

ALLIANCE ALERT!

Memorandum in Opposition

Bill: S.6769 (Flanagan)/ A.9586 (Jaffee)

Requires individual and group health insurance policies, and health maintenance organizations to provide coverage for “supplemental” breast cancer in certain cases; requires mammography reports to include information about breast density. (May 2012)

The Employer Alliance for Affordable Health Care is a grassroots coalition of more than 3,000 sole proprietors and small and medium-sized business owners representing more than 150,000 working New Yorkers. Our members believe that everyone should have access to basic, affordable health insurance. We oppose health insurance mandates that increase premium costs and decrease accessibility of basic, affordable health insurance.

We oppose this measure for the following reasons:

- **New York already requires health insurance policies to cover regular mammograms.** This legislation increases testing for a small segment of consumers while universally increasing costs. Existing mammography requirements already account for 2% of existing premium costs. (Kaiser Family Foundation, statehealthfacts.org)
- **This bill will ultimately saddle consumers with outdated or ineffective testing.** Science evolves, while legislatively mandated policy seldom changes. Recent guidelines pertaining to mammograms, cervical cancer and prostate cancer screenings — all changed within the past 12-24 months (prostate within the last two weeks) — offer ample evidence against additional mandates.
- **This legislation WILL increase health insurance premiums.** In 2012, the New York State Department of Financial Services reported average statewide premium increases of 8%. A 2003 study commissions by the Employer Alliance determined that all mandates increase costs, with the cumulative impact in 2003 at 12.2%. (*Mandated Health Insurance Benefits in New York State*; NovaRest Consulting, May 2003) Furthermore, health insurance premium increases consistently outpace inflation and the growth in workers’ earnings. (*Health care costs, a Primer*; Kaiser Family Foundation, May 2012)
- **It will undermine any savings from federal healthcare reform.** The Council for Affordable Health Insurance recently issued a Department of Health (?? Not sure what this refers to) recommendation that government refrain from automatically including state mandates in the defined “basic” benefit package, as they increase costs rather than “protect against the greatest financial risks due to catastrophic events or illnesses.”
- **Rising health insurance costs impede business growth** [It appears something is missing here .. some info from NFIB to support the statement. If we don’t have the specific citation, we should probably leave out this bullet.] (National Federation of Independent Businesses Research Foundation, *Problems and Priorities*, June 2008)

**For these reasons, we ask you to OPPOSE
S.6769 (Flanagan)/A.9586 (Jaffee)**



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