

ATTENTION LAWMAKERS!

13 MANDATES INTRODUCED IN 5 LEGISLATIVE DAYS. These mandates are driving up the cost of our health insurance. Help New York's small businesses. Study the financial impact **BEFORE** passing mandates into law!

DIAGNOSTIC TESTING FOR OVARIAN CANCER

HUMAN LEUKOCYTE ANTIGEN TESTING

PROSTHETIC DEVICES

IN-PATIENT DIAGNOSIS, TREATMENT OF MENTAL HEALTH CARE

CLEFT LIP AND CLEFT PALATE

MINIMUM REIMBURSEMENT REQUIREMENTS FOR POLICIES PROVIDING CHEMICAL DEPENDENCE SERVICES

ALCOHOL AND SUBSTANCE ABUSE ADDICTIONS



SCALP HAIR PROSTHESIS

TRANSPORTATION TO SECOND MEDICAL OPINIONS

CHIROPRACTORS IN HMOS

AUDIOLOGICAL, SPEECH-LANGUAGE PATHOLOGY

> REIMBURSEMENT OF NUTRITION / DIETETIC SERVICES

MEDICAL ASSISTANCE
PAYMENTS FOR CARE AND
SERVICES OF CHIROPRACTORS

After 17 years of running our own business, my wife, Gail & I had to cancel our health insurance because we could no longer afford the premiums. We don't need to be covered for everything: we just need a plan that offers good, basic coverage. I want that choice.

Kevin Walker, Hudson

A MESSAGE FROM:

THE EMPLOYER ALLIANCE FOR AFFORDABLE HEALTH CARE

1,200 New York businesses and 100,000 employees committed to affordable health care www.employeralliance.com



Letter to the Editor Tuesday, January 14, 2002

State mandates boost health coverage costs

I was struck by the irony of two front-page stories in the Dec. 30 *Times Union*. The first was a national story on the "spiraling increase in health care costs" and the growing number of Americans without health insurance. The second was a statewide story of legislation that took effect Jan. 1 and mandates additional coverage (i.e. contraceptives) on every fully insured policy sold in New York.

Health insurance mandates are politically popular, but they increase insurance premiums paid by employers and are part of the reason for the health insurance crisis confronting our nation and state.

How bad is the health insurance

crisis in New York state? According to the latest Census Bureau figures, 3 million New Yorkers have no health insurance coverage. Because there is a strong correlation between increasing premiums and rising uninsured, we expect these numbers to grow in 2003.

The question for state legislators is simple. Do we continue to mandate a broader and, therefore, more costly benefit package at the expense of the uninsured and those employers struggling to maintain health insurance?

SCOTT MILLER

Chairman
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Albany