



## For Immediate Release

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## The Affordable Care Act – Success, Failure, or Both at the Same Time?

The New York State Association of Health Underwriters (NYSAHU) supports the goal of the Affordable Care Act, which we understand to be providing affordable, quality health care to all.

For those who couldn't afford coverage before and are now covered by an individual policy purchased via the New York State of Health Marketplace (NYSOH, New York State's Health Benefit Exchange) it's a success. NYSAHU worked closely with the NYSOH from its creation, continues to do so now, and will do so in the future as one of our primary goals is to do everything we can to promote access to affordable health insurance. The Governor, his regulatory staff, the legislature and the staff at NYSOH are working hard to achieve this goal, and we at NYSAHU are proud to be their partners in this effort.

In addition to being the preferred resource for consumers purchasing individual coverage<sup>1</sup>, our members are also the preferred resource for employer-sponsored health plans. Virtually every employer-sponsored health plan retains an agent, broker or benefit consultant to guide them in their health plan decisions; these clients tell us that they are struggling – and in some cases failing – to meet their responsibilities to their employees, and that the reason for this is the very same Affordable Care Act<sup>2</sup>.

We recognize that the Affordable Care Act has resulted in unintended consequences, which need to be corrected to ensure affordability and guarantee that New Yorkers who like their health plans can continue to access them. No one understands the intersection of the Affordable Care Act and NYS laws and regulations better than the members of NYSAHU, as we work at that intersection each day – and while we are partnering with NY's legislators and regulators to make negotiating that intersection easier for individuals, employers and employees, much remains to be done.

To this end, we worked with Legislators to introduce bills to preserve the right of small groups to continue to purchase Stop-loss coverage for their health plans after January 1, 2016 (S.6917 (Seward) / A.9980 (Cahill)). This right would be lost when the small group market is redefined to include all groups under 100 employees.

Unless this legislation is passed into law this year, the redefinition of the small group market will cause as many as 40,000 New Yorkers (some of whom are municipal employees) to lose their current plans and see increases in their health insurance costs of as much as 30% when their new plans become effective.

We believe that this legislation is fair and consistent with the spirit of Affordable Care Act, and the President's commitment to allow Americans to keep their healthcare options. *(continued on next page)*

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*In a recent Urban Institute / Robert Wood Johnson Foundation survey of how consumers felt about the helpfulness of the various sources of information that they used to research Marketplace health policies, insurance agents and brokers were rated as "Very" or "Somewhat" helpful by approximately 84% of respondents, the highest rating by respondents of all resources.*

<sup>2</sup> *A new survey by the American Health Policy Institute, a nonprofit research and policy think tank reports that approximately 60 percent of human resource executives for 360 of the largest U.S. employers say the Affordable Care Act will fail in its effort to make the health care system better. Respondents are struggling to retain employee health benefit packages under the federal health law, enacted in 2010.*



We stand ready to serve as an able, knowledgeable and supportive resource for those legislators and regulators who share our goals of providing affordable quality health care coverage and making the Affordable Care Act a resounding success for all New Yorkers. We are hopeful that all New York regulators and legislators will understand that there is no “one size fits all” solution to this growing issue.

#### About NYSAHU

The New York State Association of Health Underwriters represents more than 600 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through four chapters across the state of New York. NYSAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage. Every day, NYSAHU members work to obtain insurance for clients who are struggling to balance their desire to purchase high-quality and comprehensive health coverage with the reality of rapidly escalating medical care costs. As such, one of NYSAHU's primary goals is to do everything we can to promote access to affordable health insurance coverage.

NYSAHU members help millions of consumers by guiding them through the complexities of health insurance purchasing and enrollment, while ensuring they get the best policy at the most affordable price. We seek to understand each personal situation to create recommendations that complement a client's financial and medical security needs, and our job does not end with the sale. Our licensed members help their clients with claims issues, service questions and compliance matters throughout the life of each policy they sell.