



## **A State Budget that Helps New Yorkers**

Here are real stories showing how the 2014-2015 Enacted New York State Budget will help New Yorkers access more affordable health care and use their insurance, and protect them from surprise medical bills.

### **Authorizing a Basic Health Program**

Kiara\* is a 31-year-old Bronx resident. As a part-time retail worker, she is not offered insurance at work, yet earns too much to qualify for Medicaid. Kiara was able to enroll in a health care plan that just barely fits her budget. However, her work hours fluctuate depending on sales, so she may be unable to pay her monthly premium if her hours are cut. Kiara understands the importance of seeing the doctor, though. "I want to make an appointment with my OB/GYN," Kiara said. A Basic Health Program would allow Kiara to pay for her plan and get consistent medical care, even if her hours change throughout the year.

### **Protecting consumers from "surprise medical bills"**

In September 2012, Gladys Puglla, a single mother of three and guardian of another child, was left with \$138,000 in medical bills due to an emergency. "I suffered a stroke and was taken unconscious to a local hospital by ambulance," Gladys said. "I received emergency treatment and follow up care from a series of doctors that were not in my health insurer's network." After her insurance paid the in network bills, Gladys was left with \$138,000 of out of network bills that she could not afford. With New York's budget protecting consumers from these "surprise medical bills," New Yorkers like Gladys won't have to worry about unknowingly getting care from an out-of-network provider and receiving medical bills they cannot afford.



### **And, supporting consumer assistance services**

Community Health Advocates, the State's designated consumer assistance program, was able to help Gladys reduce her medical bills. "[They] spent hours negotiating on my behalf to get the bills for my emergency treatment radically reduced. I simply couldn't have gotten anywhere with the hospital and the other providers without them."

### **Funding the NY State of Health Marketplace**

As a professional theater and opera director, Matthew\*, a 31 year-old Brooklyn resident, found enrolling in a health plan from NY State of Health financially and creatively liberating. He is no longer beholden to a part-time job as an adjunct professor for health benefits. "Now that I have a more flexible schedule, I can take on more of the kind of work I want to do creatively. In the past, I had to be in New York in the classroom every Tuesday and Thursday. Now I have the freedom to travel when I need to," Matthew said. The enrollment process itself was also easy for him. "My experience was that it was very simple. The site was very stable the entire time that I was on it. Towards the end, it shows you the initial cost. Then once the subsidy came in, it became clear to me that this was actually affordable and that I would be able to get the healthcare that I had always wanted."

\* Names changed to protect privacy.