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## The New York Health Benefit Exchange — What it Means for You

On October 1, 2013, individuals and small businesses can start to enroll in the New York Health Benefit Exchange ("the Exchange"), created by the Affordable Care Act (ACA). The ACA requires the states to create "Navigator" programs to help people understand the complexities of exchanges and assist them in the enrollment process. At EmblemHealth, we are sensitive to concerns about how this may impact your business, which is why we would like to give you this update.



### The Role of Navigators

Under the ACA, navigators must be fair and impartial. Unlike producers (agents, brokers), who represent their respective health insurance issuer or work on behalf of their client, navigators are employed by the Exchange. They must receive training from the Exchange and be able to provide instruction on how it works. Their role includes these functions:

- Explain to consumers about the qualified health plans available on the Exchange at the various metal levels.
- Simplify the enrollment process.
- Determine who is eligible for premium tax credits and cost-sharing reductions.
- Provide outreach and education in communities where consumers will likely purchase coverage through the Exchange. This includes the uninsured and underinsured.
- Inform consumers in a culturally sensitive manner. This is especially important for those who don't speak English well or at all; people with disabilities that have unique communication needs; and low-income, disadvantaged and hard-to-reach populations.
- Provide information on how the Exchange, Medicaid and other public programs work together with the private insurance markets.
- Be trusted by the community to provide clear and correct information.
- Be free from conflicts of interest, including payments or incentives from insurers.
- Provide referrals for any enrollee with a grievance, complaint or question regarding their health plan or coverage.
- Act in the interest of the consumer, not the insurer.

### The Role of Producers

Producers can sell health insurance on or off the Exchange. They are paid commission directly from the carriers and are not compensated by the Exchange. Producers who sell health insurance on the Exchange have the support of the

Exchange's dedicated online portal and full customer service center to facilitate applications and renewals. These producers must:

- Complete an Exchange-approved training program and pass a test to certify its completion.
- Enter into an agreement with the Exchange to fully disclose their role and compensation arrangement.
- Be licensed and in good standing with the New York State Department of Financial Services.

### **What's the Difference**

While producers and navigators have distinct roles, there is some overlap in the services they provide. Both can offer one-to-one assistance to individuals and small businesses. However, navigators cannot sell; they can only advise. As such, they will be more involved in outreach and education of the uninsured and underinsured. Producers will likely continue to be the primary distribution channel for small group enrollment through the Small Business Health Options Program (SHOP). Currently, 88 percent of the state's small group coverage is sold through brokers.

We will continue to provide you with updates as more information becomes available.

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## Teaming Up to Provide Quality, Coordinated Care to Your Clients

Four New York City and Long Island medical groups with whom EmblemHealth has had long-standing relationships have come together to form AdvantageCare Physicians, P.C., one of the largest physician-led practices in the New York metropolitan area. AdvantageCare Physicians includes:

- Manhattan's Physician Group
- Preferred Health Partners (Brooklyn)
- Queens-Long Island Medical Group
- Staten Island Physician Practice



The practice has more than 400 EmblemHealth network primary care physicians and specialists and 2,300 staff in 36 community-based locations throughout New York City. Based on a model developed by EmblemHealth, the practice is designed to improve coordination of care, produce better outcomes and higher levels of patient satisfaction.

### A Team-Based Approach to Care

At AdvantageCare, doctors work in teams that include nurses, social workers, nutritionists, behavioral health specialists and other professionals to deliver evidence-based, integrated services. Care navigators help patients address issues such as getting and understanding their medications, dietary needs, transportation and medical follow-up. Patients will be encouraged to partner with their care team in pursuit of a common goal: better health.

### Services Integrated with the Communities They Serve

Each AdvantageCare Physicians location will integrate its services with those of the community it serves. By doing so, service offerings can be customized to support culturally competent care delivery. Care locations will also provide access to health and wellness education and health screenings, which can help members assess health risks and make informed choices.

EmblemHealth Chief Medical Officer William Gillespie, MD will serve as President and CEO of AdvantageCare Physicians. According to Dr. Gillespie, "Our goal is to create a professional clinical community dedicated to using a team approach to coordinate care for the health and well-being of their patients."

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## Honoring Nonprofits for Their Commitment to Care



Earl "The Pearl" Monroe; Charlene Maher, Chief Marketing Officer, EmblemHealth; and Lloyd Williams, President and CEO, The Greater Harlem Chamber of Commerce

EmblemHealth's "Commitment to Care — Lecture and Award Series" recognizes New York City nonprofit organizations for their contributions to the communities they serve. At the inaugural event on March 6 at the Studio Museum in Harlem, we honored seven nonprofit organizations for their contributions to the Harlem community. Honorees of the Commitment to Care Award were recognized for...

- **Community Building in Harlem**  
Abyssinian Development Corporation
- **Youth Support Services**  
The Brotherhood/Sister Sol
- **Fighting Hunger in Harlem**  
Food Bank NYC
- **Contribution and Support of Harlem**  
Friends of Harlem Hospital
- **Promoting Business Development in Harlem**  
The Greater Harlem Chamber of Commerce
- **Services to Our Youth**  
Harlem RBI
- **Preservation of Black Culture**  
Schomburg Center for Research in Black Culture

"These nonprofit organizations represent the soul of New York City. EmblemHealth is proud to recognize their tireless efforts and successes in building a more caring, more vibrant Harlem," said Charlene Maher, Chief Marketing Officer of EmblemHealth and the event's master of ceremonies.

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## It's in the Details: A Personalized Enrollment Experience for Groups

Putting our customers — and your clients — at the center of everything we do is a priority for us at EmblemHealth. By carefully considering the needs of our members, we can make sure they have a positive experience with our services.



### Customized Enrollment Materials

One way we're doing this is by creating customized enrollment materials for individuals who receive their health benefits through their employers. These kits introduce our members to the kind of personalized attention they will get from us at every touch point. For employees who have a choice of multiple carriers, these kits stand apart from the rest and can be the deciding factor for selecting an EmblemHealth plan.

### Personalized Brochures

Our enrollment materials are customized for each client by containing just the right documents the employee needs to get started on using their EmblemHealth plan. The most impressive feature of the kit is the personalized *Making the Most of Your Health Plan* brochure. It features the group's name on the brochure cover; a greeting letter individually tailored to the group, whether it's new or renewing; the specific benefit options their employer has selected; help finding doctors; tips on getting the most out of their plan; and more.

Making the enrollment process easier and more personalized for our customers is one of many ways EmblemHealth is helping them get the most out of their health coverage, which can translate into renewals and referrals.