



**FOR IMMEDIATE RELEASE:**

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**Key Wins for Health Consumers in NYS Health Care Budget**

(Albany, NY) [Health Care For All New York](#) (HCFANY), a coalition of more than 160 consumer advocacy organizations, praised the Legislature for its final budget agreement that will improve health insurance quality and affordability in New York in the coming year. The agreement continues to fund NY State of Health, New York's enormously successful health plans marketplace, and incorporates HCFANY's top priorities:

1. making health insurance more affordable for low- to moderate-income New Yorkers by creating a Basic Health Program with premiums up to \$20 a month;
2. protecting New Yorkers from surprise medical bills from out-of-network providers; and
3. helping New Yorkers use their insurance by supporting consumer assistance programs.

"New York is a leader in the country as one of the first states to create a Basic Health Program for lower-income, working New Yorkers," said Elisabeth Benjamin. "The Basic Health Program will provide strong benefits to New Yorkers who are in need of more affordable insurance, while bringing in State savings due to available federal funding. We're glad the New York State Legislature agreed that this is a win-win for our state."

The budget also contains provisions that will hold consumers harmless against "surprise medical bills" arising when consumers are treated by out-of-network providers in emergency situations or when in-network hospitals or clinics use out-of-network providers such as anesthesiologists without the knowledge of consumers. The Department of Financial Services (DFS) and consumer advocates have been working for several years to find a legislative solution to this persistent problem. DFS has received over 10,000 complaints related to surprise medical bills.

"We are thrilled the Legislature has agreed to legislation protecting New Yorkers from surprise out-of-network medical bills that threaten to break the bank," said Mark Scherzer of New Yorkers for Accessible Health Coverage. "With the new out-of-network surprise bill protections, New Yorkers will be able to come home from the emergency room or surgery and focus on what's most important – healing, not unexpected bills."

Legislators have also continued support for the NY State of Health marketplace and the

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State's designated consumer assistance program, Community Health Advocates (CHA). CHA helps consumers use their health coverage, access health care services without coverage, and understand how to resolve disputes with health insurers.

“Authorizing funding for NY State of Health and Community Health Advocates means that New Yorkers will continue to have access to quality, affordable health plans, as well as the support they need when they have questions about how to use their insurance,” said Bob Cohen, Policy Director of Citizen Action of New York. “NY State of Health has enrolled a whopping 812,033 already in the first open enrollment period, and Community Health Advocates has saved over \$12 million for consumers over the past three years. It’s no surprise that the Legislature opted to continue such a successful program.”

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