



NEWS RELEASE

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NEW YORK HEALTH PLAN ASSOCIATION ON 2021 RATE REQUESTS

Proposed rates “reasonable and fair”

The New York Health Plan Association (HPA) today called the proposed 2021 premium rate requests “reasonable and fair,” noting they reflect not only increases in the cost of care, but also the industry’s ongoing efforts to ensure that the health care needs of New Yorkers are met during today’s uncertain and challenging environment.

“From the outset and throughout the continuing coronavirus crisis, New York’s health plans have made extraordinary efforts 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. Additionally, our industry has extended grace periods for those who have needed extra time to pay premiums, in recognition of the economic hardships confronting individuals and small businesses. All of these factors have had an impact on health plans revenues.”

A [fact sheet](#) examining the impact that the COVID-19 pandemic could have on premium rates 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 consumers now have the opportunity to review and comment on health plans’ 2021 premium applications, Linzer reaffirmed the industry’s commitment to New Yorkers. “Despite the challenges the current public health crisis has created, health plans continue to be 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.”