What do Consumers Want?
Smart shopping for health insurance

Elisabeth Ryden Benjamin, MSPH, JD
Vice President, Health Initiatives
Community Service Society of New York

NASHP August 16, 2018
Community Service Society of New York (CSS)

- CSS is a 175-year-old non-profit
- CSS helps New Yorkers enroll and use coverage through the CSS Navigator Network and ombuds programs
- Largest Navigator network in New York State (NYS)
  - 28 CBOs
  - Over 150 Navigators provide services in 61 counties across New York State
- Enroll or renew 60,000 annually

www.cssny.org
The New York State of Health Marketplace Website is Unique in the Nation

- The NY State of Health Marketplace has a unique-in-the-nation eligibility rules engine that can enroll consumers into many forms of public and private coverage, including:
  - Qualified Health Plans
  - Basic Health Plan (the “Essential Plan”)
  - Medicaid
  - Child Health Plus
  - Emergency Medicaid
  - Medicaid for Pregnant Women
Marketplace Application Process is Streamlined

1. Create an account
2. Fill in household information (members, residency, immigration status)
3. Fill in household income
4. Marketplace eligibility determination
   - Advanced Premium Tax Credit (APTC)
   - Cost Sharing Reduction (CSR)
   - Public Health Insurance
5. Choose level of tax credits
6. Choose a plan and enroll:
   - Enroll in a Qualified Health Plan
   - Enroll in Child Health Plus
   - Enroll in Medicaid
   - Enroll in Emergency Medicaid
   - Enroll in Essential Plan

www.cssny.org
Choosing the Right Plan: What Consumers Ask Navigators

• What will be my costs?
  – Premium v. out-of-pocket trade offs
  – Condition-specific

• Which plans cover my doctor? Hospitals? Other providers?

• Are all of my prescriptions covered?

• What do the plan quality ratings mean? How are they generated?

• What do the dental plans cover? Are they a good deal?

• What do all these terms mean?
  – Co-insurance, deductible, co-pays
Effective Consumer Choice Support is Limited in All Marketplaces

<table>
<thead>
<tr>
<th>Exchanges</th>
<th>Out of Pocket Cost Calculator</th>
<th>Provider Lookup</th>
<th>Quality Rating Indicator</th>
<th>Formulary Lookup</th>
<th>Network Size Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare.gov</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>California</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colorado</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Connecticut</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Idaho</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Maryland</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Minnesota</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>New York</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Vermont</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Washington</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

Plan Shopping: Consumers Find it Overwhelming

### Search plans for 2018

<table>
<thead>
<tr>
<th>Insurance Company</th>
<th>Plan Name</th>
<th>Metal Level</th>
<th>Coverage Type</th>
<th>Quality Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>MetroPlus</td>
<td>GoldPlus-G2, NS, INN, Family Dental, Family Vision, Dep29, Healthy Living Rewards</td>
<td>Gold</td>
<td>Medical Plus Child Dental</td>
<td><img src="images/quality_details.png" alt="Quality Details" /></td>
</tr>
<tr>
<td>Fidelis Care</td>
<td>Fidelis Care Gold ST INN Pediatric Dental Dep29</td>
<td>Gold</td>
<td>Medical Plus Child Dental</td>
<td><img src="images/quality_details.png" alt="Quality Details" /></td>
</tr>
<tr>
<td>healthfirst</td>
<td>Healthfirst Gold Leaf Premier, NS, INN, Dep25, Family Dental, Family Vision, No Deductible PCP Visits, Free Telemedicine, Fitness &amp; Wellness Rewards</td>
<td>Gold</td>
<td>Medical Plus Dental</td>
<td><img src="images/quality_details.png" alt="Quality Details" /></td>
</tr>
</tbody>
</table>

### Estimate Financial Help

- **County**: New York
- **Number of Members in Household**: 0
- **Enter number of adults needing coverage**: 0
- **Children under Age 19**: 0
- **Are there any dependents ages 26 to 29 applying for coverage?** Yes
- **Total Household Income per Year**: $0

### Costs
- **Total Cost**: $633.34
- **Total Cost**: $638.90

[www.cssny.org](http://www.cssny.org)
Need for Out of Pocket Cost Tools

- Most consumer-facing materials focus on the monthly premiums, deductibles, co-pays and maximum out of pocket costs
- Out of pocket costs are a major factor in choosing the right plan
  - Available cost-sharing information is not tailored to an individual’s needs.
  - Many consumers do not understand their actual out of pocket costs.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Network Provider (You will pay the least)</th>
<th>Out-of-Network Provider (You will pay the most)</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you visit a health care provider’s office or clinic</td>
<td>Primary care visit to treat an injury or illness</td>
<td>$30 copay per visit after deductible</td>
<td>Not covered</td>
<td>None.</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>$50 copay per visit after deductible</td>
<td>Not covered</td>
<td>None.</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/ immunization</td>
<td>No charge</td>
<td>Not covered</td>
<td>No cost-sharing applies for services provided according to the guidelines outlined in section 2713 of the Affordable Care Act (ACA).</td>
</tr>
</tbody>
</table>

| If you have a test | Diagnostic test (x-ray, blood work) | $50 copay per visit after deductible | Not covered | Prior authorization required for diagnostic radiology except x-ray. |
| | Imaging (CT/PET scans, MRIs) | $50 copay per visit after deductible | Not covered | Prior authorization is required for certain blood work and diagnostic imaging except x-ray. |

| If you need drugs to treat your illness or condition | Generic drugs | $10 copay/prescription (retail), $25 copay/prescription (mail order) | Not covered | Not subject to deductible. Covers up to 30 day supply at retail and up to 90 day supply through mail order. Prior authorization/step therapy may be required. Covered through CVS/Caremark. For questions, please call: 1-888-FIDELIS (1-888-343-3547) |
| | Preferred brand drugs | $35 copay/prescription (retail), $87.50 copay/prescription (mail order) | Not covered | Retail: 30 day supply Mail Order: 90 day supply |
| | Non-preferred brand drugs | $70 copay/prescription (retail), $175 copay/prescription (mail order) | Not covered | Diabetic medication and supplies are subject to the primary care provider copayment. |
| | Specialty drugs | $70 copay/prescription (retail) | Not covered | |

[www.cssny.org]
Cost Calculators: The Goldilocks Problem

This IMPAQ calculator has state-of-the-art condition-specific out of pocket calculations, but does not include premiums costs: http://nyplancosts.org
Cost Calculators: The Goldilocks Problem

This draft NY calculator helps consumers calculate the trade-offs between high premiums v. high deductibles and co-pays.

The answer is not always intuitive.
Finding a Provider: Carrier-Specific Provider Directories

- Provider directories across health plan websites are not uniform
- Consumers need to find the provider directory for each product offered by a carrier
  - This can be especially challenging if a carrier has multiple products:
Finding a Provider: NYS Provider Health Plan Look-Up

• In 2017, the NY State of Health Marketplace introduced its all product NYS Provider & Health Plan Look-Up tool
• This important tool allows consumers to search for providers and facilities by name or health plan

Use this tool when you are deciding which health plan to enroll in or when you are looking for a provider, for example, a hospital or doctor, that works with your plan. The tool is updated with information sent to New York State directly by health plans. BUT, to be on the safe side, you should still ask the provider if they accept your health plan and participate in your network before receiving health care services or before enrolling in a health plan.

Search by Health Plan

Search by Provider or Facility

Click Search by Health Plan
Enter a health plan name and the tool will tell you which providers are in the health plan’s network.

Click Search by Provider or Facility
Enter a provider or facility name and the tool will tell you which health plans’ networks include that provider or facility.
Finding a Provider: Correctly Calibrating the Information

- Displays: MD info, location, par plans, language & location.
- Pages of results can make it hard for consumers to search by hospital.
Prescription Coverage: Challenges with Plan Formularies

- Consumers must search each health plan’s PDF formulary to find out if their prescriptions are covered
- The PDFs have no search function and are jargon/acronym laden
Complexity of Shopping for a Dental Plan

- Numerous dental plans
- No uniform summary of:
  - Benefits & exclusions
  - Waiting periods
  - Cost sharing
- No way to compare dental plans:
  - Covered benefits
  - Provider networks
  - Quality ratings
  - Cost sharing
The NY State of Health Marketplace lists a star rating by each plan
- In 2018, NY started to describe the ratings

Consumers want more quality detail
- Condition specific ratings
- Relative rankings of carriers
- Network specific ratings
  - Hospitals & Providers
- Member comments & feedback
For further information

Elisabeth R. Benjamin, MSPH, JD
Vice President, Health Initiatives
Community Service Society of NY
(212) 614-5461 (office)
(917) 364-3332 (cell)
ebenjamin@cssny.org