

# Policy Brief

Building Quality, Affordable Health Care for ALL New Yorkers



Health Care For All New York

No. 58 January 2014

## HCFANY 2014 Affordable Care Act Advocacy Agenda

### Implement a Basic Health Program

By creating a Basic Health Program (BHP), New York can offer much more affordable coverage to low-income consumers below 200 percent of the federal poverty level. A BHP can save the State money, because federal funding can be used to cover lawfully present immigrants, who are currently covered with state-only funds. HCFANY urges the state to create a BHP that:

- Offers **greater benefits** and **lower cost-sharing** than plans offered through New York State of Health, because adults who qualify won't be able to opt out of the BHP and enroll in Marketplace plans.
- Allows individuals to enroll at anytime in the year. They should stay eligible for a year, even if their income changes.
- Allows all immigrants to enroll.

***The Governor should include the BHP in New York's 2014 budget.***

### Ensure that the New York State of Health Marketplace is consumer friendly

In 2014, under the federal health reform law, the State must enact legislation to finance NY State of Health (NYSOH). This is an important opportunity to ensure that consumers get the maximum benefits from the Marketplace roll-out and any related legislation.

#### Our 2014 NYSOH marketplace priorities include:

- A sustainable source of funding for consumer assistance programs providing pre- and post-enrollment assistance;
- Out-of-network coverage on the marketplace;
- A financing mechanism that doesn't hurt consumers;
- Outreach and enrollment strategies that are inclusive, comprehensive, and accessible;
- Ample opportunities for consumer input; and
- Monthly, public data reporting that includes enrollee demographics.

### Make health coverage work for all New Yorkers

We must ensure that coverage is high quality and meets the health care needs of all New Yorkers. The State should protect consumers by:

**Ensuring that consumers don't get stuck with "surprise bills,"** when treated by providers outside of their plan's network.

**Merging the small group and individual insurance markets,** to increase choice and affordability for individuals, and ease the transition from workplace to individual coverage.

*(Continued on reverse →)*



Consumer assistance programs support people to find, keep, and understand their health care coverage.



Find us on Facebook and Twitter!  
@HCFANY

[www.hcfany.org](http://www.hcfany.org)

Policy Brief No. 58 January 2014 1

# Policy Brief

**Expanding External Review**—a consumer’s right to have an independent party review their appeal—to include more health plans and to cover more types of health care issues, such as disputes over access to specialists in- or out-of-network.

**Establishing a publicly-searchable database of all External Review cases**, to ensure transparency for consumers.

**Prohibiting insurance plans from excluding services needed by transgender people**, to protect the rights and health of these consumers.

**Creating a remediation program for consumers**, so that individuals with special circumstances can retroactively switch to proper coverage.

**Health Care For All New York (HCFANY)** is a statewide coalition of over 160 consumer advocacy organizations dedicated to winning quality, affordable health coverage for all New Yorkers. We strive to bring consumer voices to the policy conversation, ensuring that the concerns of real New Yorkers are heard and reflected.

We also provide expert policy analysis, advocacy, and education on important health policy and coverage issues that affect New Yorkers around the state.

## **HCFANY Steering Committee Members:**

American Cancer Society  
Children’s Defense Fund—New York  
Citizen Action of New York/Public Policy and Education Fund  
Community Service Society  
Empire Justice Center  
Institute for Puerto Rican and Hispanic Elderly  
Make the Road New York  
Medicare Rights Center  
Metro New York Health Care for All Campaign  
New Yorkers for Accessible Coverage  
New York Immigration Coalition  
Project CHARGE  
Raising Women’s Voices—New York  
Schuyler Center for Analysis and Advocacy  
Small Business Majority