

Forum at MCC addresses health exchange concerns

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For people like Judi Lutz Woods of Fredonia who worry about affording health insurance, Jan. 1, 2014, can't get here fast enough.

For people like Troy Oechsner, deputy superintendent of the state Insurance Department, whose job it is to help create health insurance exchanges by then, that date is right around the corner.

"It may seem like a long time," Oechsner said Thursday at Monroe Community College as the Insurance Department held a forum about exchanges. "For a program like this, it's a nanosecond."

The exchanges are supposed to create a competitive private health insurance market where individuals and small businesses can shop for coverage. The details have yet to be worked out, and there are looming deadlines. By Jan. 1, 2013, the state needs to prove to the federal government that it's on track for 2014. Enrollment is scheduled to begin in July 2013.

Thursday's forum, which drew 84 attendees, was the fourth of the week and the only one in the region. The state Department of Health and Gov. Andrew Cuomo's office also were represented.

Before the forum started, Citizen Action of Western New York called upon the state Legislature and Gov. Andrew Cuomo to pass a bill to authorize the exchange. There is federal funding to help states with their exchanges, but they have to act. The group, a member of the steering committee of Health Care for All New York, called for legislation before the current session is scheduled to end June 20.

The approximately two-hour session was more practical than political. A few of the 20 speakers called for a single-payer system like the one under consideration in Vermont.

But the state was looking to answer questions such as: Should there be regional exchanges or just one for the whole state; should individuals and small businesses have

separate exchanges; how many plans should be offered; and how do you make sure all the sick people don't end up in an expensive plan while healthy people are in another.

Woods, 60, presented a personal story of how she and her 61-year-old husband lost their insurance when he was forced to leave his job because of disability, after she had left work to care for grandchildren. "I never thought about insurance before," she said.

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She said the couple is covered by Healthy NY, but the cost has been one-third of their income. She said there needs to be more affordable options that are easy to compare, as well as help in sorting them out.

Dean DeRusso of Rochester, who works for the Regional Center for Independent Living, reminded the panel about the needs for people with disabilities. DeRusso, who is deaf, said through an interpreter that deaf or blind people need access to information so they can make good decisions about coverage.

Jodie Perry, president and CEO of the Greece Chamber of Commerce, talked about the need for small businesses to have access to good, affordable plans. She also said that chambers can be conduits to the business community.

Sister Christine Wagner of the Sisters of St. Joseph and executive director of St. Joseph's Neighborhood Center, told the panel, "We have taken the hope of the exchanges very seriously."

The center serves 3,000 uninsured people and receives several calls a week from others "in the same dark and growing financial chasm between eligibility and affordability."

Later, she acknowledged the enormity of the state's task. "The state is dealing with things I can't even imagine. Insurance, business. But if we don't keep saying, 'Keep the people in mind first,' the people will get lost."