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# MEMORANDUM IN OPPOSITION

**FOR IMMEDIATE RELEASE: MARCH 21, 2021**

Re: S.4305 (Rivera)/A.1733 (Gottfried) – AN ACT to amend the to amend the insurance law, in relation to the designation of an independent consumer assistance program

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This legislation, S.4305/A.1733, would create an independent consumer assistance program to assist consumers with the filing of complaints and appeals. The New York Health Plan Association (HPA) opposes the legislation because it is unnecessary and will not provide consumers with any greater protections or assistance than currently exists.

The New York State Department of Financial Services already has a Financial Frauds and Consumer Protection Division. Within that division is the Consumer Assistance Unit (CAU), which is charged with investigating and mitigating consumer complaints. In addition, the Department, in conjunction with the Department of Health, compiles complaints about health insurance companies from consumers and health care providers. Details about complaints are included in the annual *New York Consumer Guide to Health Insurers*, which also provides information on the number of successful appeals to independent external review agents as well as important consumer information on plans' rating based on quality of care metrics and enrollee satisfaction.

HPA and its member plans are committed to providing consumers with meaningful information about health care and about their rights as health care consumers. The more information they have, the better able they are to make decisions and choices that are right for their needs.

New York health care consumers have many rights, and many laws to protect those rights. This proposal does not materially or meaningfully add to these protections. For these reasons, HPA urges you to reject S.4305/A.1733.

*The New York Health Plan Association represents 28 managed care health plans that provide comprehensive health care services to nearly 8 million New Yorkers.*