

# New Yorkers Need Quality, Affordable Health Insurance

Pass Health Insurance Exchange Legislation in New York



Give consumers and small businesses good health insurance choices.



Help consumers and small businesses select health insurance that meets our needs.



Make health insurance rates more affordable.



Act as a watchdog to make sure health plans are fair and easy to use.

Let New Yorkers, not federal agencies, shape our health insurance system.

New York consumers and small businesses need a health insurance marketplace that provides real choices, real control, and reasonable rates.

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## Pass Health Insurance Exchange Legislation in New York

Rising health care costs are squeezing the budgets of single people, families, and businesses. Consumers continue to be denied medically necessary care by insurance companies. And it's nearly impossible to select suitable coverage when health insurers put out reams of paper with confusing terms that don't allow you to meaningfully compare different plans.

**The solution is to create a strong health insurance marketplace in New York, called an exchange.** Creating an exchange will add to the existing benefits of the Affordable Care Act, including tax credits for small businesses to buy insurance for their employees, preventive care with no co-pays, allowing young adults up to age 26 to stay on their parents' health insurance plans, protections against unfair insurance company practices, and helping seniors and disabled persons to afford prescription drugs.

## What would an exchange bill do for New Yorkers?

**Give consumers and small businesses good health insurance choices.** Health insurers will not be allowed to offer plans through the exchange unless they provide quality coverage. Every plan will have to cover certain benefits consumers need, like doctor's visits, hospitalizations, maternity care, and coverage for mental health treatment.

**Help consumers and small businesses select health insurance that meets our needs.** The health insurance marketplace will have an easy-to-use website, a call center and in-person assistance to help us make meaningful comparisons between plans so that we can find the one that best meets our needs and budget.

**Make health insurance rates more affordable.** Especially if legislation allows the exchange to be an "active purchaser," it can pool the buying power of consumers and businesses so we can get quality plans for cheaper rates. This will add to the new state law that has already enabled the state to save consumers hundreds of millions of dollars by reviewing and reducing health insurance rate increases before they go into effect. Individual consumers will also be eligible for tax credits to help pay for health insurance.

**Act as a watchdog to make sure health plans are fair and easy to use.** The new health insurance marketplace will be monitored to protect consumers' rights, and staff will be available to help consumers who get the runaround from their insurance company.

**Let New Yorkers, not federal agencies, shape our health insurance system.** The New York State Legislature and Governor need to pass legislation this year in order to have our own exchange in time to begin offering services. Without our own exchange, New Yorkers will have to use an exchange set up by the federal government. Creating an exchange operated by the state is the best way of ensuring that the unique needs of state residents are taken into account and that average New Yorkers have a say.

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