



NEWS RELEASE

41 State Street • Suite 900
Albany, NY 12207-
518.462.2293
www.nyhpa.org

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CONTACT:
Leslie S. Moran
518.462.2293
(cell) 518.588.6655

NEW YORK HEALTH PLAN ASSOCIATION ON 2021 RATE REQUESTS

Plans point to uncertainty created by coronavirus pandemic

As health plans file premium requests for 2021, the New York Health Plan Association (HPA) today released a [fact sheet](#) examining the impact that the COVID-19 pandemic could have on premium rates.

“From the beginning of the coronavirus outbreak and in the weeks as the crisis continues to unfold, New York’s health plans have worked extremely hard to meet the needs of consumers, businesses, and our health care partners,” said Eric Linzer, HPA president and CEO. “This has included waiving copayments and cost sharing for COVID-19 testing, telehealth services and mental health services for essential workers, and providing cash advances and other support to hospitals, physician practices and others in the delivery system to address the financial uncertainty they’re facing. Recognizing the economic hardships confronting individuals and small businesses, our industry has also extended grace periods for those who have needed extra time to pay premiums. All of these factors have had an impact on health plans revenues.”

The fact sheet outlines New York’s regulatory rules for health insurance rate setting and looks at various costs related to COVID-19 that will affect premiums being filed for 2021 and beyond. Some of these include:

- Testing, treatment and care for COVID-19 patients;
- Increased utilization as a result of services that were delayed during the New York PAUSE, including preventive screenings, routine care, acute services, and the resumption of elective and non-emergency surgeries; and
- Preparing for a possible resurgence of the virus, as well as new emerging treatments and an eventual vaccine.

As health plans file their 2021 premium applications, Linzer reiterated the industry’s ongoing efforts to ensuring that the health care needs of New Yorkers are met. “Despite the challenges the current public health crisis has created, health plans remain committed partners in combatting the spread of COVID-19 so that we can safeguard New Yorkers and restart the state’s economy, while making sure to preserve the availability of affordable, quality health care for consumers and businesses going forward.”

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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 8 million New Yorkers.