

Health Care  
**REFORM**  
Seminar

**Fall 2013**



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**THG** THE **HABERMAN**  
GROUP  
Changing The Way You Do Benefits

# Health Care Reform 2014

## **AGENDA**

- What are your options for 2014?
- NYS SHOP / Individual Health Exchange
- Health Care Reform Compliance Forms





**THANK YOU**

**THIS CONCLUDES MY  
PRESENTATION**

**ANY QUESTIONS ??**

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## **Small Group (1 – 50) options**

- Access coverage Off of the Exchange through commercial insurance carriers
- Enroll into the NYS SHOP Health Exchange
- Explore the Private Exchange market
- Professional Employer Organizations (PEO)
- Discontinue group coverage all together and direct employees toward the Individual Exchange. Set up a defined contribution program

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## **SMALL GROUP MARKET: DOWNSTATE NY**

### **SHOP EXCHANGE HEALTH CARRIERS**

- Oxford Health Plan / North Shore LIJ / Health Republic

### **OFF THE EXCHANGE HEALTH CARRIERS**

- Aetna / Empire BC/BS / Oxford Health Plan / North Shore LIJ
- Health Republic / EmblemHealth / Easy Choice / MVP
- LIA / HealthPass

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## NYS Health SHOP Exchange

- Plan designs are designated by Region
- Plans divided by Region 8: LI & Region 4: Boroughs/Westchester
- Metal “Standard” Plans: Bronze, Silver, Gold, Platinum
- “Standard” vs. “Non standard” health plans
- HDHP and EPO plans / all plans require referrals
- No participation requirements – 1 or more enrolled
- No pre-existing coverage exclusions – Adults / Children
- No out of area coverage for employees except for emergency coverage (most carriers)
- The Federal Exchange and State Exchange health plans vary per state

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## METAL PLANS

**Bronze level** – must provide coverage that provides benefits that are actuarially equivalent to **60%** of the full actuarial level of benefits under your plan

**Silver level** – must provide coverage that provides benefits that are actuarially equivalent to **70%** of the full actuarial level of benefits under your plan

**Gold level** – must provide coverage that provides benefits that are actuarially equivalent to **80%** of the full actuarial level of benefits under your plan

**Platinum level** – must provide coverage that provides benefits that are actuarially equivalent to **90%** of the full actuarial level of benefits under your plan



STANDARD METAL PLANS	BRONZE	SILVER	GOLD	PLATINUM
	<b>High Deductible Health Plan</b>	<b>EPO</b>	<b>EPO</b>	<b>EPO</b>
Annual Deductible	\$3,000 / \$6,000	\$2,000 / \$4,000	\$600 / \$1,200	N/A
Coinsurance Percentage	50%	N/A	N/A	N/A
Maximum Out of Pocket	\$6,350 / \$12,600	\$5,500 / \$11,000	\$4,000 / \$8,000	\$2,000 / \$4,000
PCP / Specialist Visit	50% after Deductible	\$30 / \$50 after Deductible	\$25 / \$40 after Deductible	\$15 / \$35
Referrals to a Specialist	Required	Required	Required	Required
Inpatient Hospitalization	50% after Deductible	\$1,500 after Deductible	\$1,000 after Deductible	\$1,000
Emergency Room	50% after Deductible	\$150 after Deductible	\$150 after Deductible	\$100

STANDARD METAL PLANS	BRONZE	SILVER	GOLD	PLATINUM
	<b>High Deductible Health Plan</b>	<b>EPO</b>	<b>EPO</b>	<b>EPO</b>
Outpatient / Ambulatory	50% after Deductible	\$100 after Deductible	\$100 after Deductible	\$100
Prescription Coverage	\$10/30/70 after Deductible	\$10/35/70	\$10/35/70	\$10/30/60
Mental Health Inpatient Hospital	50% after Deductible	\$1,500 after Deductible	\$1,000 after Deductible	\$500
Mental Health Outpatient Hospital	50% after Deductible	\$30 after Deductible	\$25 after Deductible	\$15
Well Child / Adult Preventive	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Children Under 19 Eye/Vision/Dental	50% after Deductible	See SBC for Details	See SBC for Details	See SBC for Details

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## **NY Large Group Employer (51 or more) options**

- Fully Insured, Self Funded or Level Funded (ASO or TPA)
- No enrollment participation requirements for fully insured plans
- Large group employer, NOT eligible for the NYS SHOP Exchange
- Explore a Private Exchange option
- Professional Employer Organizations (PEO)
- Discontinue group coverage all together and direct employees toward the Individual Exchange. Set up a defined contribution program

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## **NYS Health Individual Exchange**



- Plan designs are designated by Region
- Region 8: LI and Region 4: Boroughs / Westchester
- Metal Plans: Standard Bronze, Silver, Gold, Platinum
- Metal Plans are also offered as “Non Standard” PPO plans
- HDHP and EPO plans / all plans require referrals
- No pre-existing coverage exclusions – Adults / Children
- Eligible for an individual tax subsidy
- No out of area coverage except for emergency coverage
- There are different carriers available in both Exchanges

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## Health Care Reform Compliance (HCR) Notices

- Patient Protection Act Notice
- CHIPRA Notice (Children's Health Insurance Program Reauthorization Act)
- WHCRA Notice (Women's Health and Cancer Right Act)
- Medical Waiver Notice
- HIPAA Special Enrollment Rights Notice
- Notice of Pre-Existing Condition Exclusion
- Annual and Lifetime Waiver Notice
- Summary Benefit Coverage (SBC)
- Credible Coverage Notice (Medicare Part D): Deadline - October 15
- Summary Plan Description (SPD) - ERISA Compliance
- Initial and termed employee COBRA Letter
- Health care SHOP Exchange Notice
- Grandfather Model Notice



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## RECAP

- Determine if you are an “applicable small or large employer” taking into account FTE’s (Full time equivalent) and / or a controlled group
- Determine which employees work more than 30 hours / week on average –  
**Stability test**
- Review all of your options before making a decision: SHOP, Indv., Non SHOP, Private Exchange, PEO, Self Insured, Level Funded, Fully insured
- Review new eligibility rules (90 days Waiting Period) for coverage and amend as necessary to include those working 30+ hours / week
- Ensure your organization is compliant with all required HCR notices and documents

**THANK YOU**



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