

**Testimony of Sandra Jean-Louis**

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**Public Hearing on Establishment of an Insurance Exchange in New York State**

**Baruch College, NYC, May 18, 2011**

Thank you for this opportunity to testify today. My name is Sandra Jean-Louis and I am the Director of Public Health Solutions' Access to Health and Food Benefits program. Over the past 53 years, Public Health Solutions has been committed to protecting and improving community health. Each year we provide women's health care, family planning, nutrition (WIC), early intervention and other support services to some 80,000 children and families in New York City.

Public Health Solutions also plays a vital role in helping New Yorkers obtain health coverage as part of New York State's Facilitated Enrollment program; to date, we have helped some 60,000 individuals obtain health coverage. This state-wide program, which resides in 15 non-profit organizations in the City, has been in effect since 2000 providing direct assistance to individuals and families in need of health insurance coverage. More recently, Public Health Solutions joined the Community Health Advocates program (CHA), participating in a broad educational community outreach and assistance campaign in preparation for the advent of the new regulations established by the Affordable Care Act. CHA is expanding its linkages within vulnerable and underserved communities throughout New York State; and has helped 10,000 New Yorkers in the last six months obtain or retain health care coverage and access health services.

Through this work, we see first-hand and on a daily basis the immense need for effective consumer assistance experienced by so many New Yorkers, young and old alike. So many still fall through the cracks and go without health coverage even when they are eligible for public programs. Take for example the case of a pregnant woman we recently helped at Public Health Solutions. This client, whom we will name Jane, had applied for public health insurance at a local hospital here in the City. Three or four months later, her case had not been processed and the client was receiving medical bills she was unable to pay. She came to us for help. We helped her gather all the necessary documents and submitted a new application on her behalf. Three weeks later she received her Medicaid card. We also submitted all her medical bills with the application so they could be paid through retroactive coverage.

With an estimated 1.2 million New Yorkers entering the NY State Health Insurance Exchange to be established by 2014, having a strong system with a well-integrated navigator and consumer assistance program will be crucial. New Yorkers will need to know how to use the Exchange and understand how to assess the numerous health insurance and health care options available to

them. In addition, consumers will transition back and forth between public and private insurance products. Currently, if an individual loses his/her public coverage, he/she must go through the application process once more, which entails gathering and submitting a number of documents to prove eligibility. This can easily result in coverage gaps. The New York Exchange must be designed to provide seamless eligibility screening and enrollment for individuals and families into either public or private insurance with easy transfer from one program to another when eligibility changes.

An intense and ongoing educational campaign will be needed to provide comprehensive, easily understood information about qualified health plans – public and private – and available subsidies or exemptions. More than ever people will require unbiased assistance selecting plans, preparing and submitting their applications and making sure they don't fall through the cracks and have gaps in coverage when they move from public to private insurance and vice versa. This will be particularly important for those with limited English and little understanding of the nature of health insurance.

We must not miss the opportunity afforded us by the availability of federal dollars, to assure the Exchange is established with the support of a strong navigator and consumer assistance program that can maximize access to coverage. New York is fortunate in having laid the groundwork for this through its facilitated enrollment program and through the community health assistance program. Although available now, federal funding could easily disappear if the Exchange law is not passed during this legislative session.