)

- **Video demonstrating how to use the Individual Marketplace.** *Helpful to share with individual clients who want to know what to expect and what information they will need to provide before they start an application.* <http://www.healthbenefitexchange.ny.gov/resource/video-demonstration-individuals-and-families-application>

### **Helpful tools for the Small Business Marketplace**

- **Small Businesses can look at their plan options ‘anonymously’, without registering on the site.** *Just enter the type of insurance you want (health or dental) and your zip code to see your options.* <https://nystateofhealth.ny.gov/employer>
- **NYSOH has posted videos demonstrating how to use the small business marketplace.** *Helpful to watch and share with small business clients so that they know what to expect and what information they need before they apply.*
  - <http://www.healthbenefitexchange.ny.gov/resource/employer-group-account-set-enrollment-part-1>
  - <http://www.healthbenefitexchange.ny.gov/resource/employer-group-account-set-enrollment-part-2>
- **List of Small Business Marketplace Standard and Non-Standard Plans**  
[http://www.healthbenefitexchange.ny.gov/sites/default/files/SHOP%20Medical%20Rates%2009-03-13\\_0.pdf](http://www.healthbenefitexchange.ny.gov/sites/default/files/SHOP%20Medical%20Rates%2009-03-13_0.pdf)
- **Small Business Marketplace Tax Credit Calculator:** *Small businesses with 25 or fewer employees are not required to offer employees health insurance however if they decide to do so they might qualify for a federal tax credit.*

To find out if you qualify go to the [New York State of Health Employer](#) section. Scroll down to “Tax Benefits” and click “See if you qualify” to access the pop up Tax Credit Calculator.

### **Educational Resources – for Application Assistors**

- **Everything you ever wanted to know about MAGI: An Advocate’s Guide:**  
[http://healthlaw.org/images/stories/2013\\_10\\_18\\_AGMAGI.pdf?utm\\_source=MAGI+Notice&utm\\_campaign=NHeLP+Matters++6%2F2013&utm\\_medium=email](http://healthlaw.org/images/stories/2013_10_18_AGMAGI.pdf?utm_source=MAGI+Notice&utm_campaign=NHeLP+Matters++6%2F2013&utm_medium=email)
- **CMS posts training materials for eligibility workers on Medicaid.gov :**  
<http://www.medicaid.gov/State-Resource-Center/MAC-Learning-Collaboratives/Learning-Collaborative-State-Toolbox/State-Toolbox-Expanding-Coverage.html>
- **Health Plan Marketplace Basics: NY State of Health:** *Helpful set of FAQs*  
<http://www.healthbenefitexchange.ny.gov/sites/default/files/Frequently%20Asked%20Questions.pdf>
- **Small Business Marketplace: Registration & Account Set-up–for Producers:**  
<http://www.healthbenefitexchange.ny.gov/resource/video-demonstration-producer-registration-account-set>