



Human Resources  
Administration  
Department of  
Social Services

# TESTIMONY

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*Health Insurance for Artists in New York City*  
City Council Cultural Affairs, Libraries and  
International Intergroup Relations Committee

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Good afternoon. I am Marjorie Cadogan, Executive Deputy Commissioner of the Human Resources Administration's Office of Citywide Health Insurance Access (HRA/OCHIA). First, let me thank you for the opportunity to join you in this important discussion on health insurance options for artists. As noted by Margaret Morton, Deputy Commissioner of the New York City Department of Cultural Affairs, when we look at health insurance for artists, we are really looking at what is available for all New Yorkers.

Expanding access to health insurance for artists and all New Yorkers has been a long standing priority for Mayor Bloomberg. Under his leadership, New York City has seen significant increases in the number of individuals who have coverage. In fact, recently released Census Bureau data shows that New York City achieved the lowest rate of uninsured children - 5.7 percent - among the nation's ten largest cities, tying San Jose. This success reflects the Mayor's longstanding commitment to enroll eligible uninsured New Yorkers into public health insurance. As of September 2009, 2.9 million New York City residents were enrolled in public health insurance programs.<sup>1,2</sup> Since the Mayor took office, enrollment in public health insurance has increased by 43 percent.<sup>3</sup>

Despite these gains, nearly 1.2 million New Yorkers were uninsured in 2008. The majority of uninsured - approximately 1 million - are non-elderly adults.<sup>4</sup> Analyses of the uninsured tell us that most - about 78 percent of non-elderly uninsured adults - are in working families.<sup>5</sup> Moreover, nearly 90 percent of uninsured workers statewide are in industries that have low rates of job-based coverage, and the category of Services, Arts

and Entertainment is one of these low coverage industry categories.<sup>6</sup> Young adults, small business employees, low-wage workers, non-standard workers, which include freelancers, and undocumented workers are particularly likely to be uninsured. It is important to note that these population groupings are not fixed or mutually exclusive. In all likelihood, many artists belong to more than one group and, like other New Yorkers, may move from one group to another.

The City is engaged in a number of initiatives to address the problem of the uninsured and increase access to coverage for all residents, including artists. Through its administration of HealthStat, a citywide initiative engaging the collaborative work of 11 City agencies, community-based organizations and managed care plans, my office provides neighborhood health insurance enrollment and education opportunities for residents where they live and work throughout the City at venues such as schools, places of worship, as well as a variety of community events. During Fiscal Year 2009, facilitated enroller organizations that partner with City Agencies provided New Yorkers with more than 70,000 public health insurance enrollment opportunities.<sup>7</sup>

Like ACCESS NYC, which allows New Yorkers to screen themselves and start an application online for multiple public benefits, including public health insurance, many of the City's new initiatives to expand access to coverage are electronic. For example, HRA is working with managed care plans so that applications for public health insurance can be filed electronically. HRA is also developing the capacity for current Medicaid enrollees to renew their coverage online.

On the private insurance side, as a result of negotiations with insurance companies, domestic partner coverage is now offered in New York City's small group insurance market. My office also has worked to expand insurance brokers' awareness of, and quoting of, lower-cost health insurance options, including Healthy NY, the State-subsidized program for low-income workers, sole proprietors and qualifying small businesses.

Just last month, Mayor Bloomberg launched *NYC Health Insurance Link*, available at [www.nyc.gov/HILink](http://www.nyc.gov/HILink). *NYC HI Link* is a new, web-based tool that helps New Yorkers look for and learn about health insurance. With *NYC HI Link*, consumers can compare price and benefit information for private health plans in one convenient location. It also provides information on ways to make coverage more affordable and offers education on important health insurance basics, including terms and definitions and consumer protections.

My office developed this online resource specifically to help small business owners, freelancers and other independent or unemployed workers who do not currently have health insurance coverage or are shopping for more affordable coverage. *NYC HI Link* recognizes that there are an expanding number of people working on a self-employed, part time, or temporary basis, fueling an increase in the number of individuals looking to purchase lower-cost insurance independent of an employer. With *NYC HI Link*,

independent workers can more easily access health insurance options that promote financial stability.

Let me briefly walk you through the main features of *NYC HI Link* as they pertain to artists. I have brought along a handout so you can see screenshots of some of these features, but I would encourage you to look at the website online as there is much more information available there.

Using *NYC HI Link*, artists can search for and compare all different kinds of health plans, including those with low- and high deductibles; those with and without particular benefits like prescription drugs; and those with open and closed provider networks. After entering basic information about themselves and their preferred benefits, *NYC HI Link* returns a list of up to nearly 90 plans for self-employed artists and 50 plans for those buying coverage on their own. Artists who own small businesses will find around 250 plans on *NYC HI Link*. They can then compare health plan benefits and costs side-by-side. Contact information is provided, so they can contact an insurer, association or broker for more information or to enroll in a plan.

The website also offers tips and tools to lower health insurance costs, such as a Child Health Plus calculator that lets artists to see if they can save money by pairing Child Health Plus with private coverage. There is also information for artists about the NYS premium assistance program for entertainment workers, which pays 50 percent of the cost of COBRA for eligible workers.

In addition, the site educates artists about recent developments in health insurance, such as the new young adult dependent coverage law. With the passage of this law, some young adult artists may be able to get insurance through their parents up to age 30. Artists can also learn about health insurance concepts, and terms, as well as find tips for how to choose a plan.

Finally, *NYC HI Link* provides information on free and low cost care available in the City, including the Health and Hospital Corporation's "HHC Options" program. With HHC Options, artists can receive care at clinics and hospitals around the City on a sliding scale fee basis, based on their income.

Before I close, let me say that, as you know by the debate and work going on in Congress, the problem of the uninsured is a national problem. The Mayor has frequently voiced his strong support for national health care reform legislation that would reduce health care costs for families and businesses and extend health care coverage to many millions of the uninsured. In developing resources like *NYC HI Link*, the City continues to demonstrate its responsiveness to the real needs of its citizens. These initiatives not only help more people find health insurance coverage now, they also position New York City to be highly responsive to any comprehensive federal health reform or incremental changes that may emerge in the coming years.

I would be happy to answer any questions at this time.

## References

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<sup>1</sup> City of New York Human Resources Administration's Office of Data Reporting and Analysis, September 2009.

<sup>2</sup> NYSDoH: CHP-B Monthly Enrollment Reports. September 2009.

<sup>3</sup> City of New York Human Resources Administration Enrollees: January 2002 and September 2009, HRA Office of Data Reporting & Analysis; and New York State Department of Health (NYSDOH): CHP-B Monthly Enrollment Reports: January 2002 and September 2009.

<sup>4</sup> US Census Bureau 2008 American Community Survey. American FactFinder. Table B27001. Health Insurance Coverage Status by Age for the civilian noninstitutionalized population - by Geography, New York City. Accessed on October 19, 2009.

<sup>5</sup> United Hospital Fund. Health Insurance Coverage in New York, 2006-2007.

<sup>6</sup> United Hospital Fund. Health Insurance Coverage in New York, 2006-2007.

<sup>7</sup> City of New York Human Resources Administration Office of Citywide Health Insurance Access.