

Health Care For All New York 2014 Policy Agenda

Budget Update and Action Steps





About HCFANY

Health Care for All New York (HCFANY) is a coalition of over 160 groups dedicated to expanding health coverage in New York.

The HCFANY Steering, Organizing, and Policy Committees move the coalition forward.

HCFANY also has 5 task forces:

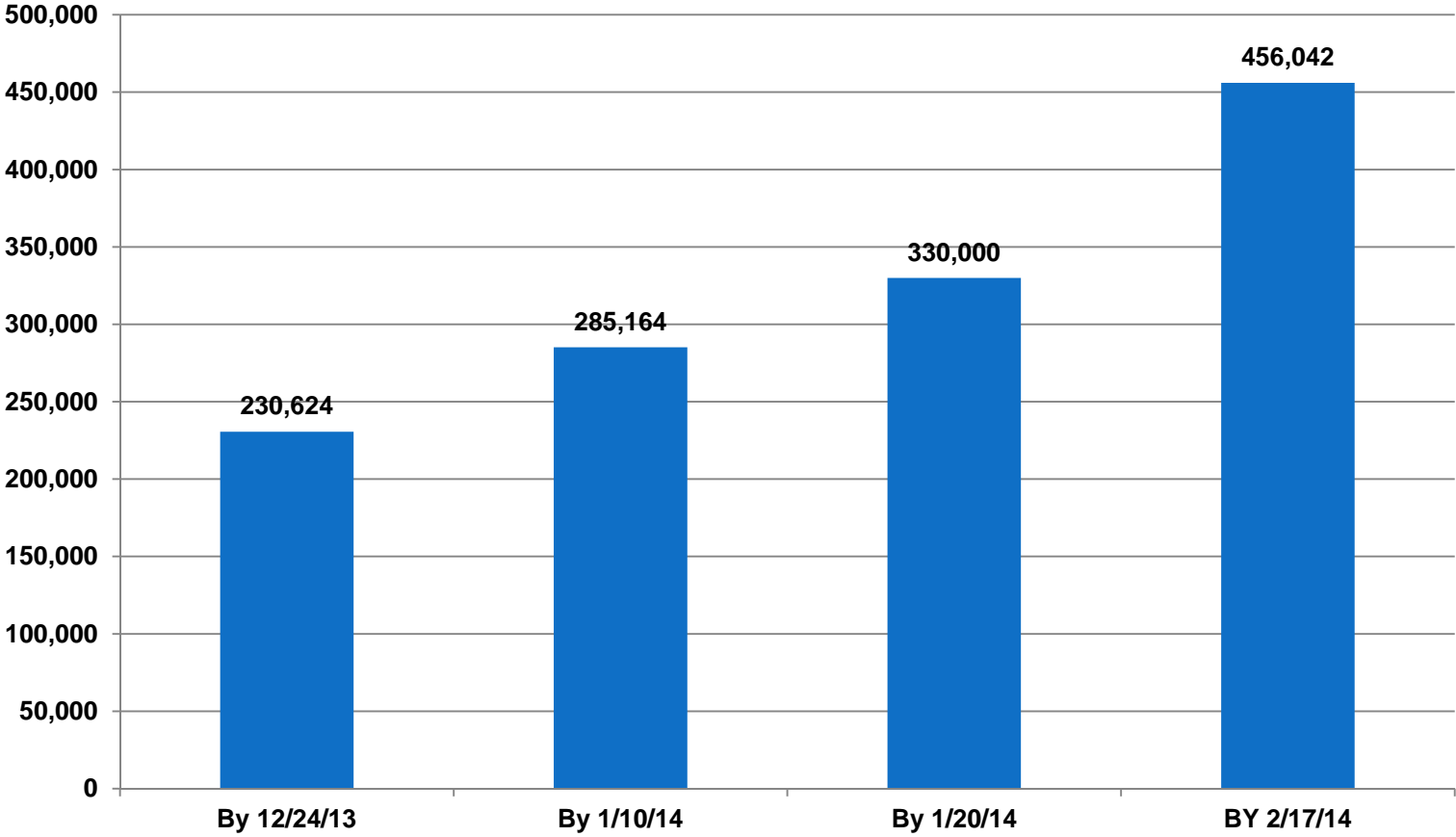
- Racial and Ethnic Disparities
- Children, Youth and Families
- LGBT Issues
- Dual Eligibles
- Public Programs

Membership is open for all Task Forces and the Organizing Committee – email apeden@cssny.org if you'd like to join

Marketplace Update

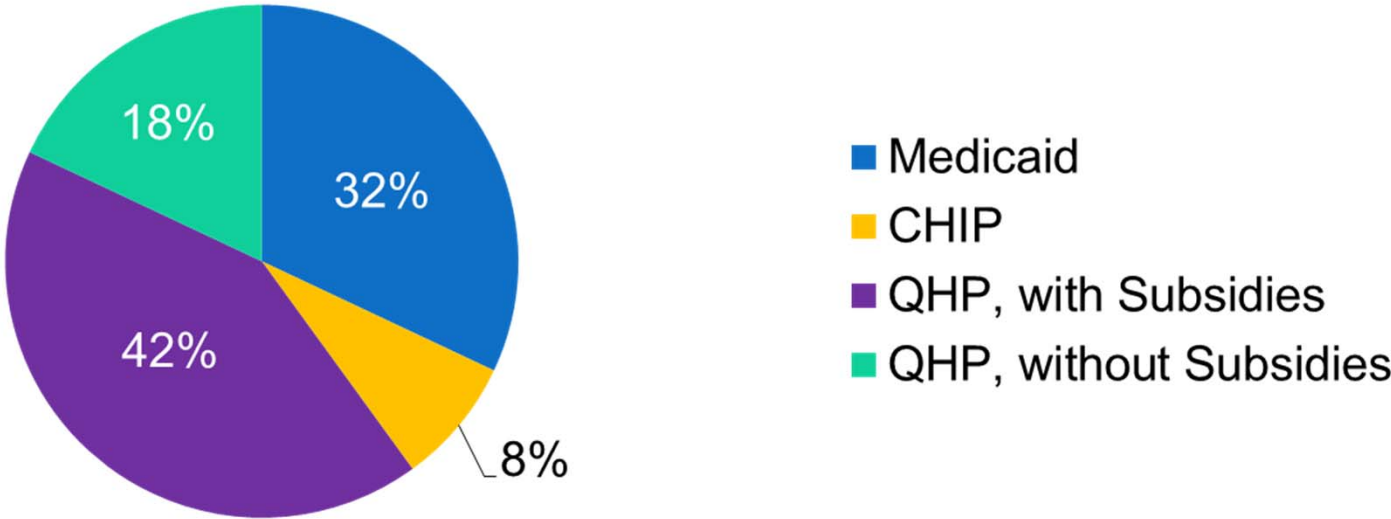
- Between October 1, 2013 and February 17, 2014
 - 745,262 applications completed and 456,042 enrollments
- Over 7,000 in-person assistors have done around 20% of all enrollments
 - Navigators (564)
 - Certified Application Counselors (1,885)
 - Brokers (3,849)
- NYSoH Call Center
 - Nearly 600,000 consumer calls answered by since October 1, 2013 (At a rate of 1,500 calls per hour)
 - Over half the calls are to apply by phone or receive help completing the application online.
 - 6% of calls are in a language other than English.
 - Two-thirds of calls are from outside NYC and Long Island.

Marketplace Enrollments



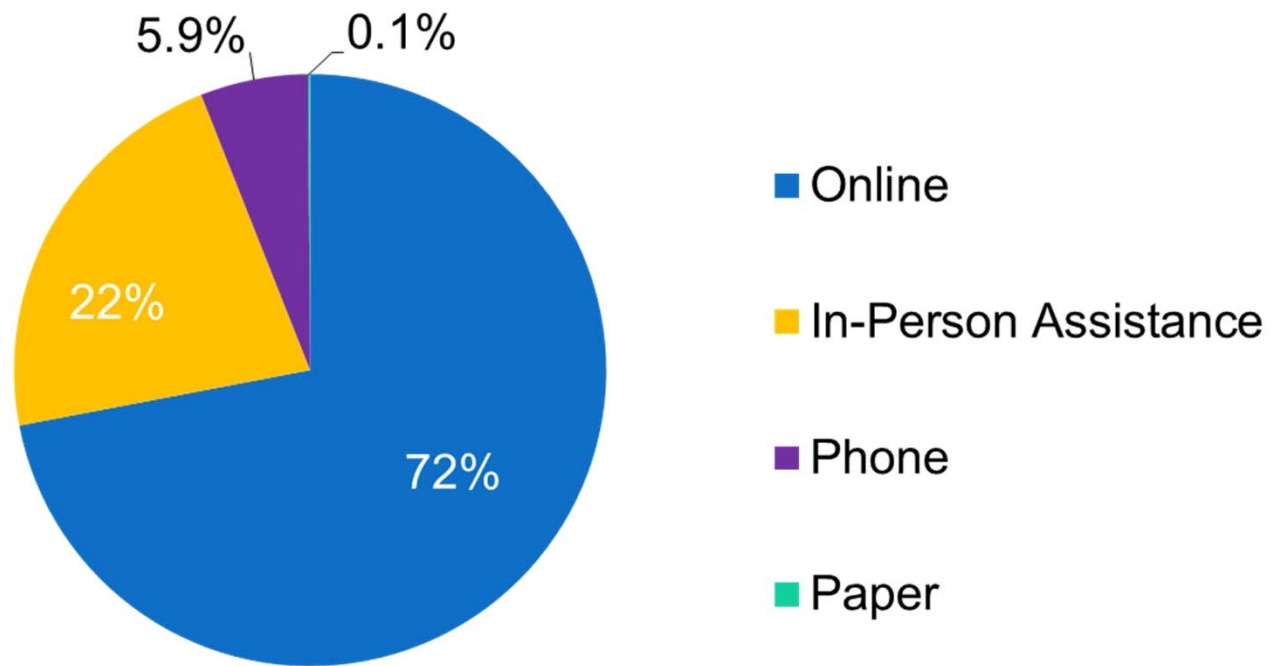
Marketplace Enrollment by Program*

Total Enrollment 330,000



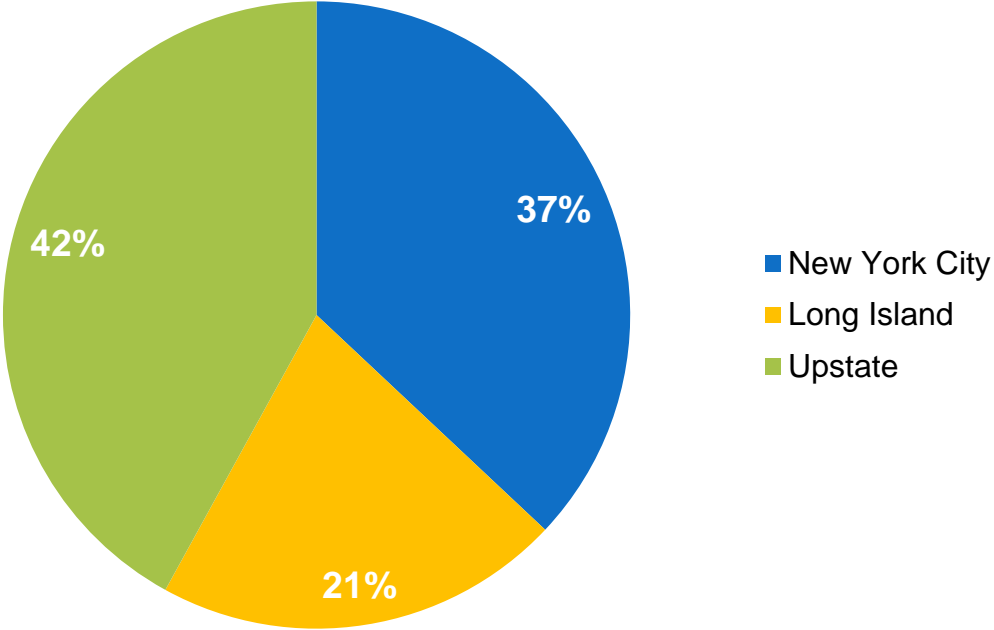
*Based on applications and enrollments completed by January 20, 2014

Applications by Channel*



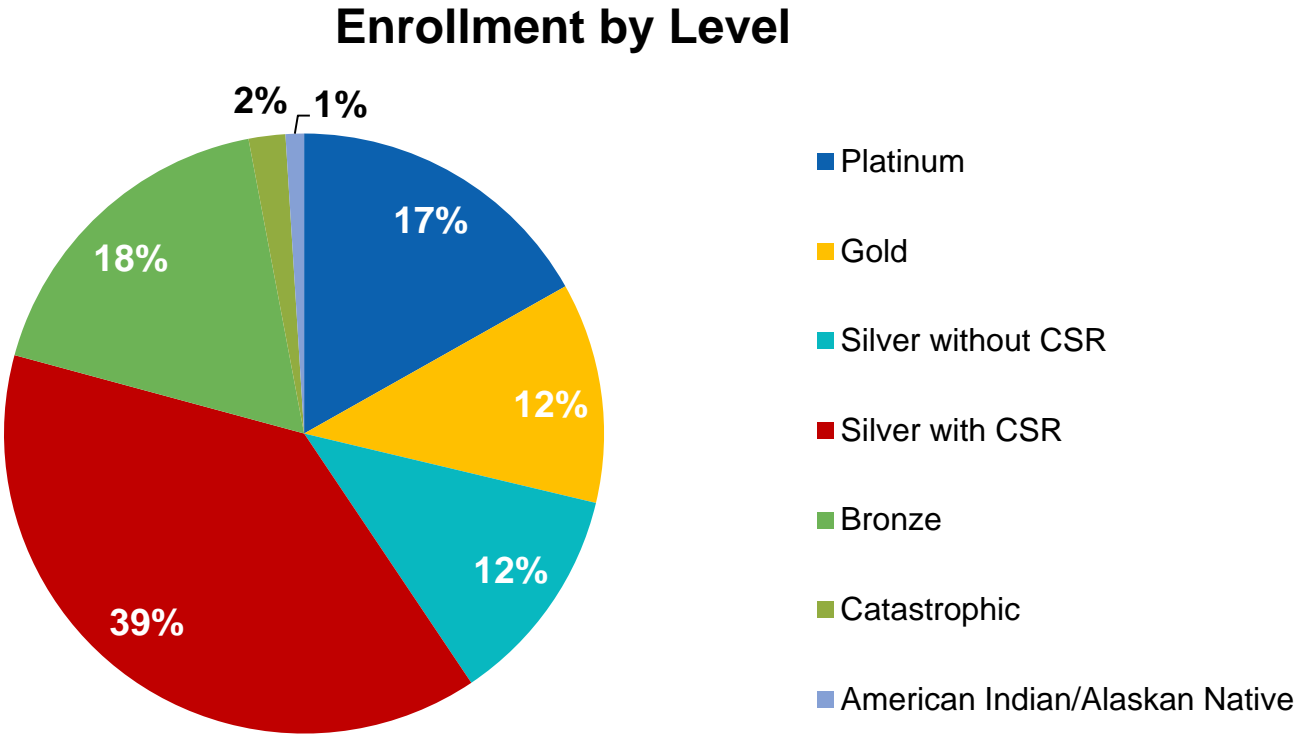
*Based on applications and enrollments completed by January 20, 2014

Enrollees By Region*



*Based on enrollments completed by December 24, 2013

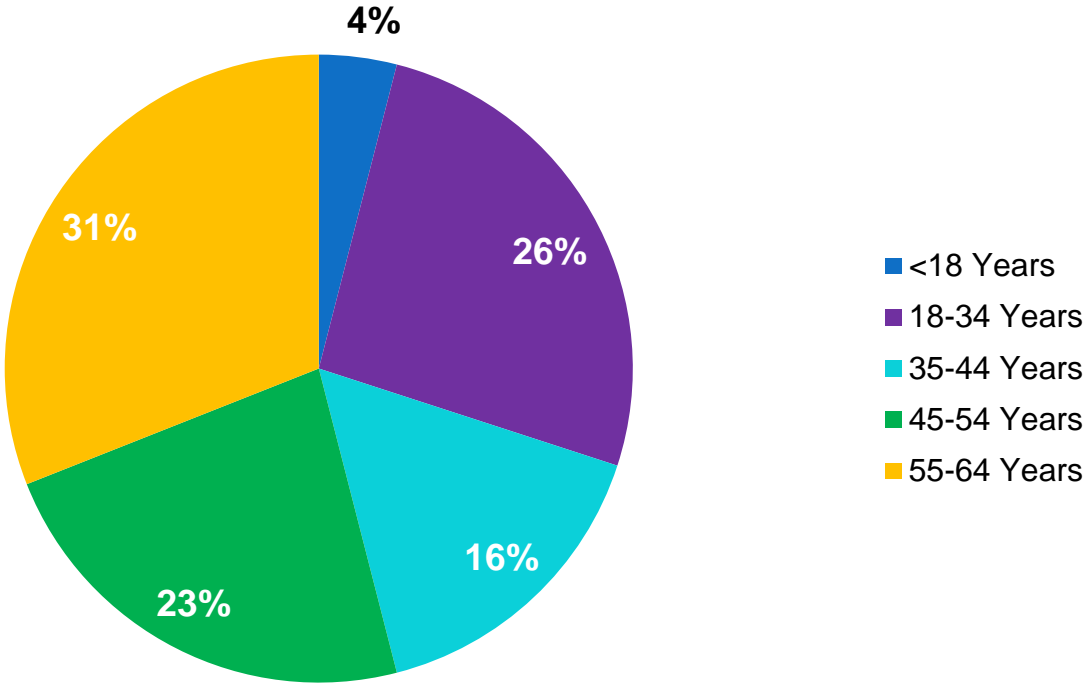
Enrollment by Level*



*Based on enrollments completed by December 24, 2013

Enrollment in QHPs by Age*

Enrollment in QHPs by Age



*Based on enrollments completed by December 24, 2013

What's Next

- Open Enrollment into QHPs ends March 31, 2014

- Continuous Open Enrollment for:
 - Small Businesses
 - Public Health Insurance programs

- Special Enrollment Period (to enroll or change QHPs) for people with qualifying events such as:
 - Getting married
 - Having, adopting, or placement of a child
 - Permanently moving to a new area that offers different health plan options
 - Losing other health coverage (for example due to a job loss, divorce, loss of eligibility for Medicaid or CHIP, expiration of COBRA coverage, or a health plan being decertified).
 - Having a change in income or household status that affects eligibility for tax credits or cost-sharing reductions



What's Next

- People will soon need post-enrollment Assistance
 - Resolving billing issues
 - Obtaining prior authorization
 - Understanding their appeal rights
- CHA offers free post enrollment assistance through a network of
 - 5 Community Based Organizations (CIDNY, S2AY, ACR Health, NCPPC)
 - 3 Specialists (Medicare Rights Center, The Legal Aid Society, Empire Justice Center)
 - CSS Live-helpline 1-888-614-5400
- Governor's Budget authorizes \$2.5 million in **federal funding** that would:
 - Permit the expansion of the CHA network to up to 20 CBOs and small business serving groups
 - Strengthen the capacity of the CSS's Helpline and Specialists to provide services to consumers and, training and technical support to the CHA network

2014 HCFANY Policy Agenda

GOAL: Expand and improve access to coverage for all New Yorkers, especially low-income people and other vulnerable populations, so that residents have access to affordable, quality health coverage and care.

How do we achieve this?:

- Make Coverage Work for all New Yorkers
 - Including Out-of-Network Protections 
- Create a Basic Health Program (BHP) 
- Ensure a Consumer-Friendly Marketplace

Note: Issue-specific policy briefs available at www.hcfany.org/resources

Make Coverage Work – Stop Surprise Medical Bills

The Problem:

- **Each year, thousands get stuck with “surprise” medical bills for out-of-network services they didn’t choose.**
- Bills ranging from \$5,000 to \$75,000, or more.

Why?

- Out-of-network services without disclosure to patient:
 - Emergency procedures
 - Scheduled procedure in in-network hospital with in-network providers, but an out-of-network provider (anesthesiologist, radiologist) plays some part in their care.
- Insufficient networks to meet patient needs

Legislation Limiting Surprise Out-of-Network Bills

THE ASK:

- **Pass Gov. Andrew Cuomo's proposed law to limit surprise medical bills (S.6357, Part U).**

WHY?

- **Hold consumers harmless** for surprise bills from emergency room or out-of-network charges that were outside of their control
- Require Insurance companies to meet a set of **provider network adequacy standards**, so fewer New Yorkers end up seeing out-of-network doctors or specialists, whether planned or unplanned

Legislation Limiting Surprise Out-of-Network Bills

WHY? Cont.

- **Allow consumers to go out-of-network** when their plan's provider network doesn't have a specialist who meets their medical needs, and with an **external appeal right** if they disagree
- **Improve transparency/disclosure** requirements

Status of Surprise Bills Legislation

- Legislators say they are hearing from doctors and insurance companies, but not from consumers and patients

Key Targets:

- Governor Cuomo's Administration: Thank you and Support
- Assemblymember Cahill (Kingston)
- Senator Hannon (Long Island)
- Senator Seward (Milford, Oneonta, Cortland)
- Your own Senator

BHP Basics

- State option for providing coverage instead of opting into the Exchange and getting tax credits
- Feds provide 95% of what enrollees *would have received* in financial assistance (APTCs and CSRs) in the State's Marketplace
- Offer essential health benefits
- Premiums <Exchange (see next pg.)
- Eligibility:
 - Adults between 133 and 200% of FPL
 - Lawfully present immigrants below 200% of FPL (currently state-only funded in Medicaid)

The Basic Health Program Option

THE ASK:

The Legislature should adopt the Governor's proposal to create a BHP.

WHY:

- Free or very low cost coverage to families making less than 200% FPL
- State savings in the hundreds of millions per year
- People can enroll @ any point in the year
- Once enrolled, people stay eligible for 1 year (if approved by feds)

Status of BHP Legislation

- Included in Governor's 2014-2015 Executive Budget
 - “If it is in the financial interest of the State to do so”...
 - No premium for people <150% FPL; \$20 premium for people between 150 and 200%FPL
 - Continuous Enrollment
 - Continuous Eligibility (pending fed approval)
- Possible objections/concerns:
 - Who is the program for?
 - How much will NYS save?
 - Will BHP destabilize Marketplace risk pool?

Status of BHP Legislation

- Key Targets:
 - Governor Cuomo's Administration: Thank You and Support
 - Assemblymember Gottfried (Manhattan)
 - Senator Hannon (Long Island)
 - Senator Rivera (Harlem/The Bronx)
 - Members of the Senate and Assembly Health Committees
 - Jason Helgeson, NYS Medicaid Director

Communicate with Legislative Leaders

#1 Sign on to HCFANY's joint letter

- Addressed to Senate Co-Leaders Dean Skelos and Jeff Klein, and Assembly Speaker Sheldon Silver
- Calls for support for Governor's proposals on:
 - BHP
 - OON/Surprise bills
 - Funding consumer assistance programs
- Watch for HCFANY email and sign-on by:
Wednesday, February 26
- Delivery: February 28

Communicate with Legislators

#2 Submit “memos of support” on these issues on your own organization’s letterhead

- HCFANY can provide boilerplate language: use and adapt
- Send to all legislators, as you see fit
- Send a copy to HCFANY @ apeden@cssny.org to be hand delivered to key legislators

Communicate with Legislators as part of HCFANY

#3 Participate in HCFANY's 2014 Annual Budget Advocacy Day: Monday, March 3rd in Albany

- Legislative visits and press conference
- Morning briefing to get ready
- HCFANY to schedule visits w/key committee chairs and leaders
- Schedule your own visits:
 - w/your own local Senator(s) and Assembly member(s) during afternoon
 - be sure to let us know
- Email announcement in your in-boxes
 - RSVP ASAP

Communicate with Legislators On-Your-Own

#4 Include HCFANY's budget priorities in your own budget advocacy activities and materials

- HCFANY can provide our written materials for inclusion in packets for legislators and their staff

#5 Visit legislators local district offices to discuss budget issues

Make it Real:

Put a Human Face to These Issues

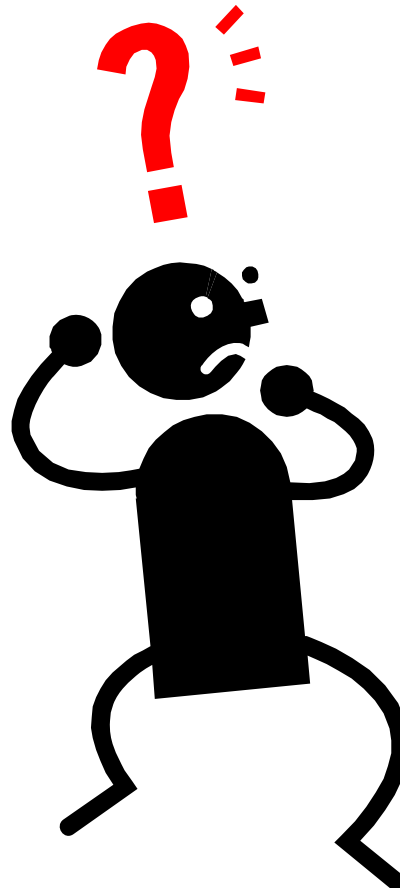
#6 Collect stories about real New Yorkers facing these issues

- “Working poor” not eligible for Medicaid
- Low-income people who have coverage but struggle to pay premiums and co-pays, meet deductibles.
- People who unexpectedly received out-of-network services and now have a big bill to pay
- People with serious conditions who may need to see out-of-network specialists
- People whose providers are not in their new plan
- **Use HCFANY’s on-line story form** – anonymity can be assured upon request
 - <http://hcfany.org/about/share-a-story-of-health-care-in-new-york/>

Using Personal Stories

- Share them:
 - w/legislators
 - w/local media professionals and editorial boards
 - via social media
- **ALWAYS** connect a personal story to the larger policy issue(s) and the state budget
- **ALWAYS** get permission to use
- Reassure that anonymity is possible if requested

Questions



Thanks!

