



## The Affordable Care Advisor

### Overview

The Affordable Care Advisor (the Advisor) is a software and analytics platform developed by Wellthie, Inc. and licensed by Fidelis Care for use on its websites, on desktops of associates fielding consumer calls, in the community retail centers, and in kiosks. It guides users through their options and bottom line costs (net of applicable tax credits) from the Affordable Care Act (ACA). The Advisor is simple, easy, and personalized, thereby facilitating a consumer's decision to enroll in your health plan.

### Value Proposition:

1. Understand plan options available to each family member, including Qualified Health Plans and programs like the Essential Plan, Medicaid, Medicare, Dual Plans and Child Health Plus.
2. Calculate any financial subsidies or tax credits an individual may be eligible for, providing the consumers bottom line costs.
3. Get help with the complex decision of which plan to purchase by understanding the differences in costs and benefits.
4. For Fidelis Care: Increase brand and product awareness; Increase goodwill; Influence and facilitate the user's enrollment decision.

The Advisor is prominently placed on the Fidelis Care website. It is also available on the desktop, tablet and mobile phone; it requires Internet access to use. It can be found on the Fidelis Care website at: <https://fideliscare.affordablecareadvisor.com>.

The Advisor is designed to help users answer the following questions they may have related to health insurance and the Affordable Care Act:

1. How much will my insurance cost?
2. Am I eligible for financial assistance (in the form of tax credits and subsidies)?
3. Do I qualify for any government programs (Essential Plan, Child Health Plus, Medicaid, or Medicare, Dual Advantage)?
4. What are my health plan options?
5. How do I apply for or purchase insurance?
6. What is the penalty if I don't elect insurance coverage for 2017?

We provide estimates for the cost of individual and family plans. The data used in the Affordable Care Advisor is based on Fidelis Care 2017 filed and approved rates for products to be sold on the New York State of Health (NYSOH) Marketplace.

### How does the Affordable Care Advisor work?

The Advisor is comprised of these simple steps:

- 1) **Enter Your Basics:** In this section, the user enters his/her full name, zip code, birthdate, whether he/she has a Medicare Card, household income, when they would like insurance to start by, and

their broker code/NPN if applicable. In addition, the user can add family members, entering their name(s), date(s) of birth, and whether the person is a child or a spouse.

*In order to retrieve user information and direct them to correct NY State based programs please complete the following fields accurately: Birth Date, First Name, Last Name, Zip Code, Household Income, and when you would like insurance to start.*

- **Zip Code Entry Information:**
  - a) Within Fidelis Care service areas – if user enters zip code within the service area, products and rates will display.
  - b) Outside of geographic area - the following message will be displayed. “Sorry but there are no plans available.”
  - c) Zip Codes spanning multiple counties – the user will be asked for his/her county.
- **Your Household Income:** The user enters household income (his/her income, the income of a spouse or domestic partner and the income of any dependents). Financial assistance may be available for incomes at or below \$47,520 for an individual, \$64,080 for a family of two, \$80,640 for a family of three and \$97,200 for a family of four. ***Additionally, the Advisor allows the user to add additional household members who are not seeking insurance in order to get a more accurate tax credit estimate.***

The screenshot shows the Fidelis Care enrollment interface. At the top, there is a navigation bar with 'FIDELIS CARE' on the left and 'Sign In' on the right. Below this is a progress bar with four steps: 'Basic Info' (highlighted), 'Shop Plans', 'Review Plans', and 'Enrollment'. The main heading is 'Enter basic household information below.' followed by a paragraph of instructions: 'Enter information for yourself and any family member in your household who needs health insurance in 2017. Enrollment through the NY State of Health for metal level products began on November 1, 2016 and ends on January 31, 2017. Enrollment in Medicaid, Child Health Plus and Essential Plans on NY State of Health is continuous throughout the year. Medicare Open Enrollment ended on December 7, 2016.' Below this is a note: 'For information on enrolling off-exchange or directly with a Fidelis Care representative, please use the "Get Phone Help" form on the next page after completing your information.'

The form itself is titled 'You' and contains the following fields:

- Name:** Two input boxes for 'First Name' and 'Last Name'.
- Birthdate:** An input box with a placeholder 'mm/dd/yyyy'.
- Zip Code:** An input box with a placeholder 'ex. 90210'.
- Have a Medicare Card?:** A dropdown menu with 'No' selected.

Below these fields is a link: '+ Add a Family Member'. The next section is titled 'Household Income' and contains two input boxes: 'Household Income' (with a placeholder '\$ 40,000') and 'Additional Tax Household Members Not Listed Above' (with a placeholder '0').

The next section is 'When would you like your health insurance to start?' with a date picker set to 'February 1, 2017'.

The final section is 'Are you a broker, or working with one? (optional)' with an input box for 'Enter Broker Code (NPN Number)'.

- 2) **Get a Result:** The information provided is an estimate, based on the information provided by the user. Actual amounts for tax credits, penalties and eligibility for cost subsidies will be determined by the NYSOH Marketplace once income and household information are verified.
- 3) **Compare Your Options:** Users can select up to 4 plans to compare side by side by clicking “Compare” on the plan.

**FIDELIS CARE** Sign In

Basic Info | **Shop Plans** | Review Plans | Enrollment

**Elizabeth +1**  
Age 41, 39, Zip 11238  
Metal Plans

**Kit**  
Age 6, Zip 11238  
CHIP

4 plan(s) to compare  
[Clear All Plans](#)

<b>Fidelis Care Bronze</b> \$160 /mo Originally \$734 <a href="#">Select Plan</a>	<b>Fidelis Care Silver 250</b> \$339 /mo Originally \$913 <a href="#">Select Plan</a>	<b>Fidelis Care Gold</b> \$500 /mo Originally \$1,074 <a href="#">Select Plan</a>	<b>Fidelis Care Platinum</b> \$706 /mo Originally \$1,280 <a href="#">Select Plan</a>
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[Compare](#)

You may be eligible for a **Tax Credit** estimated at \$574/mo. [Learn More](#)

You qualify for an **upgraded silver plan**. [Learn More](#)

1-4 of 4 Plans

Sort by Price

Deductible

Metal Tier

Max Out-of-Pocket

[Clear All Filters](#)

<b>Fidelis Care Bronze</b>		<b>\$160 /mo</b> Originally \$734 <a href="#">Select Plan</a> <a href="#">Remove</a>
Deductible	Maximum Out of Pocket	
\$8,000	\$14,300	<ul style="list-style-type: none"> <li>Bronze</li> <li>PCP 50% coinsurance</li> <li>Specialist 50% coinsurance</li> </ul>

[Provider Search](#) [Drug Search](#) [Show Plan Details](#)

[Upgraded Silver](#)

When the user proceeds to the comparison page by clicking “Compare” to the left of their selection, they can view the estimated premium, plan benefits, Treatment Cost Calculator, Provider Search, and Drug Search side by side.

Need help? Schedule a call with one of our representatives today!

Sign In

[Basic Info](#) | [Shop Plans](#) | [Review Plans](#) | [Enrollment](#)

**Elizabeth +1**      **Kit**  
 Age 41, 39, Zip 11238      Age 6, Zip 11238  
 Metal Plans                      CHIP

4 plan(s) to compare  
[Clear All Plans](#)

Fidelis Care Bronze  <b>\$160</b> /mo <small>Originally \$734</small> <a href="#">Select Plan</a>	Fidelis Care Silver 250  <b>\$339</b> /mo <small>Originally \$913</small> <a href="#">Select Plan</a>	Fidelis Care Gold  <b>\$500</b> /mo <small>Originally \$1,074</small> <a href="#">Select Plan</a>	Fidelis Care Platinum  <b>\$706</b> /mo <small>Originally \$1,280</small> <a href="#">Select Plan</a>
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Print    Email

Main Benefits				
Your Medical Deductible (family)	\$8,000	\$3,300	\$1,200	\$0
Your Maximum Out of Pocket Limit (family)	\$14,300	\$11,400	\$8,000	\$4,000
Preventive Services				
Primary Care Physician	50% coinsurance	\$30	\$25	\$15
Specialist	50% coinsurance	\$50	\$40	\$35
Hospital Facility				
Hospital (inpatient)	50% coinsurance	\$1,500	\$1,000	\$500
Outpatient Surgery	50% coinsurance	\$100	\$100	\$100
Imaging	50% coinsurance	\$50	\$40	\$35
Emergency Benefits				
Urgent Care	50% coinsurance	\$70	\$60	\$55
Emergency Room	50% coinsurance	\$250	\$150	\$100
Ambulance	50% coinsurance	\$150	\$150	\$100
Prescription Drug Benefits				
Generic	\$10	\$10	\$10	\$10
Formulary Brand	\$35	\$35	\$35	\$30
Non-Formulary Brand	\$70	\$70	\$70	\$60
Mail Order (90 day supply)	2.5x above	2.5x above	2.5x above	2.5x above
Summary of Benefits and Search				
Summary of Benefits				
Search	<a href="#">Provider Search</a> <a href="#">Drug Search</a> <a href="#">Treatment Cost Calculator</a>	<a href="#">Provider Search</a> <a href="#">Drug Search</a> <a href="#">Treatment Cost Calculator</a>	<a href="#">Provider Search</a> <a href="#">Drug Search</a> <a href="#">Treatment Cost Calculator</a>	<a href="#">Provider Search</a> <a href="#">Drug Search</a> <a href="#">Treatment Cost Calculator</a>

Any health insurance costs, financial help and penalties you find on this site are estimates, and based on your household income and the information you provided.

4) **Select and Review Your Plan:** Once users select from their plan options, the Review Plans page displays the calculated premium for each plan, the total estimated cost to the household, and the estimated tax penalty they may face by not enrolling in coverage for 2017. The annual tax penalty is calculated by taking the **higher** of: a percentage of your income (2.5% in 2017) or a flat penalty (\$695 per adult and \$347.50 per child). The user will be charged a pro-rated amount based on any months in 2017 that he/she is without coverage. This penalty will be assessed by the IRS and will be due when he/she files taxes for 2017.



## Review Plans

Here is an overview of your family's plans. Keep in mind each plan has a separate enrollment.

Tip: If you don't have insurance for this year, you may face a penalty of \$1,737.50. [Learn More](#)

Print Email

<p> Elizabeth +1 <span style="float: right;"> Edit</span></p>	
<p>Fidelis Care Silver 250</p>	<p><b>Open Enrollment Ends:</b> January 31, 2017</p> <p>Note that coverage for 2016 plans ends December 31, 2016.</p> <p><b>Need help with your enrollment?</b> Call 1-888-FIDELIS or schedule a call on the top of this page.</p> <p>Since this plan is available off-exchange, you have the option to enroll directly with Fidelis Care. Click <a href="#">here</a> to request an appointment with one of our credentialed brokers who will assist you. Note: direct enrollment products are not eligible for any subsidy. Otherwise, you can click the Enroll button to complete your application through the NY State of Health Marketplace.</p> <p style="text-align: right;"><b>\$339 /mo*</b> <small>*Originally \$913. Estimated Tax Credits \$574.</small></p> <p style="text-align: right;"><a href="#">Enroll</a></p>
<p> Kit <span style="float: right;"> Edit</span></p>	
<p>New York Child Health Plus</p>	<p>Enrollment in Child Health Plus is <b>continuous throughout the year</b>.</p> <p>For more information, please call 1-888-FIDELIS (1-888-343-3547).</p> <p style="text-align: right;"><b>\$15 /mo</b></p> <p style="text-align: right;"><a href="#">Enroll</a></p>
<p><b>Estimated Family Total: \$354 / mo</b></p>	

What do the Affordable Care Advisor results look like?

The screenshot displays the 'FIDELIS CARE' interface with a progress bar showing 'Basic Info', 'Shop Plans', 'Review Plans', and 'Enrollment'. The 'Shop Plans' tab is active. Two family members are listed: Elizabeth +1 (Age 41, 39, Zip 11238, Metal Plans) and Kit (Age 6, Zip 11238, CHIP). Two notices are shown: 'You may be eligible for a Tax Credit estimated at \$574/mo. Learn More' and 'You qualify for an upgraded silver plan. Learn More'. The plan list shows 'Fidelis Care Bronze' with a price of \$160/mo (Originally \$734) and 'Fidelis Care Silver 250' with a price of \$339/mo (Originally \$913). Filters for Deductible, Metal Tier, and Max Out-of-Pocket are visible on the left.

## Plan Type Tab Views

The top left section shows the plans available to each family member by plan type group. In the scenario above, Elizabeth and her spouse are both eligible for metal plans and can be viewed on the first tab, while their child Kit, is eligible for Child Health Plus which can be viewed in the second tab.

## Tax Credits

Users **may** be eligible for tax credits if their income falls between 100% and 400% of the Federal Poverty Level (FPL). Tax credits only apply towards the purchase of a Qualified Health Plan (QHP). Medicaid, Medicare and Child Health Plus satisfy the government’s minimum essential coverage requirement and tax credits do not apply to these plans since they are already free or subsidized. In some cases, a user’s income will fall into the 100% to 400% FPL range but won’t qualify for tax credits if a child (or children) qualifies for Child Health Plus (CHP) or a spouse qualifies for Medicare, even if the user is purchasing his/her own QHP.

## Cost Sharing Subsidy

If the user is eligible for a **Cost Sharing Subsidy** (a plan that provides enhanced benefits without an increase in cost), the information will appear as a notice on their results as well as a flag on the upgraded silver plans eligible. The user will need to enroll in the silver plan at the NYSOH Marketplace to receive the Cost Sharing Subsidy. The Silver Plan Design shown to this user will be the actual “upgraded” or cost sharing reduction plan design based on their income level.



### Provider Search

A link for the provider search is available to help the consumer understand the network available. The link takes the user in a new window to the Fidelis Care Provider Search page, where the user can sign up for an Fidelis Care account or view provider information without registering.

### Drug Search

A link for the drug search is available. The link takes the user in a new window to the plan specific Fidelis Care Formulary page. The user can look through these documents to see which drugs are covered at which Tier level.

### Government Sponsored Minimum Essential Coverage

The user will see eligibility and cost for any government sponsored minimum essential coverage available for each family member, if applicable. This includes: The Essential Plan (The Advisor uses 150-200% FPL for Essential Plan 1 and 138-150% FPL for Essential Plan 2); **Medicaid** (the Advisor uses 138% FPL for determining eligibility here – 133% + 5% income disregard across the board); **Child Health Plus (CHP)** (a program for children under 19 that is subsidized when household income is less than 400% of the Federal Poverty Level); and **Medicare** (for any person age 65 or over or who indicates that he/she currently has a Medicare Card). A family rate for a Qualified Health Plan (see next section) will only be shown if there is a young adult (age 19 to 26) also needing coverage.



## Plans Section

### Qualified Health Plans (QHP)

The Advisor displays the Qualified Health Plan (QHP) options for each family member. This includes pricing for four “metal” tiers (Bronze, Silver, Gold and Platinum), which differ in terms the cost the user pays per month (premium) and the cost to him/her when user (and/or family member) receive medical services (such as co-pays and co-insurance). This section shows the original premium and the premium net of the tax credits (if applicable).

The Advisor also displays Age 29 Rider plans for families with a dependent between the ages of 26 and 29.

### Catastrophic Plan

If the user is applying individually and is under the age of 30, a catastrophic plan is also shown as an option. This has the lowest premium, but a high deductible. There are no tax credits available for this plan level.

### Essential Plan

For Individuals aged 19-64, The Advisor will display Essential Plans if their income falls between 138% and 200% FPL. Essential Plan 1 will show if the individual falls between 150-200% FPL and Essential Plan 2 for those between 138-150% FPL, which has a more robust benefits package with a lesser premium. The user will then be directed to NY State of Health to enroll in a plan.

### Medicare Plans

If an individual or a family member is 65 years or older, or if the user selects “Has a Medicare Card”, a Medicare plan option is shown. The Advisor will direct the user to Fidelis Care’s Medicare portal where the user will be able to apply for a Medicare plan.

### Dual Advantage Plans

The Advisor will display Dual plans when an individual or family member is both eligible for Medicare and Medicaid. The user will be directed to Fidelis Care’s portal to view Medicare options. Additionally, the Advisor will indicate to the user that they are eligible for a Medicare plan and can request information by calling Fidelis Care.

### Child-Only Plans

If a parent is applying for just his/her child or a parent who is eligible for Medicare is seeking insurance for a child under the age of 21, the child may receive a reduced-price option for the child. This rate is less than half of the individual adult rate.

### Treatment Cost Calculator

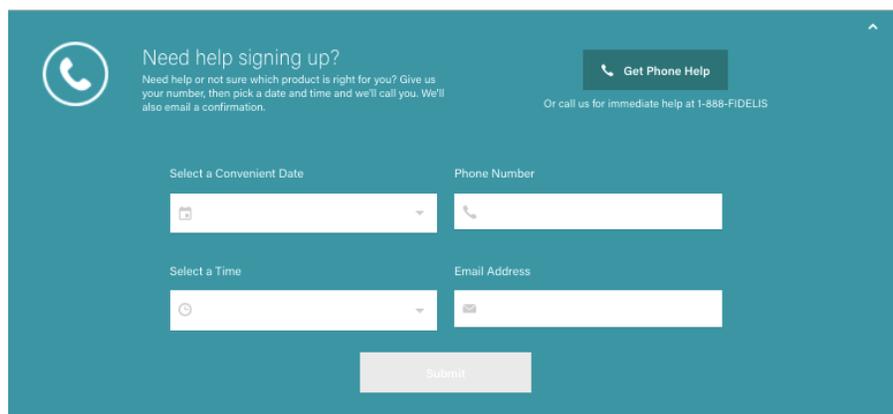
In the plan detail section, the user can access the Treatment Cost Calculator link. The link will take the user to a new window where they will be able to determine potential out-of-pocket treatment costs.

### Plan Details Section

A link on each plan, titled “Show Plan Details”, expands the plan to reveals a summary of the benefits for each plan. More benefit details are available when the user compares plans side by side. Pop-up boxes with definitions are available when the user hovers over underlined words in this section.

### “Schedule a Call” Section

At the top of each page, The Advisor prompts the user for a phone number so that a Fidelis Care representative can call them back at a time and date that is convenient for the user.



Need help signing up?  
Need help or not sure which product is right for you? Give us your number, then pick a date and time and we'll call you. We'll also email a confirmation.

Get Phone Help  
Or call us for immediate help at 1-888-FIDELIS

Select a Convenient Date

Phone Number

Select a Time

Email Address

Submit

After the user enters their information and clicks the “Submit” button, an appointment confirmation pops up and the user is sent a confirmation via email.

### “Important Things to Remember” Section

This section on the Review Plans page provides important information to the user informing Fidelis Care about any changes in family size or income, what users should do if they have job-based insurance and what the tax penalty may be.



Important Things to Remember

- If you get married, have a baby or change jobs, check back to see how your options or costs change.
- If you don't have insurance in 2017, you may have to pay a tax penalty for this year.
- If you have insurance through a job, check with your employer before applying for a new plan.



#### Print and Email

Users can print and email their plan selections on the Review Plans page as well as their plan comparisons on the Compare Plans page directly from the Advisor. “Print” and “Email” icons are displayed in the upper right hand side of both pages.

#### Enrollment

The user is given next steps to proceed with enrolling in a plan on the Review Plans Page through a link that will take them to NYSOH Marketplace.



## Frequently Asked Questions

### What is this data based on?

The data used in the Affordable Care Advisor is from the Fidelis Care 2017 filed and approved rates for products to be sold on the NYSOH Marketplace. All additional formulas and rating factors are based on the Affordable Care Act Final Rule and related regulations.

### Who developed the Advisor?

The Advisor was developed by Wellthie, Inc. and licensed by Fidelis Care for use on its website.

### How do tax credits, penalties and cost subsidies line up with the NYSOH Marketplace?

The outputs from the Advisor are only estimates based on the information provided by the user. Actual amounts for tax credits, penalties and eligibility for cost subsidies will be determined by the NYSOH Marketplace once income and household information are verified.

### How can people get more information about Fidelis Care's other products?

In addition to educating the public on the Affordable Care Act and how it affects them, the Advisor also promotes Fidelis Care's brand and products. After completing the Advisor, users can also call to learn more about other Fidelis Care products.

### How can a user access the Advisor?

The Advisor is available via desktop, mobile or tablet. To access the Advisor, the user must have Internet access. The Advisor can be accessed through <https://fideliscare.affordablecareadvisor.com>

### What government sponsored programs does the Advisor show users?

The Advisor shows the following government sponsored minimum essential coverage when applicable:

- 1) The Essential Plan (The Advisor uses 150-200% FPL for Essential Plan 1 and 138-150% FPL for Essential Plan 2)
- 2) Medicaid (the Advisor uses 138% FPL for determining eligibility here – 133% + 5% income disregard across the board).
- 3) Child Health Plus (CHP) for children under 19.
- 4) Medicare Advantage for any person age 65 or over, or who already have a Medicare Card.
- 5) Dual Advantage for any person who may qualify for Medicare Advantage (or who already has a Medicare Card) and Medicaid.

### Will the data be updated for next year's rates?

Yes, Wellthie will update all relevant data (FPL, any applicable Fidelis Care rate changes, tax rates, etc) as soon as it is changed and released.

### How does the Advisor integrate with the Fidelis Care website?

- User can access the Advisor from the Fidelis Care home page.
- User experience is integrated; branding is consistent with Fidelis Care's brand guidelines.



Who are the likely users of the Advisor?

- New prospects and existing members. Any individual or family looking for health insurance options in 2017 can use the Advisor.
- People with job-based insurance can still use the Advisor, but they are advised to check with their employer before purchasing.