



STAT News

Published bi-monthly by the Suburban Hospital Alliance of New York State, LLC, a consortium of 51 not-for-profit and public hospitals advocating for better health care policy for all those living and working in the nine counties north and east of New York City. **October 11, 2013**

STATE UPDATE: Insurance Marketplace Now Open

On October 1, 2013, the New York State of Health insurance marketplace opened. This is the online insurance exchange legislated by the Affordable Care Act (ACA). Individuals and small businesses (fewer than 50 employees) can shop the marketplace for affordable health insurance either online through a portal – www.nystateofhealth.ny.us – by calling the state’s customer service number at 1-855- 355-5777 or by meeting with a state-trained, in-person navigator. On Long Island, the Nassau-Suffolk Hospital Council, one of the local hospital associations that is part of the Suburban Hospital Alliance of New York State, LLC, is one of three state-appointed navigator agencies serving the Long Island region. The Hudson Valley region is serviced by the Community Service Society of New York, Maternal Infant Services Network of Orange, Sullivan and Ulster Counties and the Westchester County and Rockland County Departments of Health.



Navigators throughout the state report robust interest in the marketplace and have handled hundreds of calls for information and assistance, in addition to performing actual enrollments since the marketplace opened 11 days ago. Initial reaction from applicants is surprise at the range of health plan choices available with many plans priced affordably. The marketplace offers four metal tiers – bronze, silver, gold, platinum – to choose from with different co-pays, deductibles, out-of-pocket limits, and covered services. Based on income and family size, applicants may be eligible for premium assistance and/or further cost sharing assistance. Small businesses may be eligible for tax credits. Enrollment continues through March 31, 2014, but for insurance that is effective January 1, 2014 applicants must apply by December 15, 2013.

FEDERAL UPDATE: Hospitals Fear More Cuts Tied to Debt and Deficit Reduction Plans, Budget Resolution

The federal government remains shut and Congress remains gridlocked on a budget that would re-open the government. Funding issues are further complicated by the impending October 17, 2013 debt ceiling limit deadline. Unless Congress acts to lift the debt ceiling, the United States will default on its bills. Economists almost universally agree that such default would unravel the slowly recovering U.S. economy and would wreak havoc upon world financial markets.

The conversation in Washington DC is now moving away from total de-funding of the Affordable Care Act as a GOP-led pre-condition to adopting a continuing budget resolution and re-opening the government, to one about debt/deficit reduction plans. Medicare and Medicaid once again are likely targets. The failure of a specially-commissioned, bi-partisan “super committee” to develop a workable debt/deficit reduction plan in November 2011 led to the automatic enactment of sequester cuts on January 1, 2013. Those cuts continue now. The hospital industry is taking a huge hit with the sequester cuts - \$629 million (2013 – 2021) - to the hospitals in the nine counties served by the Suburban Hospital Alliance. Any further reductions would render many hospitals inoperable.

“As we have said time and time again, the government cannot expect to balance its budget or settle its debt on the backs of the nation’s hospitals,” said Kevin Dahill, president/CEO of the Suburban Hospital Alliance. “Right now, our hospitals are undergoing massive delivery and payment re-structuring related to federal and state reforms and natural market forces. Further cuts are simply unconscionable and disregard the patients.”

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