

Grant Outcomes Report

Expanding Health Insurance Expansion in New York State, Phase II

The Problem:

Approximately 2.5 million New Yorkers lacked health insurance in 2007, according to the United Hospital Fund (UHF), despite several public and private health programs in place to cover them.¹ Estimates suggest that approximately 44% of uninsured New Yorkers are eligible for, but not enrolled in, existing public insurance programs.

Grant Activities & Outcomes:

This is the second of two grants to UHF from the New York State Health Foundation's Coverage Consortium initiative. Under the first grant, UHF described New York's public and private insurance markets and analyzed factors influencing those markets.²

The goal of this project was to "continue to build the analytic case for universal coverage through data and analytic publications, and convening activities focused on the private insurance market, public insurance programs, and the uninsured."

David A. Gould, Ph.D., directed both projects.

Working with Gould, UHF researchers Danielle Holahan and Peter Newell, and expert consultants continued to analyze data and update prior reports in light of emerging Federal reform legislation. Under this grant, they:

- ▶ Updated the Fund's 2006 "Blueprint for Universal Health Insurance Coverage in New York" to reflect policies generated during the Federal debates. The original Blueprint and the updated version,

¹ Health Insurance in New York, 2006-2007." New York, NY: United Hospital Fund, June 2009. Retrieved from <http://www.uhfnyc.org/assets/649>, September 1, 2010.

² "Promoting the Expansion of Health Insurance in New York State." Available at: <http://www.nyshealthfoundation.org/content/grant/detail/662>

KEY INFORMATION:

GRANTEE

United Hospital Fund of New York

GRANT TITLE

Expanding Health Insurance Expansion in New York State, Phase II

DATES

September 1, 2008–May 17, 2010

GRANT AMOUNT

\$547,352

GRANT ID

2533931

FUNDING

NYSHealth Coverage Consortium Initiative

“New York State and the Emerging Federal Health Care Reform Blueprint: Taking Stock and Making Plans,” were extensively used by State policymakers in exploring ideas for expanding coverage.

- ▶ Analyzed recent activity in New York’s private markets and public programs, particularly in light of the economic recession. The new analyses were incorporated into “*The Big Picture Updated: Current Status of New York’s Health Insurance Markets.*”
- ▶ Analyzed ways the State could streamline eligibility determinations and expand outreach to Medicaid and the State Childrens’ Health Insurance Program by drawing from data collected by other programs serving these families.

The report from this analysis, “Reducing Paperwork to Improve Enrollment and Retention in Medicaid and CHIP,” and its accompanying case study, identifies ways New York can use third-party information to enroll and retain people in these programs. This analysis informed proposals to establish “express lane eligibility” in Governor Paterson’s 2010–2011 Executive Budget.

- ▶ Updated “Health Insurance Coverage in New York, 2006–2008: A Snapshot” with information regarding the number of uninsured people and their characteristics.
- ▶ Analyzed the impact on New York of new Federal legislation expanding Consolidated Omnibus Budget Reconciliation Act (COBRA) benefits in the economic recession.

From this analysis, they created the guidebook “Hard Times and Health Insurance: Staying Covered When You Lose Your Job” to help consumers who lose their jobs keep their medical insurance, with emphasis on new Federal legislation expanding access to COBRA benefits during the recession. The New York State Legislature used information from this report to enact legislation ensuring access to benefits for workers at small firms.

- ▶ Wrote the issue brief, “Cost Sharing in New York’s Health Insurance Market.” This brief presents an actuarial analysis of cost-sharing elements of insurance products and defines some of the issues policymakers face in making markets more efficient and transparent.

An effort to simplify and improve notices to Medicaid recipients was more challenging than anticipated. UHF staff, working with the New York State Department of Health (NYSDOH), brought together representatives of legal services organizations and community based agencies. The group sought to create notices that would be more helpful to recipients and facilitate compliance with program rules.

This effort met with opposition from legal advocates wishing to preserve recipients' rights of appeal, which generates long and dense notices. Medicaid administrators responsible for notices, encumbered by outdated computer systems, hesitated to agree to changes they did not believe they could implement. Instead, this work will continue under the domain of the NYSDOH Enrollment Center.

Publications:

Reports

Edwards J, Bitterman J, Davis C, Kellenberg R and Dorn S. *Reducing Paperwork to Improve Enrollment and Retention in Medicaid and CHIP*. New York: United Hospital Fund, 2009.

Available at: <http://www.uhfny.org/assets/754>

Edwards J, Bitterman J, Davis C, Kellenberg R and Dorn S. *Reducing Paperwork to Improve Enrollment and Retention in Medicaid and CHIP: Case Studies*. New York: United Hospital Fund, October 2009.

Available at: <http://www.uhfny.org/assets/755>

Holahan D, Cook A, and Lawton E. *Health Insurance Coverage in New York, 2006-2008: A Snapshot*. New York: United Hospital Fund, February 2010.

Available at: http://nyshealthfoundation.org/userfiles/file/Snapshot-Layout-20100209_FINAL.pdf

Holahan D and Newell P. *New York State and the Emerging Federal Health Care Reform Blueprint: Taking Stock and Making Plans*. New York: United Hospital Fund, 2010.

Available at: <http://www.uhfny.org/assets/776>

Newell P, Baumgarten A and Heffernan J. *The Big Picture Updated: Current Status of New York's Health Insurance Markets*. New York: United Hospital Fund, 2010. Available at: <http://www.uhfny.org/assets/796>

Guidebooks

Newell P and Scherzer M. *Hard Times and Health Insurance: Staying Covered When You Lose Your Job*.

New York: United Hospital Fund, 2009. Available at: <http://www.uhfny.org/assets/615>

Issue Briefs

Gorman B, Gorman D, and Newell P. *Cost Sharing in New York's Health Insurance Market*. New York: United Hospital Fund, 2010. Available at: <http://www.uhfny.org/assets/795>