

**Testimony to Assembly Ways and Means and Senate Finance Committees
Joint Legislative Budget Hearing on Health/Medicaid
February 28, 2023**

**Written Testimony by
Rebecca Sanin, President/CEO
Health and Welfare Council of Long Island**

Thank you for the opportunity to address you today. The Health and Welfare Council of Long Island has served Long Islanders for 75 years. Since 1947, HWCLI has served as the umbrella for health and human service agencies serving Long Island's families. As a regional human service provider, convener, and leader with a 200-organization network, HWCLI responds to Long Island's needs through direct services and advocacy.

The Health and Welfare Council of Long Island urges the following budget actions be taken:

Expand eligibility for public programs and include immigrants.

Health and Welfare Council of Long Island applauds the Governor for expanding the Essential Plan eligibility from 200% to 250% of the federal poverty level. However, the 1332 Waiver proposal excludes people who do not have immigration documentation. HWCLI supports the Coverage for All campaign, calling for access to affordable health coverage for all New Yorkers, regardless of immigration status. This could be achieved by including the Coverage4All legislation (S.2237, Rivera/A.3020, Gonzalez-Rojas) in this year's budget, providing authorization to include immigrants with low income between the ages of 19 and 64 in the application to the federal government to expand the Essential Plan. We are all safer in the face of global public health threats when everyone has access to quality preventive healthcare. Including immigrants in the Waiver application will cost the state nothing, and in fact, generate budget savings.

Providing health insurance for immigrant communities – including hundreds of thousands of essential workers who have kept our state functioning during a three-year pandemic – is both morally and fiscally responsible. Expanding coverage would come at no cost to the state and would avoid \$500 million in annual Emergency Medicaid costs incurred when uninsured patients seek emergency care at our hospitals.

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End Medical Debt

Health care is unaffordable in New York, and patients are suffering serious financial harm as a result of needing medical care. Over 53,000 were sued by hospitals between 2019 and 2020, and thousands had liens placed on their homes or had their wages garnished. HWCLI is very grateful to the Legislature for outlawing the practice of medical liens and wage garnishments, but this does not help the 38 percent of New Yorkers who say they avoid necessary medical care because of costs or the 34 percent who say they have experienced serious financial harm due to medical bills (such as being unable to afford basic necessities or using up all of their savings).

New York should ensure that eligible New Yorkers have access to hospital financial assistance through a single application form, as proposed by the Administration’s Article VII bill, but expand it to be consistent with the Ounce of Prevention Act (S1366/A844 (2022 version) and protect New Yorkers with medical debt from adverse credit reporting of medical debts—which the Consumer Financial Protection Bureau has found to be both inaccurate and not predictive of a consumer’s creditworthiness.

Protect coverage and access in the Public Health Emergency wind-down

HWCLI is part of the NY State of Health Navigator Program and the state’s independent consumer assistance program, Community Health Advocates (CHA), that helps New Yorkers navigate the healthcare system and access the coverage and care they need.

The end of the public health emergency means eligibility and renewal processes will change for millions of New Yorkers. People will need help managing these changes without disruptions in coverage or care. The Community Health Advocates (CHA) program provides post-enrollment assistance so that people can use their insurance effectively and has saved New Yorkers millions of dollars. CHA’s funding should be maintained at \$5.234 million.

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