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## **Center for Independence of the Disabled, NY**

**May 18, 2011**

### **Center for Independence of the Disabled, NY Testimony of Susan M. Dooha Regarding the Establishment of a Health Insurance Exchange**

The Center for Independence of the Disabled, NY, appreciates the opportunity to testify concerning the establishment of a Health Insurance Exchange. We appreciate the opportunity to present our views and we join in testimony presented by New Yorkers for Accessible Health Coverage, Health Care for All New York and Medicaid Matters New York.

The Center for Independence of the Disabled, NY's goal is to ensure full integration, independence and equal opportunity for all people with disabilities by removing barriers to the social, economic, cultural and civic life of the community. In 2010, CIDNY reached nearly 19,000 New Yorkers.

Since 1978, we have advised people with disabilities concerning health coverage options. In the late 1990s we were a founding participant in the Managed Care Consumer Assistance Program. Currently, we operate a State-wide helpline that enables people with disabilities throughout the State to get help understanding health coverage and care, navigating to get medically necessary care and solve problems as they arise.

People with disabilities rely more heavily on public health insurance coverage than do their non-disabled counterparts. Barriers related to coverage and health care access result in disparities in outcomes for people with disabilities. We will focus our remarks on issues that we think most critical to people with disabilities and serious illnesses.

We endorse the following:

- A Statewide Exchange with a single risk pool—coverage is more affordable when the costs are widely spread and a larger pool has greater bargaining power to hold costs down. We support Market Merger of the individual and small group markets to ensure that comprehensive coverage is available to those with significant health needs and to avoid the death spiral that accompanies adverse selection in the comprehensive products available to those who require extensive coverage. We are particularly concerned that risk adjustment mechanisms be established among plans in the Exchange and between those inside and outside the Exchange. Plans should not be permitted to profit through discrimination against those with disabilities.
- Health insurance systems are complex and difficult to navigate—particularly for those who must be high users of the system due to disability. Navigational assistance—provided by disability literate experts is a critical component of a usable non-discriminatory Exchange.

Re:

- The Exchange must include in its mission the promotion of health equity and eradication of disparities affecting people with disabilities that arise from the structure of health coverage and navigational assistance. We are extremely concerned that coverage be comprehensive in order to avoid the perpetuation of disparities in health access and outcomes for people with disabilities. New York should elect to maintain the comprehensiveness of its coverage if its benefits package exceeds the federally mandated benefits package.
- The Exchange itself must be fully compliant with the Americans with Disabilities Act –it must ensure that people with disabilities are able to derive a full and equal benefit to their non-disabled counterparts.
- Because people with disabilities rely heavily on the public system and when working are often underemployed and disproportionately vulnerable to layoffs—the system must provide for seamless transitions between public and private coverage. People with disabilities are particularly at risk of losing continuity in care and coverage during transitions.

We appreciate the opportunity to testify. We urge enactment of legislation during this session.