



## Press Release

### For Immediate Release

IMPAQ Launches first in the nation Out-of-Pocket Health Plan Cost Calculator for New Yorkers with Chronic Conditions

**Columbia, MD | December 18, 2017** – IMPAQ Health is excited to announce the release of the NYPlanCosts Calculator, the first of its kind in the nation and a model for other states, available at <http://NYPlanCosts.org>.

Designed to help New Yorkers make more informed health plan selections, the NYPlanCosts Calculator is an easy-to-use website that provides out-of-pocket cost estimates by health plan for people with any of the 10 chronic conditions and life events that usually have high out-of-pocket costs: Bipolar Disorder, Breast Cancer, Diabetes, Pregnancy & Childbirth, Heart Disease, Hepatitis C, HIV, Multiple Sclerosis, Rheumatoid Arthritis and Schizophrenia.

When shopping for a health plan on and off the New York State of Health Exchange, many consumers make enrollment decisions solely based on premium costs, but depending on the specific health condition and health plan, consumers may need to pay more for certain drugs and treatments out of their own pockets. For people with any of these 10 conditions and life events, these out-of-pocket costs can be high and vary significantly by plan. For example, a fifty-five-year-old New Yorker with coronary artery disease shopping for health insurance in Queens county may compare silver plans with out-of-pocket cost differences of up to \$3,000 annually.

Tools that help consumers predict these out-of-pocket costs can lead to more informed health plan selections that are better for New Yorkers' health and wallets. To meet this need, the NYPlanCosts Calculator provides New Yorkers with tailored out-of-pocket cost estimates to facilitate more transparent health plan comparison shopping. New Yorkers can use the NYPlanCosts Calculator to compare individual and small group market health plans, available on and off the New York State of Health Exchange, and filter the results by key criteria, like metal level and plan type. The calculator tailors results by county to ensure that New Yorkers compare plans that are available in their area.

IMPAQ Health engaged with New York Navigator groups throughout development to ensure that the calculator is consumer- and Navigator-friendly. "We look forward to using the calculator during open enrollment and beyond," said Elisabeth Benjamin, Vice President of Health Initiatives at the Community Service Society of New York.

With the launch of the NYPlanCosts Calculator, IMPAQ Health shows its continued commitment to improving health plan transparency to drive empowered decision making.

“IMPAQ is excited about partnering with the New York State Health Foundation to provide new tools and resources that will inform consumer health care decision-making,” said IMPAQ International CEO Avi Benus. “The NYPlanCosts Calculator will empower consumers to make better decisions.”

Support for the NYPlanCosts Calculator was provided by the [New York State Health Foundation](#) (NYSHealth). Through its Empowering Health Care Consumers priority area, NYSHealth is supporting projects to ensure health care consumers have the tools, resources and support they need to make informed decisions about their health care.

“With hundreds of different products to choose from, selecting a health insurance plan can be daunting for consumers, especially as many costs only show up after treatment and out-of-pocket costs can end up being much greater than just the monthly premium,” said David Sandman, Ph.D., President and CEO of NYSHealth. “The NYPlanCosts Calculator is a game-changing transparency tool to find and compare out-of-pocket costs by different health plans and by different conditions—helping New Yorkers to make the right choice for themselves and their families.”

The NYPlanCosts calculator can be found at <http://NYPlanCosts.org>. For more information, please read our [fact sheet](#) and visit the [project webpage](#).

### **About IMPAQ Health**

IMPAQ Health is a leader in developing consumer transparency tools and in delivering policy and operational compliance solutions to Federal, state and foundation clients. We provide innovative solutions for the Centers for Medicare & Medicaid Services, including the Center for Consumer Information and Insurance Oversight, the Center for Medicare, the Center for Clinical Standards and Quality, and states and foundations. Our projects help Federal and state governments comply with ACA requirements, including health insurance marketplace implementation and health plan compliance monitoring. This includes ensuring health plan benefits are non-discriminatory and that health plan data are displayed accurately to consumers. Supported by foundations, we also help consumers with chronic conditions compare out-of-pocket costs when shopping for health insurance plans.

To learn more, visit the [IMPAQ Health](#) website and follow @NYPlanCosts and @impaqint on Twitter.

### **About the New York State Health Foundation**

The New York State Health Foundation (NYSHealth) is a private, statewide foundation dedicated to improving the health of all New Yorkers, especially the most vulnerable. Today, NYSHealth concentrates its work in two strategic priority areas: building healthy communities and empowering health care consumers. The Foundation is committed to making grants, informing health policy and practice, spreading effective programs to improve the health care system and the health of New Yorkers, serving as a neutral convener of health leaders across the State and providing technical assistance to its grantees and partners. Find NYSHealth online at [nyshealth.org](http://nyshealth.org) and on Twitter at [@nys\\_health](#).