



NEW YORK STATE'S CRISIS — AFFORDABLE HEALTH CARE

THE EMPLOYER ALLIANCE FOR AFFORDABLE HEALTH CARE


Real people Real stories.


**New York's employers, especially small businesses,
are struggling to afford health insurance for their
workers.**

Three million New Yorkers have no health insurance.

Even one more is too many.

PO Box 1412 Albany, NY 12201-1412
Telephone: (315) 363-9657
www.employeralliance.com





The debate over mental health parity has become a very emotional one. Stories about families “in need” are hard to ignore.

However, many other New Yorkers are in need of affordable health insurance and they have their own stories equally as hard to ignore.

What cannot be ignored is the fact that mandates, such as an expansive and virtually unlimited mental health benefit, will increase health insurance premiums.


Increased premiums lead to:

- ◆ Higher costs for employees
- ◆ Fewer businesses providing coverage
- ◆ Higher rates of uninsured

Mandates fall disproportionately on small businesses that are already struggling. No more mandates on small business.

As the debate about mental health parity continues, Senator Bruno and Senator Libous say this mandate should exempt all small businesses. We agree.

There are three million New Yorkers without health insurance. Even one more is too many.



**“Affordable health insurance
is not about money.
It’s about people.”**



*Jeff Leland, President
Leland Paper Company
Glens Falls, NY*

But when premiums increase, other areas suffer... like competitive wages and job creation.

Now lawmakers want to offer unlimited mental health treatment through a bill known as mental health “parity.” There’s nothing fair about this overbroad mandate that adds hundreds of millions* of dollars to the cost of health care in New York. Added costs that will cause more New Yorkers to give up health insurance coverage all together.

Legislative mandates increase the cost of premiums. When costs continue to go up, our ability to offer our workers affordable insurance is threatened. Senator Joseph Bruno says this proposed mandate shouldn’t apply to businesses with 50 or fewer employees. We agree.

After all, we’re not talking about numbers. We’re talking about people.

*Various analysis estimate costs between \$163 million and \$613 million



“Our lawmakers have to consider the whole picture... Mandates are killing small businesses.”

*Joyce Whitcomb
Whitcomb Auto Sales & Service
Little Falls, NY*

Most people don't understand the impact that health insurance premiums have on small businesses, Joyce Whitcomb says.

She and her husband, Tom, run a family-owned business and she works another part-time job - 20 hours a week - to help pay for their health insurance. With four children, dropping their coverage for a year to become eligible for a state-subsidized program is not an option.

“I get really frustrated when I talk about this issue,” Joyce says. “Our lawmakers have to consider the whole picture and look at the consequences. Mandates are killing small businesses.”

Health insurance mandates already cost small business owners and sole proprietors between \$445 and \$1,066 per employee each year. The Senate is considering adding another mandate - mental health “parity.” This broad proposal that would require all health insurance policies in New York to include virtually unlimited coverage of mental health treatments will result in even more New Yorkers losing their health insurance coverage. With three million New Yorkers already uninsured, this is not an acceptable option.



*Jody Reynolds, finance manager
Reynolds Book Bindery, LLC
Binghamton, NY*

“This is about our employees. It’s about our business. The bottom line - Albany needs to stop passing health insurance mandates.”

Reynolds Book Bindery, is a small local company

whose owners pay 50 percent of employees’ health insurance premiums, so maintaining affordable coverage is their greatest concern.

Health insurance mandates like the proposed “mental health parity” hurt small businesses by further increasing health insurance premiums. That makes it hard for people like Jody Reynolds, who believes it’s important for her employees to have basic, affordable health insurance.

The Senate is considering a parity bill (A.8301/S.5329) that would add hundreds of millions* of dollars to the cost of health care in New York — added costs that will cause more New Yorkers to give up health insurance all together.

Senate Majority Leader Joseph Bruno and Senator Tom Libous understand the impact such a broad measure would have on small businesses like Reynolds Book Bindery. That’s why they believe small businesses should be exempt from such mandates. We believe they are right.

*Various analysis estimate costs between \$163 million and \$613 million

“I am making myself sick worrying about health insurance!”



*Don Ambrosino
Donald Ambrosino Electrical Contracting
Gloversville, NY*

Don Ambrosino’s mother has Alzheimer’s Disease.

Three years ago, Don – a self-employed electrical contractor – became her primary caretaker. Now customer needs must be juggled between her medical appointments. His ability to take on new clients is limited.

Don feels like he is being punished for doing the right thing. His own health insurance premiums have increased substantially in recent years. Revenue has not.

Legislative health insurance mandates cost small business owners like Don between \$445 and \$1,066 per employee each year. A mental health “parity” proposal being considered by the Senate is an overly broad mandate that will add hundreds of millions* of dollars to the cost of health care in New York – added costs that admittedly will cause more New Yorkers to give up health insurance coverage all together.

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Jean Vilers is a dance instructor –



a small business owner who spends 65 hours a week with her students, teaching, inspiring and even changing a few lives.

But even passion and commitment couldn't protect her from the reality that faces so many in New York state. Last year, increases forced her to cancel health

insurance for herself and her two employees.

“I feel like I’m being slapped in the face for running a small business.”

*Jean Vilers
Owner Sternfeld Dance Studio
Hudson, NY*

“I feel like I’m being slapped in the face for running a small business,” she says.

A recent study shows that health insurance mandates in New York State cost sole proprietors and small business owners like Jean between \$445 and \$1,066 per employee, per year. Now lawmakers want to offer unlimited mental health treatment through a bill known as mental health “parity.” However, for many people, there’s nothing fair about this overbroad mandate that will add hundreds of millions* of dollars to the cost of health care in New York. Added costs that will cause more New Yorkers to make the tough decision Jean had to make and give up health insurance coverage all together.

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“Mandates are driving up the cost of insurance to a point where there is a huge disparity between the ‘haves’ and the ‘have nots.’ If the state is going to require these mandates, they must find a way to make it affordable.”

*Bruce Arnold, owner
Adirondack Piano Service, Lake Clear*

Bruce Arnold and his family are victims of the high cost of health care.

He is self-employed as a piano technician. His wife, Vicky, works in an office. They had to cancel their family’s health insurance coverage due to rising premium cost.

“Health insurance mandates are driving up the cost of insurance to a point where there is a huge disparity between the ‘haves’ and ‘have nots,’” Bruce said. “If the state is going to require these mandates, they must find a way to make it affordable. With no end in sight, small businesses like myself are facing some various serious choices.”

A proposal being considered by the Senate would require insurance to cover virtually unlimited mental health benefits. That will add hundreds of millions of dollars* to the cost of health care in New York – costs that will cause more New Yorkers to give up health insurance coverage all together. When it comes to mandates, there is nothing fair about mental health parity.

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