

# New York State's Crisis – Affordable Health Care

The Employer Alliance for Affordable Health Care

## MEMORANDUM

To: New York Assembly  
From: Employer Alliance for Affordable Health Care  
Date: March 10, 2003  
Re: Mandate Reform — Cover the Uninsured Week

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The Employer Alliance for Affordable Health Care, a coalition of 1,200 businesses across New York dedicated to preserving affordability of health insurance, called on the Senate to pass mandate reform legislation (S. 1447) today as a show of its commitment to reducing the number of New Yorkers who cannot afford health coverage, and calls on the Assembly to likewise take up and adopt the measure.

This week — March 10-16 — is national “Cover the Uninsured Week.” More than three million New Yorkers are currently without insurance and, according to numerous reports, nearly 75% of the uninsured are working. Passing legislation now that will examine the cost of health care and work to make coverage for affordable is a fitting way to call attention to the issue of the uninsured.

The mandate reform proposal would create a “health benefit and cost commission” that would be charged with conducting a cost analysis of proposed benefits as well as a comprehensive review of all current mandated benefits. Nearly 25 states including our immediate neighbors Pennsylvania, New Jersey and Vermont and most recently Massachusetts require a cost/efficacy analysis for health insurance mandate bills.

New York's existing 33 mandates in New York are already making it difficult for many businesses to continue providing health insurance coverage for their workers. Each of the past several years, the legislature has considered nearly 100 proposals that would impose new required benefits, treatment or providers and, as a result, further increase the cost of health insurance and put coverage further out of reach for more New Yorkers

In addition to working to find ways to make health coverage more affordable and available to those New Yorkers who currently lack insurance, we also need to make sure that people who now are struggling to keep

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insurance don't lose it. Mandate reform is an important first step toward that goal. The Employer Alliance endorses this reform and encourages the New York Legislature to adopt legislation that will bring reform to our state.

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*Note: The attached opinion editorial provides the Employer Alliance's point of view on mandates.*