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Letters to the Editor
Buffalo News
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To the Editor:

New York’s health plans agree on the need for our state to take steps to preserve New Yorkers’ access to quality, affordable health insurance coverage. However, Governor Cuomo — and your editorial, “New York making its own way on health care,” (June 9, 2017) — misses the mark on what needs to be done to achieve that goal.

First, the governor is proposing “emergency regulations” to mandate any private company inclined to do business on the state’s insurance marketplace to guarantee coverage of the 10 “essential health benefits” required by the 2010 health care law. Under existing state law, plans are already required to provide these essential benefits. Moreover, because the requirement is in state law, even if the Affordable Care Act was repealed, New York’s benefits wouldn’t change without the legislature changing the law. The regulation is unnecessary. And it certainly isn’t an emergency.

Second, he has directed the state’s Health Department to block any company that withdraws from the exchange from participating in its Medicaid or children’s health plan. This threat may deprive New Yorkers of the right to stay with the plan of their choice. Both the governor and the editorial ignore the fact that the state fixes the price of health care premiums and, in the past several years, has suppressed rates, which has forced some plans to lose money.

That health plans in New York have requested double digit rate increases for both individual and small group policies is not because of what is going on or might happen in Washington. It is directly tied to the ongoing costs of health care in New York that continue to rise and state action in recent years to artificially control premiums.

We should all be working together to preserve the best parts of the ACA and to improve those that need fixing — not creating instability and discord, which the governor’s proposals do.

Sincerely,

Paul F. Macielak
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