

Grant Outcomes Report

Promoting the Expansion of Health Insurance in New York State

The Problem:

Approximately 2.5 million New Yorkers lacked health insurance in 2007, according to estimates from the United Hospital Fund (UHF).¹ Public and private programs exist to increase coverage, but policymakers face several challenges in expanding coverage through these programs. Challenges include how to enroll and retain people in public programs, how to create options for low-wage workers, and how to enroll higher income people who go without coverage.

Grant Activities & Outcomes:

This is the first of two grants to the United Hospital Fund from the New York State Health Foundation's Coverage Consortium initiative.

The goal of this project was "to continue to advance an empirically grounded and politically sensitive campaign to promote universal coverage."

David A. Gould, Ph.D., directed the project. Project staff and consultants produced a major report, three issue briefs, three coverage chartbooks, and a data update paper.

The report, "The Big Picture: Private and Public Health Insurance Markets in New York," analyzes public and private insurance markets side by side and in one document. It describes New York's public and private plans, how they are administered, whom they cover, and how much they cost.

The three chartbooks provide easy-to-access information on the number and characteristics of uninsured New Yorkers in 2004–2005, 2005–2006 and 2006–2007.

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

KEY INFORMATION:

GRANTEE

United Hospital Fund of New York

GRANT TITLE

Promoting the Expansion of Health Insurance in New York State

DATES

August 1, 2007–January 8, 2010

GRANT AMOUNT

\$776,725

GRANT ID

2044111

FUNDING

NYSHealth Coverage Consortium Initiative

The data update, "Offer, Eligibility, and Take-Up Rates of Employer Sponsored Coverage in New York 2005," provides information regarding eligibility for and enrollment rates in employer sponsored coverage.

The issue brief, "Impact of Merging the New York Small Group, Healthy New York and Direct Pay Health Insurance Markets," opened this technical issue to a wide audience. Discussions about merging these markets had been the purview of State regulators and insurance companies until this report made the issue understandable to others.

The issue brief, "Characteristics and Health Insurance Coverage of New York's Noncitizens," examines similarities and differences in coverage between citizens and noncitizens, and between documented and undocumented residents.

An issue brief, "New York's Eligible but Uninsured," analyzes characteristics of people who are eligible for public programs, but are not enrolled in them.

UHF mounted a communications campaign aimed at disseminating products and engaging people in debate and discussion. The reports, issue briefs, and chartbooks were posted online and distributed electronically to policymakers, advocates, providers, and others.

The Fund also convened three policy roundtables: one on choices and challenges for New York's insurance market, one on patterns of health care spending growth, and one on public program simplification.

Project staff conducted three briefing sessions for the State's universal coverage workgroup and served as expert panelists at public hearings on the State's Partnership for Coverage initiative.

Gould originally planned to redesign the UHF Web site to allow users to access and manipulate insurance data. After working with the data, however, Gould concluded that its limitations could lead users to reach inaccurate conclusions, and he did not pursue this objective.

Gould also planned to incorporate information from a separate Coverage Consortium study conducted by Columbia University into UHF's roundtables and meetings. Gould concluded that information generated via the Columbia study was not amenable to inclusion.

UHF received a subsequent grant from the Coverage Consortium to further mine Current Population Survey data, write a guidebook about expanded COBRA coverage options, and continue to explore ways to increase enrollment in public programs.²

² "Expanding Health Insurance Expansion in New York State, Phase 2." Available at: <http://www.nyshealthfoundation.org/content/grant/detail/1354>

Publications:

Reports

Newell P and Baumgarten A. *The Big Picture: Private and Public Health Insurance Markets in New York*. New York: United Hospital Fund, 2009.

Available at: http://www.nyshealthfoundation.org/userfiles/file/Big_Picture_final.pdf

Chartbooks

Cook A, Miller D, and Holahan D. *Health Insurance Coverage in New York, 2004-2005*. New York: United Hospital Fund, November 2007. Available at: <http://www.uhfnyc.org/assets/460>

Cook A, Williams A, and Holahan D. *Health Insurance Coverage in New York, 2005-2006*. New York: United Hospital Fund, May 2008. Available at: <http://www.uhfnyc.org/assets/513>

Cook A, Williams A, and Holahan D. *Health Insurance Coverage in New York, 2006-2007*. New York: United Hospital Fund, June 2009. Available at: <http://www.uhfnyc.org/assets/649>

Data Update

Holahan D. *Offer, Eligibility, and Take-Up Rates of Employer-Sponsored Coverage in New York, 2005, a Data Update*. New York: United Hospital Fund, 2008.

Available at: <http://www.nyshealthfoundation.org/content/document/detail/982/>

Issue Briefs

Holahan D and Cook A. *Characteristics and Health Insurance Coverage of New York's Noncitizens*. New York: United Hospital Fund, 2009. Available at: <http://www.uhfnyc.org/assets/651>

Holahan D, Cook A, and Powell L. *New York's Eligible but Uninsured*. New York: United Hospital Fund, 2008. Available at: http://www.nyshealthfoundation.org/userfiles/file/New_York_s_Eligible_but_Uninsured.pdf

Merging the Markets: Combining New York's Individual and Small Group Markets into Common Risk Pools. New York: Prepared for the United Hospital Fund by Gorman Actuarial, LLC, 2008. Available at: http://www.nyshealthfoundation.org/userfiles/file/Merging_the_Markets.pdf