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November 14, 2016

Election Re-cap and Healthcare Reform Efforts

On the federal level, the Suburban Hospital Alliance of New York State looks forward to working with the president-elect and new Congress come January, as we all endeavor to shape a healthcare system that is fair, affordable, and works for all. Extending coverage to the uninsured remains a priority for hospitals, as access to insurance is tied to healthcare provision and the subsequent identification and treatment of conditions before they escalate into more expensive and acute health conditions.

We now enter a lame duck session in Congress, and most importantly, a federal funding bill must be passed by December 9, 2016, when the current continuing resolution expires. Hospitals are also very much entrenched in conversations with federal legislators regarding the hospital outpatient department (HOPD) site-neutral final rules that were published November 1. The final rules do not extend the higher hospital-based outpatient rate to relocated grandfathered sites, but will allow it at grandfathered sites wishing to expand their on-site services. Non-grandfathered hospital outpatient departments will be able to bill Medicare directly in 2017 and be paid for outpatient services at about 50 percent of current outpatient reimbursement levels, rather than having funding directed through physicians as was indicated in the proposed rules. Outpatient clinics that were already providing services on or before November 2, 2015, when the Bipartisan Budget Act of 2015 became effective, are considered "excepted" and will continue to receive the higher hospital-based rate. The hospital associations are advocating for legislation in the lame-duck session to expand the HOPD exceptions.

On the state level, the Suburban Hospital Alliance is committed to working with the Assembly and the Senate to continue the progress already made in health transformation efforts occurring throughout the state. There was little change in party representation at the local level in the Hudson Valley and on Long Island. Republicans are likely to remain in control of the New York State Senate. Nurse staffing ratios, medical malpractice reform, and New York's response to any changes in the Affordable Care Act will be the top priority issues for hospitals in the suburban regions.

STATE UPDATE: Marketplace Enrollment Continues

The New York State of Health Insurance Marketplace opened for business on November 1, 2016 for 2017 plan enrollment. Depending upon the level plan selected, the average premium increases in the Hudson Valley and Long Island regions are well below the national average. Further, increases in premiums are often offset by tax credits for those whose incomes qualify them for such assistance. Monthly premiums for the Essential Plan, an option for very low income adults, remain \$20 a month or at no cost, depending upon an individual's income.

Open enrollment ends January 31, 2017. Enrollment in the small business marketplace, Child Health Plus, Medicaid, and the Essential Plan are available year long, as is enrollment in Qualified Health Plans for individuals with a qualifying life event, like loss of employer-provided coverage. Individuals and small businesses can shop the marketplace through an online portal www.nystateofhealth.ny.gov, by calling the state's customer service number at 855-355-5777, or by meeting with a state-certified navigator.

On Long Island, Suburban Hospital Alliance regional affiliate the Nassau-Suffolk Hospital Council (NSHC) is one of three state-appointed navigator agencies for the region. The Hudson Valley region is serviced by the Community Service Society of New York, Maternal Infant Services Network of Orange, Sullivan, and Ulster counties, and the Westchester County and Rockland County Departments of Health. State-trained and certified navigators are available to assist individuals, businesses, and families in understanding insurance options offered and in purchasing insurance. Navigators assist individuals in completing the application for coverage, and determine whether the applicant's income level and family size qualify them for subsidized insurance premiums, Medicaid coverage, the Essential Plan, or Child Health Plus enrollment. Navigators can also help small business owners determine if they are eligible for any tax credits.

The NSHC navigator agency maintains a user-friendly, bilingual website that lists enrollment sites and dates and other helpful information at www.coverage4healthcare.org.

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