

How to Use this Rate Sheet – Qualified Health Plans

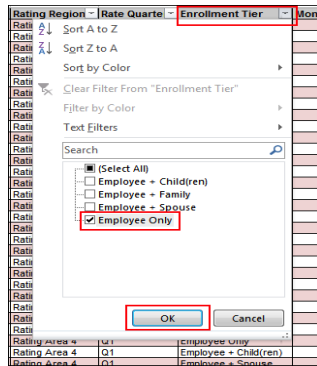
This tool is designed to give you all the rating information you need for qualified health plans (QHP) available through NY State of Health’s Small Business Marketplace. You will access this information through the tabs in the tool:



Each tab in this tool is described in the sections below. You can use the tabs to navigate the plan information in the tool. You can also print any selection of information you want.

Please note that all information is already sorted and mirrors the plan information you will find on the NY State of Health Small Business Marketplace portal. You can filter information in the “Master QHP” tab and the “Region” tabs.

How to filter: To filter by any category, click on the arrow next to that column’s title description and choose the filtering option you want. For instance, if you want to filter by “Enrollment Tier” so that you are only viewing “Employee Only” plans, you would click on the arrow by the column, “Enrollment Tier” and check the box for “Employee Only”, unchecking all the other boxes and then click OK. (See below).



Map tab: the map tab displays New York State’s rating regions for qualified health plans. Due to network variability and differences in the regional cost of care across the state, health plans have different rates in different regional areas, called rating regions. There are eight rating regions in New York. You can view the plans for a rating region by clicking on the number of that region on the map. This will take you to that rating region’s tab. For instance, if you click on the number “3” on the map, you will be taken to the “Region 3” tab.

The rating regions for New York State are designated as follows:

Rating Region	Name
1	Capital Region
2, 5	Western Region
3	Mid-Hudson Region
4	New York City
6, 7	Central Region
8	Long Island

Please note that not all plans are available in every county within a rating region. To be sure a plan is available in a specific county, you can use the “Get Quotes” tool here: <https://nystateofhealth.ny.gov/employer>

Master QHP tab: This tab includes all qualified health plans across the state. Plans can be filtered by Provider, HIOS ID, Product Name Description, Includes Domestic Partner, Includes Family Planning, Age 29 Rider, Rating Region, Rate Quarter, Enrollment Tier, and Monthly Plan Premium.

Glossary tab: This tab explains NY State of Health’s plan naming convention. For instance, a plan that has “ST” in the name indicates that this plan is a standard plan, and a plan that has “DP” in the name indicates that domestic partners are covered through this plan.

Region tabs: Each Region tab displays only the plans for that region. The information in the region tabs can be filtered. (See the “How to filter” section above).

HIOS ID tab: You can search for a plan by HIOS ID in this tab.