



NEWS RELEASE

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NEW YORK HEALTH PLAN ASSOCIATION ON MANDATED INFERTILITY COVERAGE PROPOSAL

Statement by Paul Macielak, HPA President & CEO

“Although we recognize lawmakers want to help New Yorkers affected by infertility, the reality is that expanding insurance coverage for some New Yorkers could jeopardize all coverage for others.

“Health plans have just filed their 2018 premium requests with the Department of Financial Services — seeking an average rate increase of 16.6% in the individual market and 11.5% for small group policies. One reason cited for the increases is continued pressure of mandated coverage benefits. While well intended, mandates ultimately increase utilization and costs of services, consequently adding to the overall price of insurance coverage.

“New York already requires insurance coverage of services to diagnose infertility and treat correctable medical conditions that result in infertility. Various in vitro fertilization procedures, however, were expressly exempted, largely in recognition of their extraordinary costs and the impact those costs would have on affordability of health insurance.

“Governor Cuomo, just last week, vowed that New York would preserve the so called ‘essential benefit package’ required under the Affordable Care Act. In vitro fertilization is not one of these benefits. Moreover, the ACA requires the state to pick up the costs associated with any new mandate beyond the ‘essential health benefit package.’

“Given all the uncertainty about the future viability of health coverage being created by discussions in Washington, we believe New York lawmakers should focus on doing everything possible to ensure New Yorkers continue to have access to coverage. First and foremost, this includes making sure coverage is affordable. This bill is a threat to affordability.”

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The New York Health Plan Association represents 29 managed care health plans that provide comprehensive health care services to more than 7 million New Yorkers.