The Employer Alliance
for Affordable Health Care

Working to keep health insurance affordable for New York's small businesses.

The Employer Alliance for Affordable Health Care is the largest, single-issue grassroots coalition in New York State, with more than 3,000 small business owners and sole proprietors representing more than 150,000 individuals. We believe that everyone should have access to basic, affordable health insurance and oppose state health insurance mandates that increase premiums

<u>MEMORANDUM IN OPPOSITION</u>

A.06396-C (Rociz)/S.06045-C (Marchione): Relates to coverage for eating disorders; requires comparable coverage for adults and children with eating disorders; defines eating disorder.

WE OPPOSE A.06396-C/S.06045-C for the following reasons:

➢ Coverage mandates increase health insurance premiums, which have risen steadily for the past two decades. In 2017 small group market consumers faced an average increase of 12.3 percent. This followed a seven percent increase in 2016. The more health insurance costs, the greater the risk of people losing their healthcare coverage.

➢ These mandates are expensive. A 2003 study of New York's mandated health insurance benefits found that coverage mandates collectively increased premiums by more than 12 percent. The impact is substantially higher 14 years later.

➢ State lawmakers must refrain from passing any additional coverage mandates until they address the issue of reinstating the Health Care Quality and Cost Containment Commission. The purpose of this committee is to study how much a mandate proposal will cost, whether it is medically appropriate and follows evidence-based guidelines. Lawmakers will receive this background information to review before a vote occurs.

➢ We need to control health care spending. New York's health care spending overall and per capita are among the highest in the nation. Insurance premiums have risen dramatically and faster than household incomes. This places extreme pressure on employers and their workers and has adverse effects on New York's economic growth.

For these reasons we ask that you oppose this mandate