



NEW YORK STATE SENATOR

Kemp Hannon

# New York State Health Insurance Exchange Roundtable

Kemp Hannon

April 20, 2011

ISSUE:

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COMMITTEE:

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**Notice of Roundtable**  
**Senate Standing Committee on Health**  
**Senate Standing Committee on Insurance**  
**Oral testimony by Invitation Only**  
*(Written testimony is welcome)*

**SUBJECT:** New York State Health Insurance Exchange

**PURPOSE:** To examine the issues and challenges confronting New York State in its attempt to implement a State Health Insurance Exchange.

Senator Kemp Hannon, the Chairman of the New York State Standing Committee on Health, and Senator James L. Seward, the Chairman of the New York State Standing Committee on Insurance will be holding a Roundtable on April 27, 2011, at 11:30 am in 124 Capitol to discuss the development and implementation of the Health Insurance

Exchange in New York State, mandated by the Affordable Care Act (ACA). The following questions will be discussed in detail:

- What are the benefits and drawbacks of a State government sponsored Insurance Exchange versus a Federal government sponsored Insurance Exchange? If New York State decides to run a State Insurance Exchange, what entity or body is best equipped to administer the Exchange and in what form will the Exchange be rolled out throughout the state (i.e. regional exchanges vs. a singular exchange)?
- How should the Exchange be financed? Is the Exchange a passive body or does it actively negotiate prices?
- What is the status of the Early Innovator grant and how will New York meet the prescribed deadlines?
- What are the roles of health insurance brokers, agents, benefit consultants, and similar actors within the Exchange? Will there be rules and regulations for selling products within the Insurance Exchange?
- What application and eligibility processes must be changed/streamlined for the state to comply with ACA requirements (attainment of subsidies, “no wrong door,” portal requirements)?
- Will both private and public insurance options be available within the Exchange? How will the Exchange account for adverse risk selection (i.e. large influx of high cost individuals into the exchange)? Should insurers be required to offer the same coverage both inside the Exchange and outside the Exchange? How will New York effectively protect the Insurance market while creating a quality Exchange that has significant choice? Will the small group and individual markets be merged?
- Will the Exchange cater to business as well as individuals? Will employers be allowed to select group coverage for their employees through the Exchange?
- What steps should be taken in the near future to facilitate implementation?

**Oral testimony will be accepted by invitation only.** The chairmen would also appreciate advance receipt of any prepared statements. Written comments will also be accepted and may be sent to the attention of the chairmen at 420 Capitol. In order to further publicize these hearings, please inform interested parties and organizations of the committees’ interest in hearing testimony from all sources. In order to meet the needs of those who may have a disability, the legislature, in accordance with its policy of non-discrimination on the basis of disability, as well as the 1990 Americans with Disabilities Act (ADA), has made its facilities and services available to all individuals with disabilities. For individuals with disabilities, accommodations will be provided, upon reasonable request, to afford such individuals access and admission to legislative facilities and activities.

**New York State Senate Standing Committee on Health**

Senator Kemp Hannon, Chair

**New York State Standing Committee on Insurance**

Senator James Seward, Chair