

Policy Brief

Building Quality Affordable Health Care for ALL New Yorkers



Health Care For All New York

No. 55 January 2013

Reaching One Million More New Yorkers: A Successful Enrollment Campaign for the Exchange

In April 2012, Governor Cuomo signed an Executive Order to establish a New York Health Benefit Exchange under the Affordable Care Act (ACA). The State expects to enroll over 1 million New Yorkers in coverage through the Exchange, significantly lowering the number of New Yorkers without insurance. This enrollment goal is critical not only to ensure access to quality health care for all, but also to protect New Yorkers from incurring federal tax penalties under the individual mandate come 2014.

In order to achieve this, the Exchange must undertake an extremely effective campaign that includes advertising, broad community



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outreach, and public engagement in every region of the state and within diverse communities.

Importantly, this must all happen within a relatively short time frame—the Exchange will begin accepting enrollees in October of 2013.

A Multi-Faceted Marketing and Outreach Campaign

New Yorkers will need to be informed about health insurance requirements, available health plans and options, prices, benefits, subsidies available, and exemptions. The State has already informed the federal government that it intends to engage in a large advertising campaign leading up to the open enrollment period for the Exchange.

Of course, traditional means like television, print, and radio advertising should be pursued. But, the State must also invest in “new media” such as web advertising, text messaging and ads on social networks like Facebook and Twitter.

Similar to the effort undertaken by Massachusetts in 2006 to enroll its residents in its state Exchange (known

as the “Connector”), New York must develop a robust and coordinated campaign with the broad input of a large number of community stakeholders, including consumer groups and small business representatives.

This campaign should involve a variety of messengers, such as sports teams and government agencies.

Outreach to Diverse Communities

The State must focus its enrollment efforts on diverse constituencies, including people of color, low-income people, women, LGBT people, immigrants and people with disabilities.

Outreach should include marketing to ethnic papers and other media outlets that serve diverse communities, enrollment efforts at community events, employment centers, schools, hospitals and health clinics, supermarkets, and door-to-door canvassing by staff of community-based organizations (CBOs).

(continued on reverse →)



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CBOs should be funded to do outreach to targeted constituencies, including using multilingual advertising and outreach workers, and alternate communication formats for people with disabilities. A successful consumer assistance program called Community Health Advocates (CHA) already exists in New York with ACA funding that has helped over 100,000 people since its formation in 2010. As “trusted messengers” in their communities, the CBOs funded by CHA are highly suited to do outreach for the Exchange. This successful program should be continued and expanded with Exchange funding. Equally important is utilizing the forthcoming navigator program that the State will create under the ACA.

Making Health Insurance Affordable and Accessible to All New Yorkers

Even with the premium subsidies that will be available for coverage purchased on the Exchange, studies indicate coverage would still be unaffordable for many low and moderate income New Yorkers.

In order to ensure maximum enrollment, the State must also take steps to lower health plan costs without compromising quality, and work to expand the number of New Yorkers eligible for public insurance programs. HCFANY supports legislation to create a “Basic Health Plan” in the state, which would offer free or very low cost coverage to low in-income families that do not qualify for Medicaid.



Health clinics, employment centers and other places where people without insurance go must be utilized as part of the State’s enrollment efforts.

HCFANY also supports the merging of the small group and individual insurance markets in New York which would lower costs for those buying health insurance directly. Further, we support the expansion of the successful and low-cost Child Health Plus program to adults who cannot get coverage under the ACA, including undocumented immigrants.