



*Representing the advocacy interests  
of hospitals and health systems on Long Island and in the Hudson Valley*

# **SUPPORT**

## **MEMORANDUM**

May 7, 2019

To: Members, Long Island Delegation of the New York State Legislature  
Members, Hudson Valley Delegation of the New York State Legislature

From: Kevin W. Dahill, President and CEO

Re: S.5145 (Rivera) — in Senate Insurance Committee

The Suburban Hospital Alliance of New York State supports S.5145, which would require the designation of a New York State Independent Consumer Assistance Program (CAP) to assist consumers with navigating our complex healthcare system.

Since 2010, the Nassau-Suffolk Hospital Council, a member of the Suburban Hospital Alliance, has provided health consumer assistance program services to New Yorkers who have difficulty navigating the health care system under the Community Service Society's Consumer Health Advocates Program (CHA), the state's designated Consumer Assistance Program under the Affordable Care Act (ACA).

The ACA recognized that health consumers need help understanding their insurance, securing prior authorizations for care, and filing complaints and appeals to access the health care they need. Many consumers enroll in health insurance on their own or work for small businesses that do not have human resource departments or unions that can help them advocate for their care. The CAPs are an important mechanism to support consumers in navigating these challenges. The New York State CAP, Community Health Advocates, serves 30,000 New Yorkers annually, saving them more than \$35 million in medical bills since its establishment.

This bill would codify the right for New York consumers to secure educational, navigational, and appeals assistance with their health insurance and health care by ensuring that all

insured consumers receive notice of this valuable service in their health plans' communications. A similar independent ombudsman program was established for consumers with mental health and substance abuse disorder issues and codified in §33.27 of the Mental Hygiene Law. This bill would extend these services to all insured New Yorkers, regardless of their health status or form of insurance.

For these reasons, the Suburban Hospital Alliance asks for your support of S. 5145.