

# Policy Brief

Building Quality Affordable Health Care for ALL New Yorkers



Health Care For All New York

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## HCFANY 2013 Affordable Care Act Advocacy Agenda

### 1. Robust Public Engagement Campaign.

To fulfill the promise of the Affordable Care Act (ACA), and to ensure that 1 million more New Yorkers gain insurance coverage in 2014, HCFANY urges the legislature to invest in a robust public engagement campaign around our state's insurance Exchange. This should include investing \$50 million annually in a diverse and strong Navigator, enrollment assister and consumer assistance program.



A diverse and strong public engagement campaign is critical to the success of the insurance Exchange.

Additionally, the Exchange should fund a \$100 million annual publicity campaign. Much of this public engagement effort can be supported with federal funding through 2014.

### 2. Authorize the Creation of a Basic Health Plan.

New York can provide much more affordable coverage to low-income consumers below 200 percent of the federal poverty level through the creation of a Basic Health Plan. This plan would offer free or very low cost coverage to families making less than \$37,000 per year, instead of Exchange-based coverage which will cost them around \$2,300 per year.

In addition, experts have determined that the State would save between \$500 million and \$1 billion per year because the federal government would fund the costs of covering legal immigrants who had previously been covered using state-only funds through this program. The Legislature should authorize the formation of a Basic Health Plan, pending the issuance of long-awaited federal guidance.

### 3. Merge the Small Group and Individual Insurance Markets.

Massachusetts successfully merged its small group and individual insurance markets.

This achieved enormous savings for consumers while simultaneously slightly reducing the premium reductions in the small group market.

### 4. Extend Child Health Plus to Adult Immigrants.

Currently, New York's Child Health Plus (CHP) program offers subsidized insurance coverage on a sliding fee scale to undocumented immigrant children. The ACA does not offer any coverage for undocumented immigrants.

New York should step in the breach and extend CHP to adult immigrants.

### 5. Promote Health Equity.

To secure the promise of the ACA for all residents of New York, the Exchange should promote health equity through targeted outreach to diverse communities and robust data collection.