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Center for Independence of the Disabled, NY

May 18, 2011

TESTIMONY BY

**Greg Otten, Community Health Advocates Coordinator
Center for Independence of the Disabled, NY (CIDNY)**

**Before the Public Forums on the Establishment of a Health Insurance
Exchange in New York State**



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My name is Greg Otten. I am the Community Health Advocates (CHA) Coordinator at Center for Independence of the Disabled, NY (CIDNY). CIDNY is one of 24 community-based organizations in the CHA network. CHA is New York's Consumer Assistance Program, funded through the Affordable Care Act. CHA advocates have already helped over 10,000 New Yorkers to get and keep private and public health insurance, access care, and navigate complex coverage issues. CIDNY serves CHA consumers with disabilities. We believe the Exchange's mission should include the promotion of health equity and eradication of health disparities affecting disabled consumers, members of racial, ethnic and sexual minorities, older consumers, and others whose relative lack of power in society is reflected in their state of health.

The federal essential benefits package established under the ACA needs to be as comprehensive as necessary to provide all services necessary to maintain optimum health for people with serious and chronic illnesses and disabilities. We are concerned that health benefits currently mandated by New York law will not be included in the Exchange's package. Per the ACA, states will have to pay for benefits beyond the federally defined package. Therefore, we suggest that Exchange legislation establish a mechanism to consider maintaining any New York benefits that are beyond the scope of the federal essential benefit package. Decisions regarding mandatory health benefits in New York State should be made under the auspices of a commission with medical personnel and consumers affected by the mandates.

Through my work with CHA, I have observed great need for effective consumer assistance programs like CHA. Many consumers fall through the cracks and go without insurance when they cannot afford private coverage and do not qualify for public programs. For example, one of my consumers upstate had a back injury at age 19 and has been unable to work since. He does not have enough work history to qualify for Medicare. His Workmen's Compensation income exceeds the limits of other public health insurance programs, and Workman's Compensation pays only for medical services related to the back injury. He is now severely anemic and needs an array of additional medical services. In 2014 he will qualify for subsidized, affordable coverage through the Exchange. Currently, because he has been uninsured for six months and has a pre-existing medical condition, he qualifies for the New York Bridge Plan, which was created under the ACA to provide affordable coverage until the Exchanges are operational. He had difficulty completing the online Bridge Plan application. We were able to assist him with completing the application and expediting his coverage effective date. He will pay an affordable \$362 monthly premium and have comprehensive coverage.

Approximately 1.2 million New Yorkers will enter the Exchange in 2014. They will need strong and well-integrated Navigator and Consumer Assistance Programs to help them successfully access and use the Exchange. These Programs will need to provide comprehensive and balanced public education to raise awareness about the availability of qualified health plans – public and private alike – and available subsidies or exemptions. The Programs will need to facilitate enrollment into health plans and provide information in a manner that takes into account consumers' cultural and ethnic backgrounds, as well as their literacy and comprehension levels.

To ensure that Navigator and Consumer Assistance Programs are well-funded, we must seize this opportunity to draw down generous federal funding currently being offered. This funding may disappear soon given the incentives of federal budget process, so I urge you to act quickly to pass the Exchange law during this legislative session.



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