



The Employer Alliance for Affordable Health Care

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Press Release

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Employer Alliance Released 2014 Legislative Agenda

The Employer Alliance for Affordable Health Care is making COST CONTROL the priority issue for the 2014 session. The changing landscape has increased the urgency in needing to address costs, as reflected in our 2014 Legislative Agenda:

◆ **Cut HCRA Taxes:** State-levied taxes, fees and surcharges add significantly to the overall cost of every patient's bill. The biggest contributor is the New York Health Care Reform Act (HCRA) which imposes a sales tax on every policy sold in New York and a surcharge on patient care provided by licensed health care providers. When added together, these taxes account for 5% of premiums. A portion of this money is not earmarked for health insurance, but siphoned off to the general fund. High costs make it much more difficult for small employers to provide coverage. We support the repeal of the HCRA taxes and oppose any additional financial levies that will increase health insurance costs. Additional taxes, levies passed along to the consumer are not the answer.

◆ **Support Cost-Controlling Networks:** Managed care networks are essential to keep costs low. These networks must meet adequacy standards that ensure New Yorkers have access to a full range of providers. Out-of-network services result in higher charges and, in turn, higher premiums. Some consumers and providers have been pushing to require all policies to offer access to out-of-network services and providers regardless of the higher cost of doing so. Since health insurance still remains unaffordable for many people, the Legislature must focus on cutting costs to ensure consumers have access to affordable coverage options. Anything else would be counterproductive.

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◆ **Cost Transparency:** Medical providers should be up front about their pricing and network status. Having necessary information ahead of time gives consumers greater control over their healthcare spending. States such as Florida and California require providers and certain medical facilities to post the prices of health care services. New Yorkers deserve the same opportunity to know the cost of their health care cost beforehand.

◆ **Mandates & the Health Care Quality & Cost Containment Commission:** Health insurance mandates have been a priority focus of The Employer Alliance since 1997 because of their direct impact on product costs. New York's basic benefits package has upped the ante on this issue, making it critical for lawmakers to address their impact before a bill is passed. In 2007, New York State created the Health Care Quality and Cost Containment Commission to analyze cost and medical efficacy before the Legislature takes any action. We will continue to push for this commission to be seated and operational to fulfill its duties and help to control health insurance costs.

FOUR ISSUES: ONE OBJECTIVE

Controlling health insurance costs is the ONLY way to give small businesses and sole proprietors the health insurance access they deserve.