



Make the Road New York

Testimony to the New York State Department of Insurance on the Establishment of a Health Insurance Exchange in New York State

Make the Road New York thanks Governor Andrew Cuomo and the Department of Insurance for the opportunity to provide ideas on the establishment of the health insurance Exchange in New York State.

Make the Road New York builds the power of Latino and working class communities to achieve dignity and justice through organizing, policy innovation, transformative education, and survival services. We have worked to improve the public health for over a decade, serving as a NYS Department of Health facilitated enrollment lead agency, providing healthcare consumer navigation assistance, conducting HIV prevention work, and conducting policy campaigns that improve the health of immigrant communities. As a steering committee member of Healthcare for All New York, Make the Road New York has also been working to ensure that immigrants and other communities of color have full access to health reform's implementation in New York State.

First and foremost, Make the Road New York urges the Legislature to adopt Exchange legislation during the 2011 Session. We would like to emphasize some key points that should be integrated into Exchange policy:

- the importance of having an Exchange that is easy to navigate and represents consumers
- the importance of having an Exchange that builds on New York's public health insurance programs.
- the importance of navigator and consumer assistance programs
- the importance of having an Exchange that supports principles of health equity

Ease of Navigation

The Exchange must be easy to navigate, offer smart and comprehensive enrollment guidance and assistance, and represent the interests of consumers. We support the "no wrong door" policy for the Exchange where all consumers can go to one place and be connected to coverage. The Exchange should also train and certify Navigators to help consumers with coverage and subsidy

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options and to refer to specialists for more complicated problems. We will all benefit from an Exchange that is truly consumer-friendly - community members will be able to access healthcare options and stay healthy and our health system will save money in the long run.

Building on Public Programs

New York State has long been a leader in establishing strong public programs. New York's Exchange should strengthen and leverage our existing public programs and integrate them into the Exchange. We know that people will likely migrate back and forth between public and private coverage and that even people within the same family will have split coverage. Thus it is vital to have both public and private coverage integrated into New York's Exchange. In addition, enrollment and eligibility for public programs should be simplified and eligibility systems should be centralized in the Exchange.

Consumer Assistance Programs

With an estimated 1.2 million New Yorkers entering into the Exchange in 2014, it is clear that consumers need an effective Exchange. New Yorkers will also need strong and well-integrated Navigator and a Consumer Assistance Programs to successfully use the Exchange and understand how to access health insurance and health care systems within the Exchange. These entities will need to provide comprehensive balanced public education to raise awareness on the availability of qualified health plans – public and private alike – and available subsidies or exemptions. We will need facilitate enrollment into health plans. And we will need to provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served. This is no small feat and Consumer Assistance Programs will be integral to the effort.

Health Equity

Studies have shown that racial and ethnic minorities receive a lower level of care and have poorer health outcomes than whites. The ACA is a unique opportunity for New York State to address this problem. Some elements that our Exchange could integrate are:

- **Data Collection:** Build an integrated system of health care data by race, ethnicity, gender, primary language, sexual orientation and disability and make this data publicly available. This effort will allow the public to have a good picture of the record of health plans and institutions in reducing health disparities.
- **Language Access:** The Exchange will not be accessible and will not fulfill its goal of improving public health if people cannot understand important information in the

Exchange. The Exchange should strive to meet the needs of limited English proficient New Yorkers who are still in the process of learning English. Specifically, New York should adopt common sense language access policies such as: 1) integrating bilingual staff and telephonic interpretation systems into the Exchange, 2) translation of important consumer information provided by the Exchange, and 3) the Exchange should utilize language access coordinators that are responsible for creating and implementing language access policies.

We appreciate the opportunity to testify.

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