



The Employer Alliance for Affordable Health Care

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Press Release

For Immediate Release: February 25, 2014
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Out-of-Network Coverage: When more is less

The Employer Alliance for Affordable Health Care proved years ago that New York's health insurance mandates dictating coverage will increase costs, but what about the other directives placed on health insurance in New York State?

A "hot topic" this year among the New York State Legislature is "Out of Network" coverage, or the lack, thereof, on plans available through the New York State Health Insurance Exchange. Networks decrease health insurance costs, but do they take away from the quality of patient coverage? Absolutely not, according to a report released this week by the New York State Conference of Blue Cross and Blue Shield Plans. In a side-by-side comparison, networks may even give patients an advantage.

This could be one case where less is more - less costly premiums make it easier for small businesses to obtain coverage. The Conference of Blues estimates that adding Out of Network to New York's existing plans would increase premiums by 28%. A copy of the report can be viewed at: www.nysblues.org.

The Employer Alliance opposes this legislation. Lawmakers should not expand services on existing coverage – we need solutions that will help reduce health care costs.

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