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Community Service Society of New York A Consumers Union A Empire Justice Center A Make the Road New York
Medicare Rights Center A Metro New York Health Care for All Campaign
New Yorkers for Accessible Health Coverage A New York Immigration Coalition A Project CHARGE
Public Policy and Education Fund of New York/Citizen Action of New York
Raising Women's Voices-New York A Schuyler Center for Analysis and Advocacy A Young Invincibles

Memorandum in Support of S.7241/A.9538 July 2020

An Act to amend the social services law and the public health law, in relation to adverse determination notices to Medicaid recipients

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 S. 7241/A.9538, which would require the managed care providers to provide information about consumer assistance programs on adverse determination notices sent to Medicaid beneficiaries.

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. New York State's consumer assistance programs, Community Health Advocates (CHA) and the Community Health Access to Addiction and Mental Healthcare Project (CHAMP), serve over 31,000 New Yorkers annually. The CHA program has saved consumers more than \$47 million in medical bills since its establishment under the ACA in 2010.

Medicaid beneficiaries in managed care plans have the same needs to file complaints, grievances, and appeals when care their doctor has recommended is denied by their plan. The appeals process is onerous and can be intimidating to consumers. The process of appealing adverse determinations became even more difficult last year because managed care enrollees are now required to exhaust the private plans internal processes before seeking help from the state. Access to independent consumer assistance can make the difference between someone who receives care that they need and someone who gives up goes without care.

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