



The Employer Alliance for Affordable Health Care **2015 Legislative Agenda**

PO BOX 1412

Albany, NY 12201-1412

(518) 462-2296

www.employeralliance.com

The Employer Alliance for Affordable Health Care is a coalition of more than 3,000 sole proprietors and small business owners in New York State who are committed to finding real, workable solutions to help control skyrocketing health insurance premiums. In 2015, many of our members reported health insurance premium increases of 18 to 20 percent, in one case, as much as 70 percent.

We support practical solutions that can be taken by the New York State Legislature to reduce costs and create an environment where everyone can have access to affordable health insurance.



✓ **CONTROL PHARMACEUTICAL COSTS**

The increasing cost of prescription drugs is a major driver behind the growth in health care spending. According to the Health Care Cost Institute, consumers utilized 15.5 percent fewer brand prescriptions last year, but the average price paid still rose 21.2 percent. These current pricing trends are unsustainable – as illustrated by the newly-approved treatment for hepatitis C. The new treatment, Harvoni, carries a price tag of \$1,125 per pill or \$94,500 for the prescribed 12-week course. Reducing these costs could have a significant impact on the overall cost of health care.

✓ **MEDICAL COST TRANSPARENCY**

Research shows that in states where price data was made available ahead of time, the end result was reduced health care cost without any negative impact on patient care. New York must establish protocol requiring hospitals and health care providers to disclose the cost of their services up front.

✓ **NO MORE FEES, TAXES OR ASSESSMENTS, ESPECIALLY THOSE WITH NO DIRECT IMPACT ON HEALTH CARE**

The added costs that are placed on health insurance carriers result in increases to consumers. The New York State Health Care Reform Act specifically imposes numerous “surcharges” on health insurance including the Covered Lives Assessment and Patient Services Assessment. A fee by any other name still creates hardship for consumers.

✓ **FINALIZE THE HEALTH CARE QUALITY & COST CONTAINMENT COMMISSION**

Established in 2007, the commission will review any proposed mandated health insurance benefits to provide an objective “cost-benefit analysis” before legislative action would be taken on specific proposals. Now that health insurance coverage is dictated by the basic benefits package, this commission is an even greater propriety, as any coverage changes could ultimately impact both consumers and taxpayers.