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Rights Center ☞ Metro New York Health Care for All Campaign
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Raising Women's Voices-New York ☞ Schuyler Center for Analysis and Advocacy ☞ Young Invincibles

**Memorandum in Support of A.7754/S.5154
May 2019**

An Act to amend the insurance law, in relation to the designation of an independent health consumer assistance program.

Health Care for All New York (HCFANY) is a statewide coalition of over 170 consumer-focused organizations dedicated to achieving quality, affordable health coverage for all New Yorkers, and ensuring that the concerns of real New Yorkers are heard and reflected in policy conversations. **We support A.7754/S. 5145, which would require the Superintendent of Insurance in consultation with the Commissioner of Health to designate a New York State Independent Consumer Assistance Program (CAP) to assist consumers with navigating our daunting and complex health care system.**

The Affordable Care Act (ACA) recognized that health consumers need help understanding their insurance, securing prior approvals and other navigational issues, and filing complaints and appeals to access the health care they need. Many consumers enroll in insurance on their own or work for small businesses that do not have human resource departments or unions that can help them advocate for their care. To get this “healthcare help,” Section 1002 established CAPs which have been recognized by academics as an important mechanism to empower patients.¹ The New York State CAP, Community Health Advocates, serves 30,000 New Yorkers annually, saving them more than \$35 million in medical bills since its establishment under the ACA in 2010.

This bill would codify the right for New York consumers to secure educational, navigational and appeals assistance with their health insurance and health care by ensuring that all insurance consumers receive notice of this valuable service on their health plan notices. A similar independent ombudsprogram was established for consumers with mental health and substance use disorder issues and codified at 33.27 of the Mental Hygiene Law. This bill would extend these services to all insured New Yorkers—regardless of their health status or form of insurance.

For these reasons, HCFANY strongly urges the enactment of this bill

¹ R. Grob et al, “The Affordable Care Act’s Plan for Consumer Assistance with Insurance Moves States Forward, But Remains a Work in Progress,” *Health Affairs*, February 2013, at 354 (noting that “the demonstrated impact of consumer assistance programs in states with substantial change or significant movement is arguably a useful “proof of concept” for this young federal program.”)