



**Powering a
more equitable
New York**

**Testimony Before the New York State Joint Legislative Hearing on Health
of the Community Service Society of New York on the 2022 Proposed Executive
Budget**

February 8, 2022

The Community Service Society of New York (CSS) would like to thank the Chairs and members of the Senate and Assembly Health Committees for the opportunity to comment on the proposed 2022 Executive Budget. CSS is a 175-year-old non-profit dedicated to fighting poverty and improving the lives of working New Yorkers. Our health programs help New Yorkers enroll into health insurance coverage, find health care if they are ineligible or cannot afford coverage, and help them use their coverage or otherwise access the healthcare system. We do this through a live-answer helpline and through our partnerships with over 50 community-based organizations working in every county of New York State. Annually, CSS and its partners serve approximately 130,000 New Yorkers.

CSS is very grateful that the Executive Budget includes funding for independent consumer assistance programs. New York State is a leader in providing this type of assistance to consumers and its models for providing consumer assistance have been lauded nationally by groups such as the National Governors Association, the Kaiser Family Foundation, and the US Department of Health and Human Services. The Executive Budget provides funding for two of these programs: the Community Health Access to Addiction and Mental Healthcare Project (CHAMP) and the Community Health Advocates (CHA). CHAMP is a first-in-the-nation independent consumer assistance program created for people in need of substance use disorder or mental health treatment. The New Yorkers served by CHAMP are often experiencing crises related to mental health or addiction; CHAMP makes sure that insurance issues do not stop their clients from getting help when they need it. CSS thanks Governor Hochul for increasing CHAMP's funding this year to \$3 million and asks that the Legislature maintain this increase in its own budget proposals.

CSS asks that the Legislature consider additional funding for two programs: an additional \$2 million for CHA, a cost-of-living increase for the Navigator Network of

about \$5 million, and an additional \$2 million so that the Navigators can conduct outreach in places with low rates of health insurance coverage.

Community Health Advocates

The Executive Budget also includes \$3.5 million for CHA. CSS asks that the Legislature allocate an additional \$2 million, shared by both Houses, for a total of \$5.5 million.

CHA helps consumers understand their insurance, resolve billing issues and coverage denials, secure prior authorizations, and access hospital financial assistance. CHA services are provided through a central helpline and by a network of 27 community-based organizations that help people located in every county. The program helps over 30,000 New Yorkers every year and has saved consumers around \$103 million since launching in 2010. When CHA helps with medical debt cases, it reduces or eliminates the debt 84% of the time.

Last year CHA received a total of \$4.109 million. CSS believes an increase is needed because of two policy changes that will increase demand for the program. First is the end of the public health emergency. In response to the pandemic, New York made a number of policy changes effecting eligibility for health coverage, the process for enrolling or renewing, and medical billing. In the months following the end of those policies, many New Yorkers will experience changes in their health insurance and receive bills related to Covid care for which responsibility to pay is unclear. CHA is an important way for New York to help people manage these changes without disrupting or missing care.

The second policy change that will increase demand for CHA services is that its contact information will be included on all Medicaid notices of adverse determinations. CHA serves New Yorkers regardless of the type of insurance they have. People with commercial insurance already receive CHA's contact information on their explanation of benefits. Adding this to notices of adverse determinations for Medicaid enrollees will make more people aware of CHA's services and result in more calls and cases.

An increase to \$5 million will also mean a 20% cost-of-living increase for the community-based organizations in the CHA network. This is crucial to ensure that they can continue running the program sustainably.

Navigator Network

CSS has two requests for the Legislature related to the Navigator Network, which provides independent enrollment assistance. First, New York should provide a cost-of-living increase. This would mean increasing its funding from \$27.2 million to \$32 million. Navigator funding has been flat since the program started in 2013. Agencies have lost trained and experienced staff because this funding limitation means they cannot reward experience or strong job performance with raises. Further, Navigator assistance is vital for helping New Yorkers manage the end of the public health emergency. The Department of Health acted quickly to protect people from losing health insurance during the pandemic by allowing continuous open enrollment in Marketplace plans and automatically renewing people in public health insurance programs. As a result of these changes and the job losses caused by the pandemic, 1.5 million more New Yorkers obtained health coverage through the NY State of Health than ever before. In the months after the public health emergency ends, many of them will have to renew for the first time in over two years and possibly change how they get health insurance.

Second, New York should provide an additional \$2 million to add outreach services to the Navigator program. Approximately 352,000 New Yorkers are uninsured even though they're eligible for public coverage with low or no costs.¹ Another 451,000 are uninsured but could enroll in Marketplace plans, many with premium subsidies. Navigators could help these uninsured people learn about their options and successfully enroll. The \$2 million in new funding would be used by community-based organizations working in areas with high numbers of uninsured people.

Thank you again for providing this opportunity to testify and your consideration of our concerns. Please contact Juan Pinzon (jpinzon@cssny.org) with any questions. We stand ready to work with the Legislature to move forward on our recommendations.

¹ CSSNY and Citizens Budget Commission, "Narrowing the Coverage Gap: Five Strategies to Increase Insurance Coverage in New York," January 2022, <https://www.cssny.org/publications/entry/narrowing-new-yorks-health-insurance-coverage-gap>.