



FIVE STANDARDS FOR THE NEW YORK STATE INSURANCE EXCHANGE

Health Care for All New York believes that every resident of New York State must have access to affordable and comprehensive health care. Under the Affordable Care Act, New York State has been charged with creating an insurance Exchange – a statewide marketplace for health insurance. The New York Insurance Exchange will best realize the promise of quality, affordable health care for all, if it meets the following standards:

1. One Statewide Exchange For All. Only through a single statewide Exchange can we provide affordable comprehensive coverage and access to care for all.

- We should maximize the purchasing power of millions of New Yorkers by establishing the largest group possible (with the ability to adjust for regional cost differences). The current small group and individual markets should be merged.
- The Exchange should be a unified and simplified pathway to coverage, regardless of whether an individual is eligible for public or private coverage. All individuals, including individuals who are ineligible or exempt, should be able to access coverage through the Exchange, using charity care and other existing state funding sources.

2. An Exchange That Offers Quality and Affordable Benefit Packages.

- The Exchange should ensure quality plans at affordable prices by setting high minimum standards, ensuring comprehensive benefits and adequate provider networks, and aggressively leveraging its market share to negotiate the best prices for consumers.
- Health plans must not be able to sell lower quality products outside the Exchange or use other means to divert healthy consumers to plans outside the Exchange. This will raise costs and lower quality for those remaining in the Exchange.

3. An Exchange that is Easy to Navigate and Represents Consumers. Good consumer information and representation will ensure maximum enrollment and improve everyone's health care outcomes.

- The Exchange should make sure consumers have access to strong, independent, consumer assistance programs and “navigators” who speak their language in the communities where they live and work to help them select coverage that best meet their needs.
- All enrollment and coverage information should be simple, easy to understand, available in multiple languages, and accessible to people with disabilities.
- Enrollment in public or private coverage should use the same uniform and simplified application for all individuals applying.
- Information on costs, appeals process, and coverage determinations for each plan should be readily available for all those who need it.



- The Exchange should have strong, diverse consumer representation. All decision-making should be open to the public, and the public should have reasonable access to company data.
 - Consumer protections should be strongly enforced, with adequate staff to help consumers pursue their rights.
- 4. An Exchange that Builds on the Success of New York’s Public Programs. Building on existing public programs and a new public option will give consumers a real alternative to private insurance plans.**
- The Exchange should strengthen and build upon New York’s existing public programs, including Family Health Plus and Medicaid.
 - A pathway to a public option – a state health insurance plan – should be included in the Exchange.
 - New York should explore funding opportunities to build out the Basic Health Plan
- 5. An Exchange that Supports Principles of Health Equity. Health coverage should promote equity based on race, ethnicity, gender, disability, language, sexual orientation and gender identity, and immigration status. Access to reproductive health coverage, including abortions, should be protected.**