

Blanca Palomeque
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Hi, my name is Blanca Palomeque. Thank you for giving me the opportunity to give my testimony at this hearing. I am a member of the organization Make the Road New York in which we worked together to pass health care reform, therefore I strongly support this reform. Now, the state of NY has to take steps to implement this new law. First, we need to pass legislation in the 2011 legislative session and NY needs to take steps to create an exchange that takes into account the needs of the consumers. Also, the exchange needs to have consumer representation on the board of directors.

In my case, I am a cancer survivor and I am finishing my treatment. I have not been able to work during this time, but my household income is right over the Medicaid/Family health plus limit. This is a very big problem and each week I have medical visits, which gets expensive. I am not working and for that reason I am also unable to afford private insurance and I do not qualify for public insurance. Therefore, I have spent some time without having any insurance at all. In my case, the exchanges are going to help me a lot because I will be able to have insurance but the state needs to make sure that the insurance will be of a high quality and affordable.

Also, as an immigrant, my native language is Spanish and almost 20% of the US population speaks a language that is not English in their home. To be able to receive health services of a high quality we need to have access to interpretation and translation services in the exchange and also when we go to the doctor. When we can not communicate with the doctors, the results are terrible, and sometimes fatal. When the insurance companies don't provide translation and interpretation services, the patients are at risk of being denied services based on the fact that they don't understand their coverage and how the system works. Therefore, without language access many immigrants are not going to be able to have access to the exchange through the reform. HHS needs to develop good regulations that make sure that the insurance companies are obligated to provide good quality services in other languages.

Another thing that I want to mention, is regarding the inclusion of immigrants. Many immigrants are left outside the health care system and can not access health insurance. NY State now has the opportunity to provide coverage to these immigrants in the exchange and needs to take advantage of this opportunity to include immigrants. When someone does not have health insurance, in the end the costs are higher for the state when the patient needs to go to the emergency room.

Therefore, they must make sure that the exchange helps people like myself and our communities. I urge Governor Cuomo and the state legislators to create an exchange in NY in a simple way that is accessible to our communities. We need a system that can help us get good quality insurance at a low cost that includes immigrants and that is

accessible for people who speak other languages. Thanks for giving me this opportunity to give my testimony.