

# Children's Health Care Coverage Priorities Grantmakers In Health Meeting

May 2014  
New York, NY

## Coverage for Undocumented Immigrant Children

**Challenge:** Undocumented children have disproportionately lower insurance coverage rates compared to their non-immigrant counterparts. This disparity persists despite coverage available under New York's Child Health Plus program up to age of 19, pre-qualification for Emergency Medicaid in the New York State of Health (NYSOH) Marketplace, and coverage for undocumented pregnant women. Research attributes the enrollment disparity to limited coverage benefits for undocumented adults and lesser outreach to immigrant communities.

### Potential Projects:

- Draft policy paper that expertly lays out coverage options for undocumented immigrants, including information on each option's costs and financing (including: charity care prequalification by NYSOH, Preventive Care for Adults, CHIP-like coverage for DACA kids up to age 26/29/30).
- Develop coverage options for undocumented adults.
- Perform outreach activities to undocumented immigrants/immigrant communities to: (a) correct misinformation on Child Health Plus eligibility for undocumented children; and (b) provide education on available health resources for children and families.

## Access to Out-of-Network Benefits and Providers

**Challenge:** The media has focused on the Marketplace plans which offer "skinny" or limited provider networks to keep premiums low. Consumers, however, may want or need access to out-of-network providers. There is an important balance between consumers' rights to a broad choice of providers and the offering of affordable coverage in the Marketplace. Despite the importance of provider networks, consumers cannot easily determine which providers are in-network or not; further exacerbating their concerns about the Marketplace.

### Potential Projects:

- Assess whether the network adequacy review criteria conducted by the NYSOH needs to be modernized.
- Demonstrate the need for plans in the Marketplace to offer out-of-network benefits.
- Demonstrate the need for the Marketplace to provide easily comprehended disclosures of networks and enhance the transparency of the process for certifying networks.
- Ensure effective system navigation for consumers in the Marketplace.

## Marketplace Consumer Assistance

**Challenge:** Currently, the Marketplace features very limited information regarding insurance plan specifics such as benefit design and provider networks. This dearth of information keeps consumers from making informed decisions and from selecting a plan that best fits their health care needs.

### Potential Projects:

- Demonstrate the need for the Marketplace to improve the presentation of plans (uniformity in naming and pricing protocols) and to create and implement better consumer materials describing insurance products, especially regarding provider networks.
- Compile information regarding plans; use collected data to help consumers make informed decisions regarding plan choice.
- Disseminate plan assessment with information on how consumers can obtain assistance.
- Explore ways of further streamlining the enrollment process and better aligning with other social services.

## Coverage Renewals

**Challenge:** ACA reforms are moving many Medicaid and Child Health Plus renewals into the Marketplace. While this process will eventually enable a more seamless renewal of coverage, it has the potential to drop many people from coverage during the transition period. Some NYSOH consumers may be unaware of the need to renew and may lack knowledge about the new methods for renewing coverage.

### **Potential Projects:**

- Collaborate with state DOH/NYSOH staff to ensure that New York children and families do not lose coverage.
- Perform outreach activities to ensure effected families are aware of the upcoming renewal process.
- Make certain community health advocates and navigators understand the renewal process so as to prevent families from losing coverage.

## Coverage for Adolescents

**Challenge:** Adolescents have some of the highest rates of un-insurance. High rates of dropped coverage result from coverage transitions and a greater sense of independence from parents/guardians.

### **Potential Projects:**

- Perform outreach/education to adolescents in secondary education institutions to convey the importance of coverage.
- Perform outreach/education to parents of adolescents to convey the importance of their guidance in ensuring that their adolescents remain covered.
- Work with school based health centers, teen health providers and other partners that connect with teens.