



**New York City Forum on the New York Health Insurance Exchange
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Department at Gay Men's Health Crisis (GMHC)**

On behalf of Gay Men's Health Crisis I would like to thank you for this opportunity to testify today.

Every year, GMHC serves in excess of 10,000 New Yorkers in our mission to end AIDS and improve the lives of all affected. The establishment of New York's Health Exchange is especially important for people living with HIV because it will increase access to private insurance. According to the U.S. Department of Health and Human Services only 17% of people living with HIV/AIDS currently have private health insurance and nearly 30% do not have any coverage. The exchange has the potential to change this untenable situation drastically. To this end GMHC urges prompt action on the legislative front and in structuring the exchanges so that they offer seamless access to coverage.

The New York State legislature must take action this session to make New York eligible for Federal funding to pay for the exchanges. Legislative action is necessary to establish the governance and structure of New York's Exchange and identify a process for making decisions around the myriad of additional health policy issues, including but not limited to: merging the small group and individual markets, the role of the Exchange as an active purchaser, the interaction between public and private health plans, the role of brokers, navigators and consumer assistance programs, benefits design, maintenance of mandated benefits, and health equity assurance. Failure to act could mean that the state will forgo millions of federal dollars that could help the state pay for the exchanges during its current fiscal crisis.

For the health insurance exchange to be successful in New York, it must ensure that eligible participants have seamless access to coverage. For people living with HIV/AIDS this is critically important, as Medicaid is currently the main source of coverage for many people living with HIV/AIDS. Nationally, as the Affordable Care Act is implemented it will broaden eligibility to include individuals with income levels below 133% of federal poverty level, and people living with HIV will no longer have to wait for an AIDS diagnosis to become Medicaid eligible. In New York this was already the case prior to the passage of the Affordable Care Act, but some people who are currently receiving Medicaid benefits may become eligible for private insurance.

A critical component of a successful health insurance exchange in New York will be the integration of the state's Medicaid program in the Exchange. This will require careful attention to areas detailed in [*Coordinating Medicaid and the Exchange in New York*](#), a report by the United Hospital Fund. As detailed in the report, successful integration will require careful attention to five key areas: eligibility and enrollment, renewals and transitions, information systems, consumer communications, and challenges associated with aligning the plans, networks, and benefits offered. Seamless integration will be important to ensure smooth transitions between types of coverage as a person's circumstances change over time.

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