

# New York State's Crisis – Affordable Health Care

The Employer Alliance for Affordable Health Care

## Press Release

**FOR IMMEDIATE RELEASE**

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Contact Pamela Finch at (315) 363-9657

OR Pamela.finch@verizon.net

## Health Care Crisis in Lake Clear

LAKE CLEAR – Bruce Arnold and his family are victims of the high cost of health care. Arnold is a self-employed piano technician and the owner of Adirondack Piano Service. His wife, Vicky, works in an office. They recently canceled their health insurance policy, which put them in the same predicament as three million New Yorkers who live each day without health insurance.

“Our insurance started out at \$350 a month,” Arnold said. “The cost exceeded my budget when it reached \$525 a month. What it boiled down to was either keeping my house or providing my family with health care protection.”

Arnold has successfully supported his family as a self-employed piano technician for 30 years. He recently learned that legislative mandates play a role in the high cost of New York State's health insurance. Mandates require insurance carriers to include specific treatments or procedures in every policy sold in New York State and lawmakers consider on average 100 different mandate bills in each legislative session. To date, 33 different mandates (like unlimited chiropractic coverage and infertility drug coverage) have passed without any predetermination of their ultimate medical or financial impact. Because mandates increase premiums, they have the greatest effect on people like Arnold, small business owners and sole proprietors.

– More –

PO Box 1412 Albany, NY 12201-1412

Telephone: (315) 363-9657

Fax: (315) 363-9659

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The Arnold's were fortunate not to experience any severe medical conditions this year, however, their 16-year-old son suffers from asthma and requires regular medication. For him they purchased state-subsidized insurance. Ironically, the plan is more affordable partly because it does not provide many of the mandated treatments or services required to be included in every fully insured policy.

“In some states I could obtain health insurance through my professional guild, but New York State is one of the exceptions because the number of mandated services is so high,” Arnold said. “It’s driving up the cost of insurance to a point where there is a huge disparity between the ‘haves’ and ‘have nots.’ If the state is going to require these mandates, they should also provide assistance to make it affordable.”

Arnold hasn't given up searching for a solution to protect his wife and himself. Instead, he became a member of one of the largest single-issue business coalitions in New York State. ***The Employer Alliance for Affordable Health Care*** is a non-profit organization dedicated to maintaining quality health care for all New Yorkers. Members of The Employer Alliance for Affordable Health Care believe that everyone is entitled to affordable health care coverage.

“We don't oppose comprehensive health care, but we do oppose mandates that can result in people losing insurance coverage,” said Chairman Scott Miller. “The problem is that state mandates directly impact smaller-sized businesses. Larger companies have the ability to self-insure and are exempt from providing the mandated treatments and services. This increases the financial burden for a small part of the population. The result is that people like Mr. Arnold are forced to deal with the increasing cost of health care and there is no end in sight. Small businesses in New York State now face some very serious choices.”

For more information about ***The Employer Alliance for Affordable Health Care***, call (315) 363-9657 or visit the organization's web site at [www.employeralliance.com](http://www.employeralliance.com).