



American Cancer Society ∩ Children's Defense Fund/New York ∩ Center for Working Families
Community Service Society of New York ∩ Metro New York Health Care for All Campaign
New Yorkers for Accessible Health Coverage ∩ New York Immigration Coalition
Public Policy and Education Fund of New York/Citizen Action of New York

PROMOTE HEALTHY BEGINNINGS FOR ALL NEWBORNS

HEALTH CARE FOR ALL NEW YORK

STATEMENT IN SUPPORT

S.4745 (FUNKE)/A.7155 (GOTTFRIED)

PROPOSED CHP ACT, AN ACT TO AMEND THE PUBLIC HEALTH LAW, IN RELATION TO THE DATE OF
ENROLLMENT IN THE CHILD HEALTH INSURANCE PLAN

JUNE 2015

HCFANY is a statewide coalition of over 170 organizations dedicated to achieving quality, affordable health coverage for all New Yorkers. We strive to bring consumer voices to the policy conversation, ensuring that the concerns of real New Yorkers are heard and reflected. For more information on HCFANY, visit us on the web at www.hcfany.org.

Thanks to the opening of the New York State of Health Marketplace, it is easier than ever for New York children and teens to access quality, affordable health coverage through the Child Health Plus (CHP) insurance program. However, an administrative loophole currently prevents newborn children from securing necessary coverage in a timely manner.

HCFANY supports Senate Bill 4745/Assembly Bill 7155, which would change the law to set the Child Health Plus start date to the date of birth of the child or the date of application for coverage, if application takes place after birth.



Child Health Plus is a sliding fee scale insurance program that provides access to health coverage for children whose families' incomes are above the Medicaid threshold or who are otherwise ineligible for Medicaid (e.g. some immigrant children). Unfortunately, unlike their Medicaid and commercially insured counterparts, families utilizing CHP experience a gap of up to 45 days between birth of a child and that child's coverage start date. A coverage gap during the first weeks of life undermines the ability of these children to secure medically necessary care during a time when they are most vulnerable.

By modifying the effective date of CHP enrollment in the public health law, S.4745/A.7155 allow the State of New York to improve health care coverage and health outcomes for children. Families who complete applications for CHP before the birth of the child will have coverage beginning on the day of birth. When the application is completed after birth coverage will begin the date of application. Reducing any gaps in health insurance coverage will both protect the financial wellbeing of middle class families and promote preventive health care practices throughout life. HCFANY therefore strongly supports Senate Bill 4745/Assembly Bill 7155.

HCFANY believes that the bill could be improved if coverage were to mimic the coverage period used by the Medicaid program. In Medicaid, coverage begins the first day of the month of enrollment, ensuring that all incurred bills are paid. HCFANY urges the legislature to adopt such a measure.

Thank you for your consideration.