Affordable Care Act in NYS

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Overview of Presentation

• Project CHARGE
• The Case for Health Care Access
• Timeline
• Federal Updates
• State Updates
• Next Up
• Resources
Formed in 2007

16 organizational partners

Purpose: Increase the capacity of community based organizations to do policy/advocacy

Goal: Ensure access to health care
THE CASE FOR HEALTH CARE ACCESS
• **47 million** uninsured individuals nationally. **2.6 million** New Yorkers are uninsured.

• **50% of uninsured** adults in NYS **work full-time jobs**.

• **1 in 5** people have trouble paying medical bills. **60% of all bankruptcies** were a result of medical debt.

• In NYS, **premiums rose 92%** between 2000 -2009. While median earnings rose by only 14%.

• Employers are cutting back on health coverage altogether.
  – **58%** of New York workers were covered by **employer-sponsored** insurance in 2009, down from **69%** in 2003.

Impact of Federal Health Reform on New York’s Uninsured

Total NYS impact
- Uninsured Today: 16%
- Uninsured Post-Reform: 9%
- Number Gaining Coverage: 1.1 million

Region 1
- Uninsured Today: 14%
- Uninsured Post-Reform: 6%
- Number Gaining Coverage: 25,000

Region 2
- Uninsured Today: 12%
- Uninsured Post-Reform: 6%
- Number Gaining Coverage: 70,000

Region 3
- Uninsured Today: 13%
- Uninsured Post-Reform: 9%
- Number Gaining Coverage: 121,000

Region 4
- Uninsured Today: 12%
- Uninsured Post-Reform: 6%
- Number Gaining Coverage: 58,000

Region 5
- Uninsured Today: 13%
- Uninsured Post-Reform: 7%
- Number Gaining Coverage: 25,000

Region 6
- Uninsured Today: 11%
- Uninsured Post-Reform: 6%
- Number Gaining Coverage: 54,000

Region 7
- Uninsured Today: 15%
- Uninsured Post-Reform: 8%
- Number Gaining Coverage: 14,000

Region 8
- Uninsured Today: 12%
- Uninsured Post-Reform: 6%
- Number Gaining Coverage: 72,000

Region 9
- Uninsured Today: 14%
- Uninsured Post-Reform: 8%
- Number Gaining Coverage: 142,000

Source: 2009 American Community Survey data and the Urban Institute’s Health Insurance Policy Simulation Model. Data include non-elderly persons.
ACA became law

• On March 23, 2010, President Obama signed the Affordable Care Act. The law puts in place comprehensive health insurance reforms that will roll out over four years and beyond.
With ACA,

• New coverage options and standard benefits

• New way to shop and buy insurance (marketplace)

• New timeline, mandates, and tax changes for individuals and businesses
# 10 standard health care benefits

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<thead>
<tr>
<th>Preventive and Wellness Services &amp; Chronic Disease Management</th>
<th>Prescription Drugs</th>
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<tbody>
<tr>
<td>Outpatient Services</td>
<td>Hospitalization</td>
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<tr>
<td>Mental Health &amp; Substance Abuse Services</td>
<td>Physical &amp; Occupational Therapy Services and Supports</td>
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<tr>
<td>Emergency Services</td>
<td>Laboratory &amp; Imaging Services</td>
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<tr>
<td>Maternity &amp; Newborn Care</td>
<td>Pediatric Services including oral and vision care</td>
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New Coverage Options & Marketplace

• A health consumer can choose from **4 options** – all include 10 health benefits
  – **Platinum** (Highest premium, lowest cost-sharing)
  – Gold
  – Silver
  – **Bronze** (Lowest premium, highest cost-sharing)

• **NY Health Benefit Exchange**
  • Marketplace
  • Get tax credits
  • Individual and Small Business (SHOP)
Who Can Enroll in the Exchange?

- NYS Resident
- Under the age of 65 years (unless you are a caretaker or a parent)
- Citizen, legal permanent resident or lawfully present in the US
- Do not have access to adequate or affordable employer sponsored coverage
How Has ACA Helped NY So Far?

• Parents can keep their children on their health insurance until age 26
• Medicare “donut hole” is phasing out
• Preventive care services are free
• Ban on lifetime limits on health benefits
• Small businesses can get tax credits to cover up to 35% of providing health insurance to employees.
Heesoo’s Story
Potri’s Story
CBWCHC’s Story
Federal Updates

• Final guidelines for insurers to sell qualified health plans in Federally Facilitated and State Partnership Exchanges (April 2013)

• Patient Navigator Funding Announcement for Federally Facilitated and State Partnership Exchanges (April 2013)

• Public Comments on Proposed Standards and Regulations
  • Navigators and Non-Navigator Assistance Personnel (May 2013)
State Updates

• NY Receives Level II Exchange Establishment Grant $185.8 M (Jan 2013)

• Policy Studies & Fact Sheet Released (Jan – May 2013)

• Hiring of Additional Exchange Staff
  • Outreach and Education

• Request for Applications: Patient Navigator & In-Person Assistors (April 2013)

• Opportunities
  • Regional Advisory Committee Meetings
    • Open to the public – May 30th at Baruch College
Next Up

- Announcement of Qualified Health Plans in Exchange (Summer 2013)
- Announcement and Training of Patient Navigators & In-Person Assistors (Summer 2013)
- Statewide Outreach and Education Campaign
- Open Enrollment for individuals (Oct. 1, 2013 – March 31, 2014)
- Open Enrollment for small businesses (ongoing)
- Phase Out of Family Health Plus, NY Bridge Plan & Health NY for individuals and sole proprietors (Dec 31, 2013)
- Individual mandate begins and large businesses (> 50 FTE workers) must offer coverage (Jan. 1, 2014)
Useful Websites

• Federal Health Reform
  www.healthcare.gov/

• New York State Health Benefit Exchange
  www.healthbenefitexchange.ny.gov

• NYC Health Insurance Link
  www.nyc.gov/hilink