



Exchange Legislation—A Top Priority for New York

New York Should be a Leader on Exchange Implementation

Under the Affordable Care Act (ACA), New York must create an insurance Exchange—a statewide marketplace for health insurance. New York can also benefit from Federal funding available to States that take action immediately to establish their Exchanges.

New York has long been a leader in providing quality affordable coverage to residents. The Exchange offers many opportunities to build on our achievements, but there are many complicated questions to answer in designing a strong, consumer-friendly Exchange. State officials must begin working with consumers to address these questions immediately.

Federal Funding Available Now

On January 20, 2011, the U.S. Department of Health and Human Services (HHS) Office of Consumer Information and Insurance Oversight (OCIO) issued a Funding Opportunity Announcement (FOA) offering unlimited funding to States to establish Exchanges.*

The FOA offers Level One grants and Level Two grants:

- A Level One grant only allows the State to apply for one year of funding.
- A Level Two grant is a multi-year funding opportunity, but is only available to states that have: legal authority (i.e. a state law) authorizing the establishment of an Exchange; an established governance structure for the Exchange; financing, sustainability, anti-fraud, waste, and abuse plans; and a plan describing the State's consumer assistance capacity.

New York State can apply for this funding as early as March 30, 2011. New York residents need the State to develop a strong, consumer-friendly Exchange. This Federal funding is critical in making that happen, particularly in light of current budget shortfalls.

*“Cooperative Agreement to Support Establishment of State-Operated Health Insurance Exchanges” (CFDA 93.525, at www.grants.gov).

HCFANY's Exchange Standards

Health Care for All New York (HCFANY) believes that every resident of New York State must have access to affordable and comprehensive health care. We feel that the New York Insurance Exchange will best realize the promise of quality, affordable health care for all, if it meets the following standards:

- One statewide Exchange for all.
- An Exchange that offers quality and affordable benefit packages.
- An Exchange that is easy to navigate and represents consumers. Good consumer information and representation will ensure maximum enrollment and improve everyone's health care outcomes.
- An Exchange that builds on the success of New York's public programs. Building on existing public programs and a new public option will give consumers a real alternative to private insurance plans.
- An Exchange that supports principles of Health Equity.

This is an abbreviated list. For a full version of HCFANY's Five Standards for the New York Insurance Exchange, please visit the "Publications" page at: www.hcfany.org.



Millions of New Yorkers will benefit from an insurance Exchange—but only if it is built right.

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