

# Alliance ALERT!

A publication of the Employer Alliance for Affordable Health Care

Cover The Uninsured Week – May 1-8, 2005

## On the Road for the Uninsured

**John Herrlett runs a second generation family business threatened by rising health insurance costs.**

Studies show that he is not alone. *The Robert Wood Johnson Foundation* reports there are now 1.4 million uninsured, working adults in New York State. In May, the Employer Alliance joined several chambers of commerce for national *Cover The Uninsured Week – 2005*, making this issue a top legislative priority.



*Pam Finch, representing the Employer Alliance, and Matt Stubleby of the Herkimer County Chamber, display a joint resolution opposing mandates.*

State Senator Jim Seward and several of our members joined our Monday morning kick-off event held at The Otsego County Chamber in Oneonta. The Senator is among a handful of lawmakers who recognizes the need for reform. His bill sponsorship and voting record have earned him an “A” rating in our annual Legislative Report Card for three straight years.

The Otsego County Chamber recognizes the need for affordable health insurance as one of its key critical issues, said President and CEO Rob Robinson, who also sits on the Alliance Board of Directors. “Many of our members are struggling to offer some form of health insurance coverage to their employees,” Robinson said. “With the multiple challenges facing small businesses today, it is crucial for Albany to understand this message: ‘You got the budget passed on time. Now it’s time to solve health care. Don’t come home without it.’”

The Fulton County Regional Chamber of Commerce & Industry and the Herkimer County Chamber of Commerce also supported our *Cover The Uninsured Week* activities with a proclamation to lawmakers supporting a moratorium on any new mandates. A special thank you to the chambers and members who took part in these events: **Sheryle Charity** (Crescent Pet Lodge and Veterinary Hospital) and **Don Marsh** (Don Marsh Agency) for attending our Oneonta kick-off event, and to **Cicily Myers** (Crystal Grove Diamond Mine & Campground), **Marcy Matis** (Bru-Mar Farms) and **John Herrlett** (Herrl Woodcraft) for their support at the Fulton County Regional Chamber of Commerce.



*Board member Rob Robinson introduces Senator Jim Seward at our 2005 Cover the Uninsured Week kick-off in Oneonta.*



*Rob Robinson and Senator Seward talk to a reporter from the Oneonta Daily Star.*



Gerry and Terri Seager are worrying about their company's benefit package, when they should be focusing on their patients' care.

*Pictured to left:*

*Sally Follett, from SECO Industrial Rehab in Norwich, reviews health insurance records with company owners Terri and Gerry Seager.*

SECO Industrial Rehab offers physical and occupational therapy services in five offices throughout Central New York. With 30 employees, owners Terri and Gerry Seager feel a responsibility to offer quality, affordable benefits.

"I am running out of options," Terri says. "After five years of double-digit premium increases, we feel constant pressure to increase our volume to cover costs. We know that the quality of service we provide is extremely high, but I wonder if soon we will soon become part of the statistics of New York's three million uninsured." Gerry decided they needed to take action to counter rising costs.

"We had two options here, sit back and do nothing, or become involved," he says. "We want to do something – write letters or even visit Albany. It is time to tell our lawmakers that health insurance mandates are part of the problem, not the solution."

## Glens Falls Man Named Chair

The Board of Directors named Jeff Leland, president of Leland Paper Co. in Glens Falls, as its new chair.

"It is very important for business owners to become involved and remain vocal about our need for affordable health insurance," Jeff says. "Implications from this problem are far-reaching implications that, if not controlled, will ultimately hurt New York businesses."



*Jeff Leland*

Jeff joined the Employer Alliance five years ago while serving as his company's vice president and general manager. He participated in legislative and media visits prior to his election to the Alliance Board in 2003.

### GRASSROOTS ADVOCACY

More than 4,000 postcards and e-mails greeted lawmakers with the message "Don't do anything that will raise my premiums," when they returned to Albany for the 2005 session.

This simple message reminds lawmakers of our need for affordable health insurance. We had our strongest membership response to date, but our work is not done yet. The end of session is quickly approaching and debate over the mental health mandate remains front and center.

Watch your mail and e-mail for other ways that you can help, or log on to our website: [www.employeralliance.com](http://www.employeralliance.com)

# Alliance Alive '05

Our race against time ended almost as quickly as it seemed to start, with winning results. Against a tight deadline we raised more than \$12,000 in just about eight weeks. The response that so impressed our benefactors that they agreed to match your donations dollar for dollar, providing resources that can be put to use immediately to expand awareness programs in some of our key communities.

Perhaps, more important, was the example set by 100-plus members who made the financial commitment to help ensure that hardworking New Yorkers have the coverage that they deserve. On behalf of our Board of Directors and our members, THANK YOU.



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Rob Robinson

2005 Session draws to a close

## Premium Payers in the Crosshairs

**WITH THE STATE LEGISLATURE** in the final weeks of deliberation, heading towards a June 23 adjournment, there are nearly 100 proposed mandates before lawmakers right now. Each calls for additional coverage – passing the cost in the form of premium increases, on to you. This is a dangerous time for premium payers, with advocates most likely pressing their lawmakers for action on their favored mandate in these final weeks. This increases the need for vigilance as two bills are likely to receive greater consideration:

■ **Mental Health** ■ The Employer Alliance has taken a lead in opposing passage of an unlimited mental health mandate for the past several years. In the face of intense lobbying efforts by advocates of this legislation, both houses of the Legislature have indicated interest in passing legislation in this area. We continue to oppose all mandates. However, a critical component to any final agreement would be the inclusion of an exemption for small business (under 50 employees). An exclusion would be the first of its kind in New York and would represent significant recognition by lawmakers that mandates undermine health insurance affordability – particularly for small businesses.

■ **Chiropractic “Adjustment”** ■ A new chiropractic bill is on the radar, seeking even greater reimbursement than set for in the original bill. The Employer Alliance was founded in direct response to the passage of the 1997 chiropractic mandate. A state-sanctioned study, conducted after the fact, concluded that the impact of this mandate contributed up to 2.5% of premium. Our own study (*Mandated Health Insurance Benefits, 2003*) shows that this is *the most expensive* mandate currently on the books in New York. In 2005 the chiropractors are seeking to expand the 1997 law by requiring they be reimbursed at rates comparable to orthopedists, even without the equivalent training. Clearly the intent of this legislation is to increase their own financial well-being, not to the needs of premium payers or their patients.

**A New York Jurist once commented that no citizen’s life or property was safe while the state Legislature was in session.** That has never been more true than in 2005. For that reason in these next few weeks we will be asking for your help in telling lawmakers that anything they do to raise premiums is unacceptable.

Would you let this  
man  
run your business?

Then why leave it up to Albany?  
Every year our state lawmakers  
consider a hundred different bills.  
Ultimately you pay the price for  
unstudied and often, unproven, health insurance mandates.  
New York is already ranks 3rd in the number of health  
insurance mandates on record.  
This flagrant approval rate now costs you \$1,061 in  
annual premiums.  
It’s YOUR insurance ♦ YOUR business  
YOUR DECISION  
Visit our website and contact your representative today:

[www.employeralliance.com](http://www.employeralliance.com)



### A New Era

The Employer Alliance began in 1997 when lawmakers enacted the Chiropractic Care Act. That single service increased health insurance premiums in New York State by \$110 million annually. For Scott Miller, that mandate was the proverbial straw that broke the camel’s back. He joined with a handful of other business owners to form the Employer Alliance for Affordable Health Care. Fast forward seven years when Scott again shapes Employer Alliance history by announcing his resignation as chair after four terms. Several legislative successes and our growth to 2,300 members had laid the groundwork for this natural progression, he explains.

“Seven years ago, few lawmakers understood this issue,” Scott says. “Now, majority leader Bruno and some of his colleagues have openly recognized our concerns. I know that we will continue to advocate for a fair system and controlled insurance costs.”