

# The ACA is Working

NEW YORKERS TELL THEIR STORIES



**Community  
Service  
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Strengthening  
New York



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Health Care For All New York (HCFANY) is a statewide coalition of over 170 organizations seeking to secure quality, affordable health care for all New Yorkers. [www.hcfany.org](http://www.hcfany.org)



The Community Service Society of New York (CSS) draws on a 171-year history of excellence in addressing the root causes of economic disparity. CSS is a founding member of HCFANY. [www.cssny.org](http://www.cssny.org)

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Layout by Random Embassy

Cover photos (clockwise from top left): kali9 / iStock; Steffie Kinglake; Mary McGrail; Kirk Shoen

# The ACA is working for New Yorkers

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The Affordable Care Act, or “ACA,” has already delivered on its promise to offer a variety of quality, affordable health insurance options for New Yorkers.

In October 2013, New York State launched the NY State of Health, a marketplace where people can shop for public and private health insurance online ([nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)), in-person or over the phone. Insurance premiums for individuals were halved with the introduction of new Marketplace plans. More than 3.6 million New Yorkers have enrolled in coverage through the Marketplace—the biggest insurance coverage gain in New York since the launch of Medicaid and Medicare. The uninsurance rate in New York has dropped by almost half, to less than five percent, since 2010.

On the following pages you’ll meet New Yorkers who received quality, affordable coverage thanks to the ACA. We hear from Karen from Ulster County, who found an affordable plan on NY State of Health after going without health insurance for six years; now she can get much needed care to manage her liver condition. Ben, a single dad from Broome County, got free coverage thanks to the Medicaid expansion and was able to enroll in the same plan as his son. And 29-year-old Amanda from Manhattan was one of over 340,000 young adult New Yorkers who gained affordable coverage during the first Open Enrollment alone. These stories all demonstrate the powerful impact the ACA has on the lives of New York consumers and small businesses.

There is much to celebrate from New York’s implementation of the ACA and also much to learn. At the end of this booklet we offer recommendations to help inform outreach and enrollment efforts as the State continues to implement the Marketplace.



# When can you enroll in health insurance?

**You can enroll in any plan during Open Enrollment.**

**Many New Yorkers can enroll outside of Open Enrollment:**

You can enroll ANY time of year if you are...

- ▶ Eligible for Medicaid
- ▶ Eligible for the Essential Plan
- ▶ A child under 19, regardless of immigration status (Child Health Plus)
- ▶ A small business (Small Business Marketplace)

If you experience a life change, like getting married or having a baby, you may be eligible for a **Special Enrollment Period**.

Questions? Visit HCFANY's website [hcfany.org/get-help/](http://hcfany.org/get-help/)



Photo: Philip Greenberg

# Insurance New Yorkers can afford, with the benefits they need

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More New Yorkers than ever have access to quality health coverage that won't break the bank. Premiums for individual coverage dropped by a startling 53 percent when the NY State of Health Marketplace opened in October 2013.

Additionally, many working New Yorkers are now eligible for federal subsidies—available only through the Marketplace—to help pay for premiums and reduce the costs of their private health insurance plans, called Qualified Health Plans (QHP). Nearly three in five New Yorkers who enrolled in QHPs were eligible for this financial assistance. The ACA also helped New York expand its already strong Medicaid program to include single adults up to 138 percent of the federal poverty level (FPL), or around \$16,000 a year for a single person. And starting in 2016, New Yorkers with incomes up to 200 percent of FPL (or around \$40,000 for a family of three) have access to free or low-cost coverage through New York's Essential Plan.

The ACA also makes several improvements to health care coverage. Now, all insurance plans have to cover ten Essential Health Benefits, including preventive and emergency care, pediatric dental and vision, prenatal care and other important services. Most New Yorkers now have access to preventive care without co-pays.

# Financial help is available

## PRIVATE HEALTH INSURANCE

### **Advanced Premium Tax Credits (APTC)**

APTCs help pay the monthly insurance bill (premium). You may be eligible for APTCs if you earn between 200 and 400 percent of FPL.

### **Cost Sharing Reductions (CSR)**

CSRs lower the costs you pay when go to the doctor, such as your annual deductible, co-pays and co-insurance. You can be eligible for CSRs if you earn between 200 and 250 percent of FPL (about \$24,000-\$30,000 for a single person).

### *Can I be eligible for both kinds of financial help?*

Yes, you can! Here's how: If you earn between 200 and 250 percent of FPL you qualify for both! For example, if you are a single person who makes \$2,000 a month, you are at around 200 percent of the FPL, so you would be eligible for both APTCs and CSRs. This means that you could receive financial assistance to pay for your monthly premium AND get a plan with a lower deductible, copays and coinsurance!

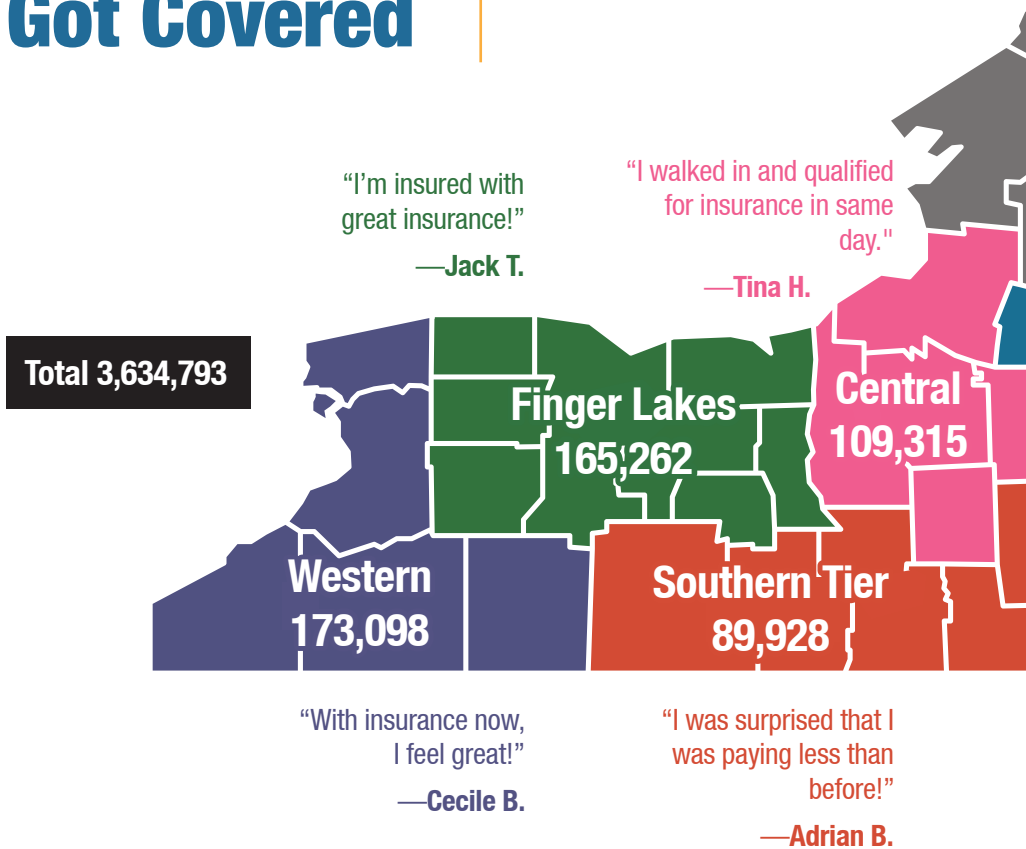
## PUBLIC HEALTH INSURANCE

### **Medicaid, the Essential Plan, and Child Health Plus**

You may be eligible for free or low-cost public health insurance under Medicaid if you earn less than 138 percent of the Federal Poverty Level (FPL) (around \$16,000 a year for a single person). You may be eligible for free or low-cost public health insurance through the Essential Plan if you earn less than 200 percent of the FPL (around \$24,00 a year for a single person) and do not qualify for Medicaid. Your child may be eligible for low-cost insurance through the Child Health Plus program if your family earns between 138 and 400 percent of the FPL (about \$28,000-\$80,000 for a family of three).

# New Yorkers Got Covered

## Enrollment Numbers by Region



Enrollment data source:  
NY State of Health.  
June 2014  
Open Enrollment Report.

Available at  
<http://info.nystateofhealth.ny.gov/2014OpenEnrollmentReport>.



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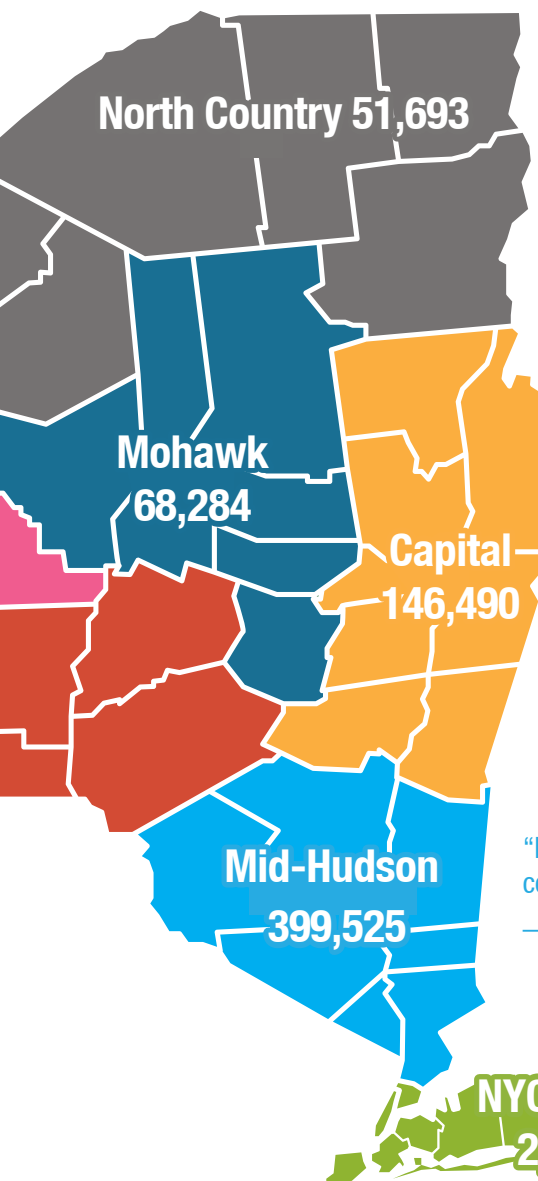


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**Ben D.**  
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"Now, my children  
are covered!"

—Anonymous

"The stress and uncertainty  
are  
behind us."

—David W.

"I found the solution that  
best met the  
goals of my family."

—Phillip M.

"It was a relief to know I  
could get a physical."

—James P.

"I think we've  
made a really positive  
choice for our workers."

—Jessamyn R.,  
Hot Bread Kitchen



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# Who enrolled? Health coverage for all New Yorkers

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New Yorkers from all counties and all walks of life have enrolled in coverage through the Marketplace, including many of the most vulnerable in our state: working families struggling to get by, children, immigrants and people with complicated health care needs.

Family members can enroll in Child Health Plus, Medicaid, the Essential Plan, or commercial Qualified Health Plans (QHPs), all through the same application. In all, more than 3.6 million New Yorkers have enrolled in a health plan through the Marketplace. These are some of the faces of the ACA's success.

## WORKING FAMILIES

Almost **60%** of QHP enrollees **got financial help** to pay for insurance.

More than **2.4 million New Yorkers are enrolled in Medicaid**; about **1 in 11** **were newly eligible** under the ACA's Medicaid expansion.

**Over 665,000 New Yorkers** have enrolled in the **Essential Plan**.

## CHILDREN

Before the Marketplace, **4%** of New York children were **uninsured**.

Now, more than **793,000 children have enrolled**, and **only 2.2% of New York children are uninsured**.

## YOUNG ADULTS

More than **three in five** enrollees were young adults **under 35**.

## SMALL BUSINESS

Over **13,000 small business employees** and their dependents enrolled.



## Amanda G. Bronx, NY

**Age:** 29

**Enrolled in:** Qualified Health Plan (QHP) with financial assistance

**Final premium:** \$135/month

**Before the ACA,** Amanda had a career she loved, but without the security of affordable healthcare.

**Now,** she has access to affordable, preventive care and peace of mind in case of an emergency.

*“I think the chances of your success in life are infinitely greater if you have access to health care.”*

Amanda overcame many obstacles to put herself through college and beauty school. She now works in a stylish Manhattan salon where she was offered health insurance that was too expensive and didn't meet the affordability requirements of the ACA. At first, Amanda wondered if the ACA could really help her. “It seemed too good to be true,” she said. But Amanda decided to do her homework. She researched the plans and taught herself about how insurance works to make sure she knew exactly what she was getting. Amanda found she was eligible for subsidies, so her plan only costs her \$135 per month. Amanda was surprised and relieved to finally have affordable health insurance, “It's nice to have some support, to feel like I'm entitled to the same things as other people.”

# Key Terms

**Child Health Plus:** New York's Children's Health Insurance Program that offers subsidized coverage to families up to 400 percent of FPL (roughly \$97,000 for a family of four), and affordable full-price coverage to those who make more than this threshold. Children up to 19 are eligible, regardless of immigration status.

**COBRA:** Consolidated Omnibus Budget Reconciliation Act. Under this federal law, many workers have the right to continue coverage in a group health plan after they reduce their hours, quit a job or lose their job.

**Emergency Medicaid:** Undocumented immigrant adults can receive coverage for emergency services under this federally funded program.

**Medicaid:** New York's public health insurance program that covers New Yorkers up to 138 percent of the Federal Poverty Level.

**Navigator:** Someone who is certified by the State to provide free, unbiased, in-person enrollment assistance.

**NY State of Health Marketplace:** New York's official health insurance marketplace under the ACA. [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)

**Qualified Health Plan (QHP):** A private health insurance plan on the NY State of Health Marketplace.







## Benard Tschumi Architects Manhattan, NY

**Before the ACA,** Benard Tschumi Architects struggled to provide affordable health insurance options for its employees under mounting costs.

**Now,** employees can choose a plan that meets their needs, while the company and its staff save thousands a year.

Benard Tschumi Architects had been offering health insurance to employees of its small firm for over 20 years, but each year it was becoming less affordable for everyone. The firm eventually capped the amount employees would owe for their premiums, but health insurance costs continued to rise with no end in sight. “At that point, I began to think...maybe [the ACA] would make it affordable for our employees to get the health care they needed,” said Kate Linker, Human Resources Director for the company. Kate got help from a Navigator to sign up through the Small Business Marketplace. The new insurance option is saving the firm nearly \$30,000 a year, while putting almost \$1,200 annually back into the pockets of its employees. Better yet, each employee can select the specific plan that best suits their needs.

Photo: Christian Richters

*“We’re saving \$30,000 a year by doing something that is so much better for everyone.”*



## Joanne T. Suffolk County

**Age:** 42

**Enrolled in:** Medicaid

**Final premium:** Free

**Before the ACA,** Joanne thought she would have to break the bank to afford her son's life-saving medical care.

**Now,** Joanne can get care for her son and the rest of her family, with money to spare for other essentials.

*"The tears started when I realized I would not have to figure out how to pay to keep my family insured, because I was eligible for free insurance."*

Last year, Joanne was distraught: her son had been diagnosed with an inoperable brain tumor that requires frequent care. To make matters worse, she had just lost her job. She had no idea how she would be able to afford the \$1,200 COBRA payments and the rest of her living expenses. Going without care was not an option. She met with a Navigator in her community and, to her surprise, her whole family was eligible for Medicaid. "Lucky for me, I met with Kelly [the Navigator] and now no longer have to worry about how to pay for health insurance coverage. I can use the money that I was going to scrape together to meet other living expenses." What's more, her son's life-saving medical services are now covered.



## Alma M. Staten Island

**Age:** 35

**Enrolled in:** Child Health Plus  
and Medicaid

**Final premium:** Free

**Before the ACA,**  
Alma's high-needs son  
had nowhere to turn for  
medical help.

**Now,** she knows  
there is community  
help to enroll in public  
programs built specially  
for kids.

*"Me alegra mucho saber  
que hay una oficina como  
esta en mi comunidad." [It  
makes me very happy that  
there is a place like this in  
my community.]*

Alma lives in Staten Island with her husband and three children. Several years ago, while still living in Mexico, one of her children was diagnosed with autism and Attention Deficit Disorder. When Alma and her husband moved back to the U.S., they were extremely worried about accessing services for their high-needs child. The whole family was uninsured, and they didn't think they had any insurance options because of their immigration status. Alma pursued all avenues she knew to get her kids covered. Finally, someone recommended a local navigator agency, where a Spanish-speaking Navigator explained that her U.S.-born children were eligible for Medicaid and her undocumented son was eligible for Child Health Plus. Plus, Alma enrolled in Medicaid for pregnant women and her husband was able to enroll in Emergency Medicaid. Now, the entire family has better health care access.

Photo: InSapphoWeTrust / Wikimedia Commons



## Karen E. Ulster County

**Age:** 48

**Enrolled in:** QHP with financial assistance

**Final premium:** \$108/month

**Before the ACA,** Karen was uninsured for several years and her health concerns stacked up.

**Now,** she can take care of her health and focus on raising her son.

*“The health care law has given me a chance at affordable health care.”*

Karen, a single mother from Ulster County, lost her job along with her health insurance six years ago. Since then, she has paid out-of-pocket for all of her son's and her own medical costs. Karen has a liver condition, but while she was uninsured, much of her care just had to wait. After the passage of the ACA, Karen saw an opportunity to get affordable coverage for her family. She got help from a local Navigator to sign up for a plan that costs her \$108 monthly after a \$222 tax credit. After six years, Karen can finally get care she needs for her liver condition, and get preventive checkups for her family, without worrying about huge medical bills.





## Ben D. Broome County

**Age:** 22

**Enrolled in:** Medicaid

**Final premium:** Free

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**Before the ACA,** Ben was working to get back on his feet.

**Now,** his coverage is free, so he can focus on raising his son and building his career.

*“Insurance is important, and I knew I should have it.”*

Ben is a formerly incarcerated single father. His job at Walmart didn't offer health insurance and paid him just over the Medicaid income limit. Ben's son was already on Medicaid, but Ben worried about going without insurance. If he had an accident, who would take care of his son? “It was rough. I just tried to be as careful as possible,” Ben said. After hearing about the Medicaid expansion, he decided to see if he was eligible—and he was. Ben signed up with the same plan his son had, so that they could go to the same providers. As a father, Ben knows how important it is to have health insurance. Now he can focus on working, going back to school and raising his son.

# What coverage did they get? Affordable, quality benefits

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Thanks to the ACA, New Yorkers can enroll in comprehensive health plans that meet federal and state standards, and many can receive financial help to cover the costs.

The ACA requires all health insurance plans to offer the 10 Essential Health Benefits: ambulatory patient services (outpatient care), emergency care, hospitalization, maternity and newborn care, mental health services, prescription drugs, rehabilitative and habilitative care, laboratory services, preventive and wellness services, and pediatric care. Preventive services, like screenings and immunizations, are now free.

Nearly 60 percent of people who are enrolled in private Qualified Health Plans got financial help to pay the cost of monthly premiums and lower cost-sharing obligations, like the annual deductible. More than 85 percent of all enrollees are signed up for free or low-cost public insurance under Medicaid, Child Health Plus, or the Essential Plan. Because New Yorkers can enroll in public programs year round, Medicaid enrollment grows daily. New York also provides Emergency Medicaid to undocumented adult immigrants who are not able to get regular Medicaid due to their immigration status (undocumented children are eligible for Child Health Plus).

Photo: Amanda Mills / CDC





## **Mary B.** **Manhattan, NY**

**Age:** Mid-Twenties

**Enrolled in:** QHP with financial assistance

**Final premium:** \$156/month

**Before the ACA, Mary** didn't have job-based insurance and couldn't afford to get covered.

**Now, she can continue** freelancing with the security of her own health insurance plan.

Mary became uninsured four years ago, when she first aged off of her parents' insurance plan and then transitioned from a job with health benefits. Payments for COBRA coverage through her prior job were just too high. Mary is in her 20s, but she has to take medications that were costing her \$500 per month out-of-pocket. That's why she was so happy when the Marketplace launched. "I remember thinking, 'Maybe it will be possible for somebody like me to have decent health insurance.'" She found a plan that costs her \$156 each month after her tax credit. For Mary, freelancing no longer means living without health coverage. Now, when she picks up her prescriptions, they're free.

Photo: Gino Maccanti / Wikimedia Commons



**Mary B**

January 16

My Obamacare insurance just paid for its first prescription. Thanks Obama! (no, really, I mean it)



## Carlos R. Suffolk County

**Age:** 37

**Enrolled in:** Medicaid

**Final premium:** Free

**Before the ACA,** affordable health care to cover Carlos' prescriptions was beyond his reach.

**Now,** Carlos can get the medication he needs to stay healthy—for free.

*"I was never able to get health insurance before and I got it through the Marketplace...I'm very happy because finally I can get treatment."*

Carlos, who experiences chronic sinus infections, struggled to find affordable health insurance. When he lost his job, his unemployment benefits put him barely over the Medicaid limit, so he could not afford to see a doctor or get the prescriptions he needed. When the Marketplace opened he went to see a Navigator in his community to learn about his options. The Navigator shared the good news: because of Medicaid expansion under the ACA, he is now eligible for free public coverage. Carlos was grateful for the Navigator's help because English isn't his first language and he isn't confident using a computer. "I was afraid of the new system," he said, but "the application process was very easy and also easy to understand." Now, Carlos can see a doctor whenever he has sinus problems and get the prescriptions he needs.





**Julia S.**  
**Manhattan, NY**

**Age:** 31

**Enrolled in:** Medicaid

**Final premium:** Free

**Before the ACA,** Julia was fighting cancer with no way to pay for the care she needed.

**Now,** she is in remission and working on staying there, thanks to getting covered.

*“If I didn’t have health insurance I would have either died of cancer or I would have survived and been absolutely crippled with the medical bills.”*

Julia was set to lose her health coverage right when she needed it most. At 30, she was diagnosed with leukemia and undergoing bone marrow surgery. She needed ongoing treatment. But her Healthy New York plan would no longer be offering coverage in 2014. Julia had put her professional dancing career on hold to take care of her illness, and she worried about how to pay for the expensive cancer care she needed. To learn about her options, she turned to a Navigator and found she was eligible to enroll in Medicaid. A year later, she is in remission, dancing again, and thinking of the future. For the first time, she has dental coverage, too!



## Samantha O. Schuyler County

**Enrolled in:** Medicaid

**Final premium:** Free

**Before the ACA,** Samantha had to travel over an hour to get care she urgently needed.

**Now,** she can get affordable care, close to home.

*“I am relieved to have health insurance when needed for emergencies, health checkups, etc., and I won’t have anxiety attacks because I won’t have to drive so far.”*

Samantha from Watkins Glen struggles with severe anxiety. She and her family had good insurance through Veterans Affairs (VA), but the VA hospital was over an hour from home. Driving long distances can trigger Samantha’s anxiety attacks and so she hoped to find a closer option through the Marketplace. With help from a Navigator, Samantha enrolled her family in Medicaid with providers much closer to home. Now, Samantha can get the health care services she needs without compromising her health in getting there.

Photo: Doug Kerr / Wikimedia Commons

# Who helped them? Free help to enroll and use insurance

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Thanks to the ACA, New Yorkers can get in-person help to enroll through the Marketplace. New Yorkers can also get help to understand and use their health insurance from a statewide network of consumer assistors.

The New York State Navigators program offers free, unbiased enrollment assistance in every county. Navigators are trained and certified by the State. The state also trains Certified Application Counselors, who typically work for health care providers or insurance companies. Combined, these in-person assistors helped nearly 74 percent of those who enrolled in affordable, quality health plans when they first enrolled. Enrollment assistors are a particularly important resource for lower-income New Yorkers, who used these services more than their higher-income counterparts.

Many New Yorkers also need help after they enroll to understand and use their insurance and access health care services. The State has also designated a network of community-based organizations called the Community Health Advocates (CHA) program to provide this post-enrollment help.

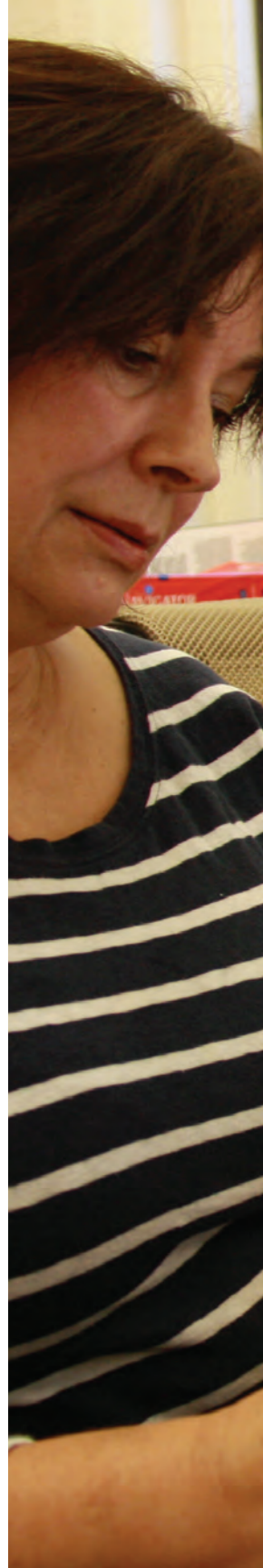




Photo: Mary McGrail





## Engracia J. Manhattan, NY

**Age:** 59

**Enrolled in:** QHP with financial assistance

**Final premium:** \$106/month

**Before seeing a Navigator,** Engracia had a health care plan that ate into her bank account.

**With the help of a Navigator,** she enrolled in a plan that saves her \$4,500 a year.

*“For me, it was a night and day difference. It was a no-brainer.”*

Engracia worked for decades as an educator, but employer-based health insurance was never a good option for her. She found that many teaching positions she looked at came with very minimal health insurance, if any at all. Instead, she scraped together \$488 per month to participate in a health plan provided by her late husband's former employer. When she heard about the new options under the ACA, she went straight to a local Navigator for help enrolling. The Navigator helped her find a plan that fit her health needs and saved her \$4,500 per year. Engracia demonstrates her excitement by volunteering for Get Covered New York, a campaign to raise awareness about the new insurance options under the ACA. When Engracia does outreach with Latinas in the Bronx and Upper Manhattan, she refers them to the same Spanish-speaking Navigator who helped her.





## Gladys P. Brooklyn, NY

**Age:** 51

**Insured in:** Employer-based insurance

**Before the ACA,** Gladys had devastating medical bills and nowhere to turn.

**Now,** her bills have been slashed by 90% and she can go back to working and taking care of her three children.

*“CHA is fighting for justice.”*

When Gladys, a single mother and NYC employee, collapsed from a stroke at her workplace, she was rushed unconscious to the hospital and immediately transferred to receive specialty treatment that saved her life. But when she returned home to recover, the bills started piling up. Gladys received medical bills for over \$138,000 because she had been treated by doctors not covered by her insurance plan. Desperate, she turned to the Community Health Advocates (CHA) program in her community. Advocates helped Gladys access hospital financial assistance and negotiate her remaining bills to about \$8,000. Gladys finally felt relief, “I was blessed with another chance at life and with these people helping me.”

# Building on New York's success: Next steps

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Enrollment under the ACA has been a profound success. And we can do better. Below are recommendations for how to increase enrollment in hard-to-reach communities, continue to improve quality and increase the affordability of health care plans, and help New Yorkers keep and use their health insurance.

**1 Increase outreach to hard-to-reach communities.** Funding to support outreach activities, especially for community-based organizations trusted by communities of color and immigrant New Yorkers, will help to close the insurance coverage gap for racial and ethnic minorities in New York.

**2 Raise awareness about opportunities for small businesses to enroll.** It is important to spread the word that business owners can use the Marketplace website to research plans. They can also secure tax credits if they cover at least half of the cost of their employees' plans. Small businesses can sign up year round. The Small Business Assistance Program at [www.sbapny.org](http://www.sbapny.org) provides resources and information to business owners.

**3 Continue vital support for children's health insurance.** New York provides affordable, child-centered coverage for children under Child Health Plus, with federal funds from the Children's Health Insurance Program (CHIP). Child Health Plus has helped New York attain nearly universal coverage for children. It is critical to continue federal funding for this important program.

**4 Make health insurance even more affordable for New Yorkers.** People who earn too much to qualify for Medicaid still struggle to balance health insurance costs with food, rent and other essentials. In 2014, New York legislators addressed this issue by authorizing the Essential Plan (Basic Health Program) to provide free and low-cost coverage to those up to 200 percent of FPL starting in 2016. As of January 2017, 665,000 New Yorkers have enrolled. It is important for New York to keep the Essential Plan's premium and co-pays affordable.

**5 Continue to strengthen provider networks.** Limiting health plan provider networks can help keep premiums down. But, New York State must balance these efforts with work to ensure all New Yorkers can still see providers they trust who are close to their homes. In 2014, New York passed legislation to strengthen network adequacy standards and transparency, and to protect New Yorkers from surprise medical bills from out-of-network providers. Next, New York can explore ways to increase "out-of-network" coverage in insurance plans, so that when desired in-network providers aren't available, people can still afford to see a provider outside their network.

**6 Secure a sustainable funding source for post-enrollment assistance.** Consumer assistance programs are direct lines to helping New Yorkers use and understand their health insurance. Continued support for these programs will be important to ensure New Yorkers who find quality, affordable plans are able to keep them.

# **Conclusion: Moving forward with the ACA**

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**More than 3.6 million New Yorkers are enrolled in health insurance through the NY State of Health Marketplace. In the coming years, we look forward to many more New Yorkers finding quality, affordable health coverage and getting help to use it.**

# Acknowledgements

This publication was prepared with generous support from the Robert Wood Johnson Foundation and the Atlantic Philanthropies. Thanks to the following organizations for their work collecting the consumer stories and quotes featured in this booklet: ACR Health, Adirondack Health Institute, Community Service Society of New York, Greater Olean Chamber of Commerce, Health and Welfare Council of Long Island, LawNY Rochester, Make the Road New York, Public Policy and Education Fund, Raising Women's Voices – NY, S2AY Rural Health Network, and Young Invincibles. Special thanks to colleagues from Community Service Society of New York, including Alia Winters and Mary McGrail.

## Health Care For All New York Steering Committee members:

The Actor's Fund

American Cancer Society Cancer Action Network

Children's Defense Fund - New York

Citizen Action of New York/Public Policy and Education Fund

Community Service Society of New York

Empire Justice Center

Make the Road New York

Medicare Rights Center

Metro New York Health Care For All Campaign

New Yorkers For Accessible Health Coverage

New York Immigration Coalition

Project CHARGE

Raising Women's Voices - NY

Schuyler Center for Analysis and Advocacy

Small Business Majority

Young Invincibles

To get involved in securing quality, affordable health care for all New Yorkers, visit [www.hcfany.org](http://www.hcfany.org).



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