

Newsday

STATEWIDE Report Half stay uninsured

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About 85 percent of uninsured New Yorkers will have access to health insurance once the new federal health care program is fully phased in, according to a report by the New York State Health Foundation released yesterday.

But, based on estimated participation rates, only about half of those eligible will sign up for health insurance, the 93-page report said.

About 2.6 million New Yorkers are uninsured. The vast majority - about 2.2 million - will become eligible for health insurance, said the foundation, a private organization established with charitable funds from Empire Blue Cross/Blue Shield.

Of these, up to 1.16 million could get health insurance under the new legislation, the foundation estimated. By 2014, the states are required to establish health insurance exchanges for individuals and small businesses. The legislation also expands Medicaid eligibility.

But more than a million of that 2.2 million are projected to remain uninsured, the report said.

Speaking of those who fall through the cracks in terms of health insurance, David Sandman, the foundation's senior vice president, said "We've raised where the crack is going to be."

The report estimates the following will sign up

440,000 of the 1.1 million now eligible for Medicaid health insurance for the poor but unenrolled

70,000 newly eligible for Medicaid

570,000 eligible for tax subsidies who will sign up for insurance through an exchange

80,000 who will sign up with an exchange without a subsidy

The report projected that about 660,000 now eligible for Medicaid but who don't sign up still won't. "The enrollment process can be very challenging," Sandman said.

Another 200,000 New Yorkers are expected to qualify for income waivers that will allow them to opt out of the requirement to purchase coverage. And 190,000 are expected to pay a penalty rather than enroll.

About 400,000 undocumented and uninsured immigrants will remain uninsured.

Ron Klug, a spokesman for the state Insurance Department, said the department would review the report.

Elisabeth Benjamin, vice president of the Community Service Society of New York in Manhattan, an anti-poverty advocacy group, said the report was the first "to drill down and to get the numbers we need to be focusing on."