



Mothers & Babies
PERINATAL NETWORK

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**TESTIMONY FOR NYS DOI PUBLIC FORUM ON HEALTH CARE EXCHANGES:
SYRACUSE MAY 17, 2011**

Thank you for this opportunity to testify today. My name is Theresa Kaschak and I am here on behalf of M&BPN. M&BPN is one of 24 community-based organizations part of the Community Health Advocates program, or CHA. CHA was established with federal funding from the ACA that was given to states to establish Consumer Assistance Programs. CHA offers assistance in 15 languages and continues to expand its linkages to vulnerable and underserved communities throughout the state. Since November, CHA has assisted over 10,000 New Yorkers with getting and keeping private and public health insurance, accessing care, and dealing with complex insurance issues.

Through my work with CHA, I have seen the great need for effective consumer assistance programs like CHA. So many consumers fall through the cracks and go without insurance when they cannot afford private coverage and do not qualify for public programs. A single 62 year old uninsured female was referred to CHA for health insurance. After pre-screening her it was determined she was over income for the public health insurance (PHI) programs. Having a limited income of \$1279m from SSI benefits she simply couldn't afford medical insurance. In speaking to her she informed us that she has a number of health care issues and a variety of prescription needs and she admitted not being able to take her medications on a regular basis because she could not afford to. As a result she has been hospitalized a number of times and her medical bills are piling up. Prior to the CHA program her monthly RX's costs were \$1300. We were able to get her prescription assistance through the Lourdes Hope Dispensary program for 9 of her medications and connected her with pharmacy discount programs for her 5 other prescriptions which greatly reduced her out of pocket costs. In addition we were able to contact the hospital financial assistance program and get coverage for 100% of her hospital costs. Without CHA she would not have had the support she needed to navigate her way thru the health care system and simply didn't know where to turn for help. She still remains uninsured because she cannot afford the options available to her at this time but we were able to provide information on other options including local area free clinic services.

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 to 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.

We need to ensure Navigator and consumer assistance programs are well-funded and seize this opportunity to draw down federal funding. Federal funding is being generously offered now, but it may disappear soon given the incentives of federal budget process if we don't act quickly to pass the Exchange law this session.

Respectfully submitted by:

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