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Center for Independence of the Disabled, NY

## **A Win for Consumers On Health Insurance Premium Regulation!**

On June 9 Governor Patterson signed a new law that requires insurance companies to get approval from the State Insurance Department before they raise your premium rates. CIDNY and other organizations have been urging lawmakers and the governor to pass this legislation for the last 10 years. The legislation also requires health insurers and HMOs to spend 82 cents of every premium dollar on actual health care and services. Before this law was passed and signed by the governor, insurers in New York were able to increase premiums by simply filing a new rate and stating that they would spend 75 percent of the premium in the small group market and 80 percent in the individual market on medical care. "By increasing the amounts insurers are required to spend on medical care and giving regulators authority to prevent excessive premium increases, New York



has taken a major step toward more affordable health coverage. This new law will provide welcome help to consumers who have endured years of unreasonable rate increases," said Mark Scherzer, Legislative Counsel to New Yorkers for Accessible Health Coverage.

Congratulations to all of us who worked so hard to get this done.

## **Enjoying Spring in Queens**

Visiting the Queens Botanical Garden on May 26<sup>th</sup> with CIDNY consumers was enjoyable and interesting for everyone. On a very sunny spring day, we discover all the various flowers in bloom and made new friends. The roses and orchids were among some of the groups' favorite to look at, touch, and take pictures of as well.

One participant said that she appreciated finding enjoyable things to do during the warm weather that were free in a city as expensive as New York. Another said that it was nice to go out and meet new people and is looking forward to the next CIDNY event. Check out our event flyer and calendar for up coming trips.



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### Find a Cooling Center Near Your and Keep it For the Summer

As the summer heats up, there will be many days when the temperature rises about 85 degrees. If you don't have air conditioning in your apartment, even a few hours a day in air conditioning can help you beat the heat. To find the nearest cooling centers in your neighborhood you can go to the website, [www.nyc.gov/oem](http://www.nyc.gov/oem), or call 311 and get the information by phone.

### Benefits Fact Sheets On CIDNY's Website

To find out about a variety of public benefits go to [www.cidny.org](http://www.cidny.org) and click on the fact sheets notice on the right hand column. You'll have access to information about health coverage, transportation, and housing benefits and how to apply for them. If you don't have access to the internet, you can call CIDNY and ask for a benefits check-up or to speak to a counselor about a specific benefit program.

### Deaf Voters Communicate with the Board of Elections about New Voting System

A City Council grant made it possible for CIDNY to provide American Sign Language (ASL) interpreters at a Voting Demonstration on June 23<sup>rd</sup>. The practice voting session was held at Tanya Towers, a residence that primarily serves people who are deaf and hard of hearing. Nearly 30 voters received instructions through



ASL as they tried the Ballot Marking Device and inserted their paper ballots into the scanner. Their questions were answered and they were able to practice voting as often as they needed to feel confident that they

will know what to do when they go to the polls to vote this fall. To learn more about the new voting system and find a voting demonstration near you, contact the NYC Board of Elections at their new website [www.votethenewwayny.com](http://www.votethenewwayny.com) or call 866-868-3692 or TTY-212-487-5496.