MEMORANDUM IN OPPOSITION

Bill Number: S.7071 (Ball)

An act to amend the insurance law to require health insurance policies to provide coverage of both inpatient and outpatient opioid addiction treatment services.

The Employer Alliance for Affordable Health Care is the largest, single –issue, grassroots coalition in New York State. Our members include more than 3,000 small and medium-sized businesses representing more than 150,000 working New Yorkers.

WE OPPOSE THIS LEGISLATION FOR THE FOLLOWING REASONS:

- Treatment is already available for individuals struggling with this condition. Alcoholic and substance abuse treatment is included as one of the ten essential benefits (EBH) required to be included in every policy under the Affordable Care Act (ACA). This means insured individuals already have access to treatment.
- This bill harms small businesses and taxpayers alike. Requiring in-patient treatment will do more
 than drive up medical costs. It will also increase the staggering tax burden already placed on
 New York State taxpayers. Federal law dictates that the cost of any coverage that goes beyond
 the predetermined EBH package must be borne by the state, an obligation that will most likely
 be passed along to all taxpayers.
- Small businesses, who have endured double-digit premium increases for more than a decade, will AGAIN see higher health care costs in 2015, some a direct result of the ACA. A new report by the Altarum Institute's Center for Sustainable Health Spending revealed spending on health care reached a seasonally adjusted \$3.05 trillion in February, and expenditures increased by 6.7% over the previous year.
- The Legislature established a Health Care Quality and Cost Containment Commission in 2007. This
 independent body is charged with the task of studying cost and medical efficacy of all health
 insurance mandate proposals before passage. To date it remains in-operational. We urge you to
 refrain from making health care policy changes until this body is empanelled and empowered to
 carry out its charge.

For these reasons, we ask you to OPPOSE S.7071