

# Health Exchange Is Bustling as People Seek Coverage

By CORINNE RAMEY

New York state health officials say it has been a busy few weeks for the state health-insurance exchange's open-enrollment period as it adjusts to the collapse of the system's only co-op and incorporates a new low-cost coverage plan.

The exchange's customer-service center answered more than 170,000 calls from Dec. 7 to 11, averaging 34,000 a day. Normally, outside of open enrollment, calls average 11,700 a day, according to the New York State Department of Health.

From Nov. 1, when open enrollment began, through Dec. 10, the exchange website received 43 million page views. Saturday was the deadline to enroll for individual coverage that starts Jan. 1.

The demise earlier in the fall of Health Republic Insurance of New York, the insurance co-op, has flooded the marketplace with 215,000 members looking for coverage on the exchange, which was set up under the Affordable Care Act. The state this year also created the Essential Plan, a product for low-income earners who don't qualify for Medicaid.

More than 2.1 million people had enrolled in health-insurance coverage through the state's exchange as of Feb. 28, according to the state's health department. The state declined to provide current enrollment data, saying that it hasn't released it because open enrollment continues through Jan. 31.

In one benchmark of costs to consumers, the average 2016 silver-plan premium without subsidies in New York is \$473 a month, up from \$425 in 2015, according to the Robert Wood Johnson Foundation. New York's average silver-plan premium is higher than every other state except for Alaska and Vermont, the data show.

For North Shore-LIJ Care-Connect Insurance Co., a relative newcomer to the marketplace, this open-enrollment period has brought significant growth.

"From my perspective, the last 30 days have been awesome," said Alan Murray, president and chief executive of the company, which is owned by North Shore-LIJ Health System.

On Oct. 1, the company, with membership concentrated in Nassau, Suffolk and Westchester counties, had 26,000 individual and group members, both on and off the exchange. By Nov. 1, it had 29,500 members, and by Dec. 1, about 67,000, Mr. Murray said.

About 90% of CareConnect's enrollment growth is from former Health Republic members, he added.

Insurer Fidelis Care also has seen growth from former Health Republic members and increased interest compared with last year, said Pamela Hassen, the insurer's chief marketing officer. From Nov. 1 to Dec. 17, the insurer's website had 2.1 million page views, up from 1.2 million during the same period last year.

Beyond Health Republic, the biggest shake-up this year is the new Essential Plan, largely for those who earn 138% to 200% of the federal poverty level. The income limit for a single person is \$23,540, and for a family of four is \$48,500, according to the state's health department. The plan also serves immigrants who have legal status but don't qualify for Medicaid. The plan has no deductible and a monthly premium of \$0 or \$20.

It stems from a little-known part of the Affordable Care Act, which allows states to create what the federal government calls a Basic Health Program.

New York and Minnesota are the only states with such plans, said Matthew Buettgens, a senior research analyst at the Health Policy Center of the Urban Institute, a research organization.

For New York, the plan makes fiscal sense because a state-court decision mandates that the state provide legal immigrants—some of whom don't qualify for Medicaid—with Medicaid-like coverage, Mr. Buettgens said. The state previously covered this population with state funds and will now receive federal dollars.

An Urban Institute analysis before the plan's creation estimated that 468,000 people would enroll in such a plan.

Some consumers are concerned about whether their doctors will be in the Essential Plans' networks, said Veronica Mozzo, a health-insurance enroller at Lenox Hill Neighborhood House, a social-service nonprofit based in Manhattan.

"I've been seeing a stigma surrounding it as well, which is unfortunate because it's more affordable," Ms. Mozzo said.

The Actors Fund, a nationwide social-service organization for performing artists, has seen about 400 people in New York in the last six weeks, and enrolled 300 of them, said Renata Marinaro, the organization's national director of health services. About half have enrolled in exchange plans with subsidies, a quarter in the Essential Plan and 16% in Medicaid.

"We're seeing that people are much more health-insurance savvy than last year," Ms. Marinaro said.

**The average 2016 silver-plan monthly premium without subsidies is \$473.**

