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## Governor's Proposed Budget Would Help More New Yorkers Find, Afford And Use Health Insurance

### **For Immediate Release:**

January 22, 2013

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(New York, NY) Health Care For All New York (HCFANY), a coalition of more than 160 consumer advocacy organizations, applauds Governor Cuomo for releasing a budget that includes strong protections and benefits for health care consumers. The Governor's budget incorporates HCFANY's top priorities: (1) increasing affordability of health insurance for low- to moderate-income New Yorkers by creating a Basic Health Program; (2) protecting New Yorkers from crippling, surprise medical bills; and (3) supporting consumer assistance programs.

HCFANY organizations are particularly pleased to see the inclusion of a Basic Health Program. An option in the Affordable Care Act, this program would serve adults between 138 and 200 percent of the Federal Poverty Level (FPL) and legally present immigrants up to 200 percent of FPL. These New Yorkers have incomes too high to qualify for New York's expanded Medicaid program, and yet have little or no disposable income or savings to pay for health insurance premiums.

"We applaud Governor Cuomo for proposing a Basic Health Program, which could be a life-saver for low- to moderate income New Yorkers and generate significant fiscal savings for the State," said Elisabeth Benjamin, Vice President of Health Initiatives at the Community Service Society of New York. "This program would allow the State to receive federal support for the costs of covering some groups that are currently covered using State-only funds - like legally present immigrants under 139 percent of FPL - all while making health care more affordable for working families."

The proposed budget also includes legislation that would offer critical protections to thousands of New Yorkers, by helping to prevent surprise medical bills for out-of-network services and requiring that all plans have adequate provider networks. Without these protections, too many New Yorkers find that after a visit to the emergency room or having a scheduled procedure, they are saddled with large medical bills for out-of-network services they did not choose.

"The legislation would protect New Yorkers like Angel Gonzalez of Port Jefferson, who was on the hook for a surprise bill of more than \$58,000 when he received gallbladder surgery from an out-of-network surgeon," said Mark Scherzer, with New Yorkers for Accessible Health Coverage. "We applaud Governor Cuomo in moving to improve provider network adequacy and prevent excessive out-of-network charges, like those billed to Angel."

Finally, the Governor's budget provides continued support for consumer assistance programs, which help New Yorkers find and use their health insurance.

"We are very pleased that Governor Cuomo continues to recognize the importance of health consumer assistance, by including these programs in his proposed budget," said Bob Cohen, Policy Director of Citizen Action of New York. "Research shows that most Americans struggle to grasp basic insurance concepts, like premium and deductible, and consumer assistors are there to help."

HCFANY looks forward to working with the Governor and the Legislature to continue to improve affordability and usability of health insurance in our State.

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