



MEMORANDUM IN OPPOSITION

Bill Number: S.3478 (Gipson)/A.5174 (Cahill): Requires health insurers to provide coverage for long term medical care for Lyme disease and other tick borne related pathogens; establishes educational measures and the tick borne illness research, detection and education fund.

WE OPPOSE THIS MANDATE FOR THE FOLLOWING REASONS:

- All health insurance mandates, including this one, incrementally increase health insurance costs. It's estimated that New York's existing 62 mandates account for 14% of the price of premiums.
- This is an overly-broad proposal that is both costly and repetitive. Roughly 177,000 individuals contract Lyme disease each year. Chronic treatment of this condition can cost upwards of \$16,000 per patient annually.
- Tests for this disease are unreliable. Experts agree that variations of the conditions can be misdiagnosed, which could result in unnecessary, and costly treatment, for health care consumers.
- This bill not only hurts consumers, but also INCREASES taxpayer costs. Beginning in 2016, the state government (taxpayers) will be responsible for paying the added costs of any mandate that is not included in federal health care's "essential health benefits" package.

FINALLY, in 2007 the Legislature created the Health Care Quality and Cost Containment Commission, an independent body designated to study the cost and medical efficacy of ALL mandate proposals before the Legislature takes action. This commission has yet to be finalized and has never met. It's imperative that lawmakers refrain from acting on any new mandates until the commission convenes to perform its task.

For these reasons, we ask you to OPPOSE S.3478/ A.5174 (Cahill)

The Employer Alliance for Affordable Health Care is the largest, single-issue grassroots coalition in NYS - 3,000 businesses representing more than 150,000 working New Yorkers. Our members believe that everyone should have access to basic, affordable health insurance and oppose mandates that increase premium costs.