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MEDICARE RIGHTS CENTER

TESTIMONY

**ON THE HEALTH/MEDICAID BUDGET OF THE
2024-2025 NEW YORK STATE EXECUTIVE BUDGET**

Submitted to

**The Senate Finance Committee
and**

The Assembly Committee on Ways and Means

**TUESDAY, JANUARY 22, 2024
NEW YORK, NY
SUBMITTED BY:**

FRED RICCARDI, PRESIDENT

Introduction

The Medicare Rights Center works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives. We develop education and public policy initiatives and work with New York State and Federal partners to improve the Medicare and Medicaid programs.

We are members of the statewide Managed Care Consumer Assistance Program (MCCAP) and the Community Health Advocates (CHA) networks. Our organization provides technical assistance and support to New York's Health Insurance Information Assistance Program (HIICAP) and community-based organizations across New York State. In addition, Medicare Rights is a specialist agency of the Independent Consumer Advocacy Network (ICAN), which provides consumer assistance to people with long-term care needs who are enrolled in Medicaid managed care plans and the Community Health Access to Mental Health and Addiction Services Project (CHAMP), which provides assistance with access to behavioral health services.

Medicare Rights would like to thank the chairs and members of the respective committees for the opportunity to submit testimony on the Health/Medicaid Budget of the 2024-2025 New York State Executive Budget. Medicare Rights also facilitates the Coalition to Protect the Rights of New York's Dually Eligible, a diverse group of over 50 consumer-based interests, agencies, and perspectives working to shape the managed care programs that coordinate care for older New Yorkers and those with disabilities who are dually eligible for Medicare and Medicaid, and the Medicare Savings Coalition that includes dozens of community-based organizations, and State and Federal partners.

More than 3.4 million New Yorkers rely on Medicare for health insurance coverage. In 2021, 33% of the state's Medicare beneficiaries had incomes below 200% of the federal poverty level. Continuing to provide education and assistance for this population is essential and should be prioritized.

We would like to share with the committees some additional comments regarding the following proposals in the Governor's Budget: funding for MCCAP; funding for CHA; funding for CHAMP; and changes to the asset test for Medicaid.

Medicare Rights supports funding for the Managed Care Consumer Assistance Program, the state's community-based consumer assistance program for people with Medicare.

We would like to thank Governor Hochul for including level funding for the Managed Care Consumer Assistance Program (MCCAP) in her 2024-2025 budget. MCCAP is a statewide program that provides essential assistance to low-income seniors and people with disabilities in accessing health services and reducing their Medicare costs. Medicare Rights has been a member of the MCCAP network of community-based organizations since the program's inception. Along with the other members of the MCCAP, Medicare Rights collaborates with the New York State Office for the Aging (NYSOFA) to take referrals of complicated cases and resolve complex Medicare issues. An additional \$1M in funding, for \$2,767,000 total, would allow MCCAP organizations to expand outreach and enrollment efforts for the Medicare Savings Programs and Extra Help. This is especially important now that close to 300,000 New Yorkers have become eligible for the Medicare Savings Program after its expansion. Each enrollment into Medicare cost-saving programs we process saves an individual an estimated \$7,400 in annual out-of-pocket health care costs.

Medicare Rights supports funding for Community Health Advocates, New York State's statewide health care consumer assistance program.

Medicare Rights would like to applaud the Hochul Administration's allocation of \$3.5 million and requests an allocation of \$2 million for Community Health Advocates (CHA), shared by both Houses, in the 2024-2025 budget. This appropriation from the Legislature would be added to the \$3.5 million allocated in the Executive Budget, to restore the funding level to \$5.5 million in FY24, as it was before last year's funding cut.

Community Service Society of New York administers the CHA program in partnership with three specialist agencies: the Medicare Rights Center, Empire Justice Center, and The Legal Aid Society. Together, these agencies have developed a strong, statewide learning community of direct service providers in the community by providing training and technical assistance and handling complex health insurance cases. CHA provides local services through community-based organizations in every county in New York State.

Medicare Rights supports repeal of the Medicaid asset test.

We applauded the Governor for her work expanding access to Medicaid for older adults and people with disabilities over the last two years. Previously, this included a repeal of the Medicaid asset test, but that provision fell out during budget negotiations two years ago. We urge that the asset test for Medicaid eligibility be increased to \$300,000 for this population and subsequently eliminated by January 2026.

Increasing and subsequently eliminating the non-MAGI asset test in Medicaid would bring seniors and people with disabilities to the same Medicaid eligibility criteria as all other adults in New York. This would bring greater equity to the Medicaid program for seniors and people with disabilities and would reduce health disparities for communities of color, who are disproportionately harmed by the current eligibility criteria. Repeal of the test would ease administrative burdens and ensure continuity of coverage for this population.