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Press Release

Businesses Tout Health Care Solutions at Small Business Day

ALBANY -- This past week more than 70 small business owners presented lawmakers a simple solution that would help control health insurance costs -- Allow the Health Care Cost Containment Commission to operate as intended.

High health insurance costs were one of six key items pin-pointed for discussion at the New York Small Business Day. The annual event is co-sponsored the National Federation of Independent Businesses and more than 20 business associations, including *The Employer Alliance for Affordable Health Care*.

Record-high health insurance costs prevent many small and medium-sized businesses from obtaining affordable healthcare coverage, and as we move toward 2014, there is no guarantee that federal reform efforts will resolve this problem. Enacted in 2007, the Health Care Quality and Cost Containment Commission was established to study the cost and medical efficacy of proposals that will expand health insurance coverage. Coverage mandates have a direct correlation with premium costs. New York is a leader in high costs – remaining among the top 10 of most heavily mandated states in the nation for more than a decade and increasing annual premiums by more than 14%.

Alliance members urged lawmakers to allow the commission to do its job to ensure that small business policy holders have coverage that is financially and medically sound.

Also on the healthcare agenda:

- **A.5216 Out-of-Network Providers & Reimbursements** – Sponsor: Assemblyman Richard Gottfried. Touted as a “consumer protection” bills, this bill fails to live up to its name in terms of actual consumer protection. Dealing with the issue of how out-of-network reimbursements are calculated, it provides consumer with basic formulas with disclosure of their actual costs. Among its shortcomings, A.5215 fails to address the actual amount that physicians will charge for a service. In fact, consumers don’t even have the right to know in advance if they will pay the higher out-of-network costs. A select group of specialty physicians could benefit from A.5216, but consumers will pay more – up to 5% or \$1 billion more in annual premiums.

*The Employer Alliance for Affordable Health Care
is a coalition of more than 3,000 small businesses owners in New York State. Our members
believe everyone should have access to basic, affordable health insurance.*

- **S.4526/A.6519 Freelancers Demonstration Bill** – Sponsor: Senator Kemp Hannon and Assembly Speaker Sheldon Silver. This proposal aims to give the freelancers union the same benefits of companies that self-insure, allowing them to opt out of the added cost of state mandates, and removing them from the small group market. If freelancers can be exempt from the state mandates, why should the thousands of small businesses and sole proprietors who purchase health insurance through their local chambers of commerce have to pay more?

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