



NEW YORK STATE SENATOR

Kenneth P. LaValle

Senator LaValle Informs Public of Health Care Access Measures

KENNETH P. LAVALLE August 11, 2009

| ISSUE: **HEALTH**

Senator Kenneth P. LaValle would like to bring awareness to newly passed legislation that will help make health insurance more affordable and health care more accessible. Under the new laws, unemployed New Yorkers will be able to continue COBRA coverage for 36 months, parents will be able to provide health insurance for unmarried children through age 29, regardless of financial dependence, and insured individuals will receive more timely access to necessary health services.

“Tough economic times have led to increased unemployment rates and financial instability for many people throughout the state,” said Senator LaValle. “Losing a job is difficult enough, but when the loss of health care coverage is added to that, the level of stress becomes even greater.”

The state recently enacted measures to help families maintain health care coverage through difficult times and provide coverage for dependent adult children. The first new law will ensure that people who have lost health coverage due to involuntary termination or a reduction in work hours will have continued access to group health insurance by extending the continuation of COBRA benefits from 18 months to 36 months. This will be helpful to people who are having a difficult time finding employment or are working part time during their job search.

The second measure will allow families to continue coverage under their group insurance policy for an unmarried child through age 29. The measure allows employees to obtain such coverage provided the child lives, resides, and works in New York State, is not covered by another policy, and is not eligible for Medicare. This expansion allows an employee to apply for coverage within sixty days after the date their dependent child’s coverage would otherwise be terminated or during an annual open enrollment period. The employee would then pay the full cost of coverage to the group policy holder or employer. Dependent children whose coverage expired prior to the enactment of this measure have 12 months from the law’s September 1, 2009 effective date to elect coverage.

“This is an extremely valuable provision for high school and college graduates who cannot find work or are in entry-level positions that pay very little and offer no benefits,” said Senator LaValle. “This option will allow many more young adults to obtain health benefits at an affordable rate.”

Lastly, a series of managed care reforms were enacted to enhance consumer and provider protections. This action builds upon past measures to improve consumer access to healthcare, protect provider reimbursement rates, improve the external appeals process, and ensure prompt processing and payment of health care claims.