

Special Report:

Health Insurance & You



Where do my premiums go?

While a bulk of your health insurance premium pays directly for health care, a portion covers services or treatments (health insurance mandates) required by New York State.

For an individual purchasing a family policy, this adds up to \$1,061 annually, or \$45 for individual coverage. An actuary study commissioned by the Employer Alliance for Affordable Health Care and released in May determined that 12 percent of the health insurance premiums we pay cover the cost of mandated services which the policy holder may or may not use. Because these services are mandated by law, their coverage is a requirement, not a choice.

Want to learn more about health insurance mandates and their impact on your premiums? Visit us on-line at www.employeralliance.com

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Insurance Injustice

Did you know that small business owners and sole proprietors are forced to include specific treatments and services when they buy health insurance, while companies that self-insure have a choice? A federal loophole makes companies that underwrite their own insurance policies exempt from policy add-ons required by New York State. Therefore, as many small business owners struggle to maintain some type of health insurance coverage for their employees, some of the state's largest industries have the luxury of controlling their insurance cost by deciding what type of treatments their packages will include.

Each year New York State lawmakers consider close to 100 different mandated treatments and services that increase the cost of your health insurance premiums. To learn more about this issue, visit www.employeralliance.com.

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When basic becomes unbearable

When you buy a health insurance policy for yourself or your employees, you may be paying for many services that you may not want or need. Why? In the past 10 years, lawmakers have forced insurance carriers to add 34 different services and treatments to their basic package. If that's not enough, nearly 100 more mandates, ranging from wigs to massage therapy, will be considered this upcoming session.

At first glance mandates may appear deceptively harmless. The truth is legislative requirements attribute to the rising cost of insurance premiums and ultimately cost policy holders thousands of dollars each year. The reality is that legislative mandates are making it harder for many New Yorkers to afford even basic health insurance coverage.

Want to know more about the mandates that are driving up your health insurance costs? Visit www.employeralliance.com

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Science vs Legislation: The Exodus of Common Sense

In 1996, state lawmakers passed a measure that forced insurance carriers to offer extended hospital stays for maternity cases based on little more than anecdotal information. Six years later, a study in the New England Journal of Medicine found no medical evidence for this decision. To the contrary, the study determined that a mandatory 48 hour admission could actually undermined the health of newborns, highlighting an on-going problem that affects your health insurance costs. Legislative mandates are static, while science is dynamic.

New York State has 34 health insurance mandates approved by the Legislature. These mandates increase the cost of your premiums while subjecting patients to unproven or outmoded treatments. Would you like to learn more? Visit us on-line at www.employeralliance.com