Planned Parenthood of New York City
Testimony on NYC and the Affordable Care Act:
Where Are We Post-Roll-Out and How We Can Boost Access to Care

October 23, 2014

Good afternoon. I am Alice Berger, Vice President of Health Care Planning at Planned Parenthood of New York City (PPNYC). I am pleased to be here today to provide testimony on the state of access to care in post-Affordable-Care-Act New York. Planned Parenthood of New York City thanks our strong supporter and Chair of the New York City Council Committee on Health, the Honorable Council Member Corey Johnson for his leadership in convening this hearing. We’d also like to thank Speaker Melissa Mark-Viverito, the Committee on Health and the entire City Council for their dedication to these issues and we welcome the opportunity to discuss ways we can boost access to care for all New Yorkers.

Planned Parenthood of New York City serves more than 50,000 patients annually in our health centers currently located in four boroughs. We are proud to announce that a new health care center is currently under construction and is due to open in the Spring of 2015. Queens has traditionally been an underserved borough and we expect to serve 17,500 patients each year at our new center when fully operational.

As a safety net provider, we know all too well the realities so many New Yorkers face as they struggle with numerous barriers to accessing care. Often it is the social determinants of health — income inequality, language access, immigration status — that prevent many New Yorkers from receiving the care they need. We also understand that in a city as diverse as ours, access to quality health care can vary greatly among different neighborhoods and communities. Planned Parenthood is committed to continuing to serve communities that depend on our services the most and to providing access to health care in culturally competent settings, adhering strictly to the National Standards for Culturally and Linguistically Appropriate Services in all of our clinical, education and public affairs work. As a trusted health care provider in New York City, we pride ourselves on the medically accurate, high quality, confidential care we provide to all people, no matter what.

PPNYC is also proud of the strides New York State has made in implementing the Affordable Care Act (ACA); surpassing its goal with well over a million residents obtaining coverage. Since 2000, PPNYC has provided on-site insurance enrollment assistance to all our clients who are in need. In response to the opportunities that the ACA offers, we have ensured that all of our entitlement staff are Certified Application Counselors and offer one-to-one counseling and enrollment in both the public and private insurance programs on the New York State of Health portal. Over the years, through our robust entitlement program, we have assisted thousands of our clients in obtaining Medicaid coverage and are thrilled to be able to offer the range of Qualified Health Plans to those eligible. Fourteen years of experience has shown that combining health care service delivery with often same-day enrollment assistance is essential to fully provide for our clients’ needs.

Despite the terrific step forward with the ACA, barriers to access are still prevalent and a portion of our patient base remains uninsured and cost remains an issue. In the first year of ACA enrollment, our entitlement counselors report that many clients who are not income-eligible for Medicaid, often report that even with tax credits, the cost of premiums keeps coverage out of reach. Moreover, some clients opt to purchase the high deductible, lower premium plans and even with extensive explanation of how these
plans work, we are concerned that many will be significantly affected by the high out-of-pocket costs once they start to access care. We recommend that the city and state closely monitor the relationship between these plans and utilization of health care services and evaluate ways in which to increase public knowledge of the different types of plans available.

In addition, PPNYC urges New York City to consider the ways it can help break down the economic barriers that prevent New Yorkers from accessing health insurance as well as maintain support of safety net providers so that PPNYC can continue to provide care regardless of a patient’s ability to pay. This goes hand in glove with the need for a truly affordable Basic Health Plan that fully incorporates all reproductive health services and presents a true option for those in need.

Other patients remain uninsured due to confidentiality concerns. A concrete example is the still unresolved issue of the Explanation of Benefits (EOBs) that are mailed home and addressed to the policy holder rather than to the individual patient who sought care. The ACA benefit of extending coverage to young adults (up to the age of 26) is to be applauded but for a young adult who is seeking confidential services (reproductive health, mental health and substance abuse, to name a few) sending the EOB to the parent/guardian can discourage the young adult from wanting to use this covered benefit due to a lack of privacy. As a result, young adults continue to turn to PPNYC for services. And as we turn no one away and are committed to protecting our clients’ confidentiality, we find ourselves having to use limited family planning grant dollars to subsidize patients’ care. We urge the city to work with the state to resolve the EOB issue. We also stress the need to maintain essential grant funds to offset the costs associated with caring for uninsured patients.

Another significant barrier exists for patients enrolled in the Fidelis Care Qualified Health Plan. Due to the Catholic Ethical and Religious Directives that restrict Fidelis from providing comprehensive reproductive health services, Fidelis has contracted with a third party, Unified Life, who in turn contracts with a limited network of providers. The proviso is that Unified Life can only contract with those that are and have been part of the Fidelis network. This automatically precludes any Fidelis QHP patient from using their insurance coverage to access care at any Planned Parenthood affiliate within New York State. On a daily basis, we have potential clients calling our Customer Service Representatives to make an appointment who are then told that we are unable to accept their insurance. As mentioned, we turn no one away for inability to pay but we have to inform a Fidelis QHP member that they will likely have to pay out of pocket for their services as PPNYC would be considered an out-of-network provider. Once again, we are in a position of having to use scarce grant dollars to subsidize a client who is already insured but has no way of obtaining coverage for basic, preventive reproductive health services. We urge the city and state to revisit this contractual arrangement and implement a similar system that exists for Medicaid and Child Health Plus Fidelis members.

And very importantly, many New Yorkers still remain ineligible for coverage under the ACA. Ensuring care for all New Yorkers, regardless of immigration status is imperative from both a human rights and public health stance. We look forward to working together to make New York City a national model for health care access for all people regardless of immigration status.

Similarly, more must be done to reach immigrant communities that are eligible for health insurance but are unaware of their options. At a moment where access to health care coverage is significantly expanding in New York, we appeal to the Council to prioritize the voices and needs of New Yorkers that too frequently have been left out of our health care system. As a leading reproductive health and advocacy
organization, PPNYC urges the New York City Council to include $5 million for the Access Health NYC Initiative in the New York City budget. Access Health NYC is a proposal to provide grants to community-based organizations that serve immigrants and other underserved populations in accessing affordable, quality health care. It would be an investment in much needed education and outreach programs that would inform communities across New York City, regardless of immigration status, of their options and rights when it comes to accessing health care and health insurance coverage and would address disparities in health care access across New York City.

Thank you for the opportunity to testify on this important issue and I would be happy to take any questions or provide additional information.

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Since 1916, Planned Parenthood of New York City (PPNYC) has been an advocate for and provider of reproductive health services and education for New Yorkers. Through a threefold mission of clinical services, education, and advocacy, PPNYC is bringing better health and more fulfilling lives to each new generation of New Yorkers. As a voice for sexual and reproductive health equity, PPNYC supports legislation and policies to ensure that all New Yorkers—and, in fact, people around the world—will have access to the full range of reproductive health care services and information.