



MEMORANDUM IN SUPPORT

S. 5849 (Seward) / A. 8514 (Morelle)

AN ACT to amend the Public Authorities Law and the Public Officers Law, in relation to the establishment of the New York Health Benefit Exchange.

Raising Women's Voices-New York strongly supports the passage of S. 5849/A. 8514. This legislation takes the immediate steps necessary to establish a statewide health benefit exchange that will provide New York families with the opportunity to obtain quality, affordable health insurance coverage.

For New York women and our families, the creation of New York's Health Benefits Exchange cannot come too soon. According to the Kaiser Family Foundation, approximately 40 percent of New York's 1 million uninsured adult women will qualify for federal subsidies to help them buy private coverage through the New York Health Benefit Exchange that this legislation would establish. Another 47 percent of these uninsured women will qualify for public insurance under the expanded Medicaid program that would also enroll participants through this Exchange.

New York families need a health insurance exchange that is well developed and well prepared for effective implementation in 2014, when state exchanges are slated to open under the Affordable Care Act. The passage of S. 5849/A. 8514 would ensure that New York State can qualify for more than \$100 million in available federal funding support and have enough time to prepare an operable exchange by January 2013. By meeting this timetable, New York can avoid having a federally-established exchange that might not provide residents with the same safeguards that New York legislators have prioritized.

Raising Women's Voices supports this legislation's creation of a single statewide exchange that incorporates both private and public health insurance programs and allows year-round enrollment. Women often are the health care decision makers and arrangers of care for our families, and need an exchange that is simple to navigate, yet provides substantial health coverage options. We also support the legislation's call for studies of how the exchange can work to reduce health disparities and how the use of active purchasing could enable the exchange to become a "smart shopper" for New York's families, obtaining good value in health coverage at affordable prices.

Through explicit language in this legislation, members of New York's Health Benefits Exchange Board will be charged with serving the interests of individuals and small businesses that will be utilizing the Exchange. We believe it is imperative that members of the Exchange Board *not* represent entities that will stand to gain financially by conducting business with the Exchange. This legislation will require that each member of the Exchange Board be considered a state officer as it relates to conflict of interest regulations. This accountability and transparency is vital in order to protect consumers.

Raising Women's Voices believes this legislation provides New Yorkers with a commendable foundation for an insurance exchange. We urge final passage of this legislation, which is essential to providing quality, affordable health coverage to New York residents.

Raising Women's Voices strongly supports the passage of S. 5849/A. 8514 and urges the Legislature to take immediate action regarding this bill.

For further information, please contact Raising Women's Voices at 475 Riverside Dr, Suite 1604, New York, NY 10115 or (212) 870-2010.