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HCFANY Praises Assembly Budget Plan for Protecting Health Care Consumers

(New York, NY) [Health Care For All New York](#) (HCFANY), a coalition of more than 160 consumer advocacy organizations, praises the New York State Assembly for making affordable, quality health care a priority in its budget plan, released yesterday. The Assembly's proposed budget carries forward several of Governor Cuomo's Executive Budget proposals that would benefit health care consumers: (1) creating a Basic Health Program to offer more affordable insurance to lower income working New Yorkers; (2) protecting New Yorkers from "surprise" medical bills; and (3) authorizing funding for consumer assistance programs. HCFANY urges the Senate to similarly prioritize the health of New Yorkers when it releases its budget proposal for the 2014-2015 fiscal year, so that these vital protections are including in the final budget agreement.

HCFANY is pleased that the Assembly's budget bill (A-8558C) includes a Basic Health Program (BHP), which would improve health insurance affordability while providing state savings. The BHP would help New Yorkers like Oswil Liz of Binghamton, who makes just over the Medicaid limit, but finds insurance difficult to afford given school loans to pay on his fast food restaurant salary. The BHP would also save the State several hundred million dollars annually, by bringing in federal funding.

HCFANY also applauds the Assembly for including out-of-network billing provisions that would protect thousands of New Yorkers from devastating debt. The Assembly's bill combines the best aspects of out-of-network proposals from Governor Cuomo's budget and Senator Hannon's bills (S2551/S6207). Key provisions of the Assembly proposal require that all insurance products protect consumers who have received surprise out-of-network bills from emergency room or other providers who did not disclose their network status or the costs of their services; that they offer the option of coverage for out-of-network providers; and that they have adequate provider networks (A-8557C). The bill takes consumers out-of-the-middle of billing disputes between providers and insurance plans. Policy-makers seem to be closer to agreement on issues related to out-of-network coverage, a legislative focus for several years.

Lastly, HCFANY praises the Assembly for authorizing \$2.5 million in federal funds to support Community Health Advocates, the statewide consumer assistance program that helps New Yorkers with insurance issues like hospital bills, and has saved over \$12 million for consumers in health care costs since 2010.

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