HCFANY 2016 Budget Agenda for Affordable, Quality Health Care for All

**Health Care For All New York (HCFANY)** is a statewide coalition of over 170 consumer advocacy organizations dedicated to securing quality, affordable health coverage for all New Yorkers. HCFANY’s 2016 Budget Agenda seeks to: expand access to affordable, quality coverage to the remaining uninsured; ensure consumers have help to use and keep their coverage; create a health guaranty fund; and maintain important consumer protections for Medicaid beneficiaries.

**Comprehensive Coverage for All Immigrants**

Through the New York State of Health Marketplace, New York has enrolled millions of New Yorkers into coverage, but key populations—especially our immigrant residents—remain uninsured. People without insurance get sicker and die younger than people with coverage. **New York should be a national leader by providing comprehensive insurance coverage for all its immigrant residents by:**

- New York should allocate $10.3 million in **state-only funding** for Essential Plan (EP) coverage for the roughly 5,500 New Yorkers who are ineligible for federal EP funding because of their immigration status. Low-income people with identical status already are eligible for Medicaid. But they cannot access federally-funded EP or Marketplace plans if their income is above the Medicaid level.
- New York should also explore mechanisms by which all immigrants will be covered, including those who are undocumented.

**Consumer Assistance to Help New Yorkers Use and Keep their Insurance**

Community Health Advocates (CHA) helps New Yorkers understand, use and keep their insurance by providing a central, toll-free helpline and community and small business-serving agencies throughout the State. Last year, New York provided $3 million in funding for a 9-month period. This year, **New York should provide $4 million to ensure a year-round CHA program.** Since 2010, CHA has helped nearly 200,000 New Yorkers and saved over $14 million for consumers around the state. An appropriation of $4 million will avert a 25% budget cut for the 30 CHA agencies who annually serve 30,000 New Yorkers in all 62 counties and allow the program to meet increasing demand from the hundreds of thousands of New Yorkers who are newly insured.

**Health Guaranty Fund S.6667/A.9311**

New York is the only state without a health guaranty fund to pay providers in rare cases when a carrier closes down (e.g. Health Republic). This bill raises funding for a guaranty fund by imposing a tax on carriers. This fund mostly benefits providers, not consumers, who are already protected under NYS law from being billed when a carrier closes. HCFANY is concerned that carriers would pass the carrier tax on to selected consumers. **New York should create a guaranty fund, but should fund it through general tax revenues or DFS settlement money, not a carrier tax.**

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Reaching the Remaining Uninsured
While New York has exceeded enrollment expectations, 5% of New Yorkers remain uninsured. New York should build on its success by providing $2 million in funding for outreach and education by community-based organizations (CBOs) and small business-serving groups to reach the remaining uninsured.

CBOs and small business organizations work in the hardest-to-reach communities and can educate these consumers and employers with information about their coverage options and connect them to the Marketplace and enrollment assistors like Navigators.

Protecting Medicaid Beneficiaries
The Executive Budget proposes elimination of Spousal/Parental Refusal for Medicaid beneficiaries. This would prevent consumers from accessing vital Medicaid and Medicare services they otherwise could not afford.

The Budget also proposes harmful changes to the Medicaid spousal impoverishment resource allowance. Spousal impoverishment protections allow the spouses of people on Medicaid in nursing homes, waiver programs, and Managed Long-Term Care to keep enough income and resources to prevent them from ending up in poverty and on Medicaid themselves. The budget proposal would unfairly decrease the amount people with moderate resources can keep by over $50,000 but not affect people with large resources.

HCFANY opposes the elimination of Spousal/Parental Refusal and the proposed changes to spousal impoverishment protections.

Maintaining Prescriber Prevails Protections
HCFANY opposes the Governor's proposal to repeal “prescriber prevails” in fee-for-service Medicaid. A prescriber, with clinical expertise and knowledge of his or her individual patient, should be able to override a formulary or preferred drug for atypical anti-psychotics, as well as other classes of drugs.

Mental Health Services for Children
The Executive Budget adds six new mental health services for children in the Medicaid program. HCFANY supports this proposal, which would significantly improve services for children with mental health needs including: family peer supports, psychosocial rehabilitation services, and crisis intervention.