The ACA is Working for New Yorkers:
Highlights from Open Enrollment 2013-2014

Building Quality, Affordable Health Care for ALL New Yorkers

The Affordable Care Act brought new, quality health insurance options to New Yorkers. In October 2013, New York State launched the NY State of Health Marketplace, a streamlined enrollment system for public and private health insurance. Nearly one million New Yorkers enrolled during the first open enrollment period. **That's about 4,900 people per day, over 200 per hour.** Four out of five enrollees did not have insurance when they applied.

New Yorkers find quality, affordable health care plans

"Insurance is important…I knew I should have it."

Ben D.
Broome County
Age: 22
Medicaid

Thanks to expanded Medicaid eligibility under the ACA, Ben enrolled in free public coverage. Now he can focus on his son and his career.

"For me, it was a night and day difference."

Engracia F.
Manhattan
QHP with financial assistance
$106/month

Engracia saved $4,500 a year in premiums with her new coverage. Now she volunteers to tell others about their options under the ACA.

- Premiums for individual insurance plans dropped by 53% when the Marketplace opened in 2013.
- Over 370,000 New Yorkers enrolled in Qualified Health Plans (QHP) and nearly 600,000 enrolled in free or low-cost public health insurance.
- Over 70% of QHP enrollees received financial assistance to help pay for their coverage.
- Benefits improved, too: all plans must cover 10 "essential health benefits," including preventive and emergency care, pediatric dental and vision, and prenatal care.

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New Yorkers get in-person enrollment help

"The health care law has given me a chance at affordable health care."

Karen E.
Ulster County
Age: 48
QHP with financial assistance
$108/month

A Navigator from Public Policy and Education Fund helped Karen enroll. She got affordable health insurance after six years of going without.

"I'm very happy because, finally, I can get treatment."

Charles R.
Suffolk County
Age: 37
Medicaid

Carlos got help from a Spanish-speaking Navigator in his community to enroll in Medicaid. Now, he can afford medications for chronic sinus infections.

- NY trained and funded over 640 Navigators who offer free, unbiased enrollment assistance. The State also trained nearly 4,000 Certified Application Counselors.
- Further, these consumer assistors helped enroll nearly one out of every two New Yorkers who enrolled.
- Consumer assistors are an important resource for lower-income New Yorkers who used these services more than their higher income counterparts.

Looking forward: Recommendations for enrolling all New Yorkers

- **Make insurance more affordable for lower-income working families.** New York State should implement a Basic Health Program (BHP), which will make health insurance even more affordable.
- **Increase outreach efforts to communities of color and immigrant New Yorkers.** African Americans and Latinos enrolled in coverage at rates that are disproportionately lower than their populations.
- **Continue to improve access to health care providers.** The State should require plans to offer out-of-network coverage options for those willing to pay for it.

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