

New Yorkers Need Health Insurance Exchange Legislation

Building a Strong Health Insurance Marketplace

Health Reform Has Created Many New Benefits for New Yorkers.

The federal health reform law, called the Affordable Care Act (ACA), has created many good changes for New York that are already helping people:

- **Young adults can now stay on their parents' insurance until age 26.**
- **Seniors in the Medicare "donut hole" got a \$250 rebate in 2010, and are getting a 50% discount on brand name drugs and a 7% discount on generics this year. Next year, those discounts will get bigger.**
- **Uninsured people with pre-existing conditions can now get health coverage under the NY Bridge Plan.**
- **Many small businesses can now offer health insurance to their employees thanks to new tax credits that are available to help them pay for it.**
- **A new statewide consumer assistance program, Community Health Advocates, has been set up to help people find and use health coverage.**

A Health Insurance Exchange Can Take These Benefits a Step Further.

Under the ACA, New York must create an insurance Exchange,—a statewide marketplace where consumers and small businesses can buy health insurance. This Exchange must be certified operational by the federal government by January 13, 2013.

An insurance Exchange will:

- **Make health insurance rates more affordable.**
- **Give consumers and small businesses real help in comparing insurance products and choosing the one that is right for them.**
- **Let consumers and small businesses better navigate insurance paperwork and changes relating to things like new jobs or changing family circumstances.**
- **Bring greater accountability and transparency to health insurance plans.**

Time is running out. New York must immediately pass legislation and get our Exchange underway in order to meet the federal deadline. Otherwise, the federal government will create an Exchange for us. Passing an Exchange bill now will allow New Yorkers—not federal agencies—to shape our Exchange.



Consumers and small businesses alike will benefit from a strong Exchange bill.

A Strong Exchange Bill Will Maximize Our Gains

To make sure New Yorkers get the most bang for their bucks, our Exchange bill must include the following:

- **A governing board that is free from conflicts of interest.**
- **A governing board that has strong consumer representation.**
- **An Exchange acts as an "active purchaser" to make sure New Yorkers get the most for their money.**
- **An Exchange that provides consumer assistance to consumers and small businesses.**
- **An Exchange that supports principles of Health Equity.**

Be part of the solution!

Learn more about health reform and Health Care For All New York at:

www.hcfany.org