

Alliance ALERT!

Spring

A Publication of the Employer Alliance for Affordable Health Care

2004

Coalition Pleads **STOP NOW!**

Saying that more health insurance mandates will hurt small businesses and jeopardize their ability to provide affordable health coverage to their workers, a group of small business owners, including Alliance board members Mark Alesse, Rob Robinson and Jeff Leland, delivered a message to State lawmakers in Albany on April 26: No more mandates! Reject all mandates currently being considered!

The coalition included representatives from the Alliance, Support Services Alliance (SSA), NFIB/NY and our newest affiliate member, the NYS Farm Bureau. Whether it be rising real property taxes, workers' compensation costs or health insurance premiums, the cost of operating a small business in New York is at its breaking point. In the case of health insurance premiums, mandates from the State Legislature add substantially to the cost of coverage.

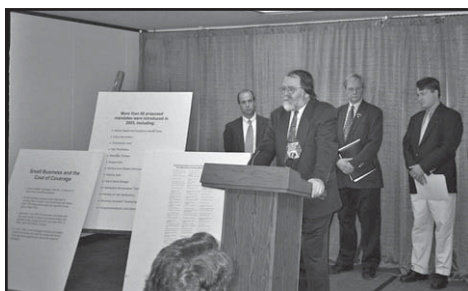
"The 'It's All Good' mandate mentality that advocates and provider groups subscribe to is a recipe for disaster," Robinson said "This mindset is great when you're talking about pizza toppings. But, when you're talking about ways to keep health coverage affordable and accessible, more mandates are not good. Instead of making coverage available, they drive up costs and make it harder for our members to sustain their health insurance.

Believe it... or not!

By the end of the current legislative session, your health insurance premiums could fund nonmedical services, questionable treatments, and even products to improve self-esteem.

Mandates to cover early intervention services, medically questionable Lyme disease treatments and wigs are making their way through committee and could be voted on before the end of the year. While these are just three of the nearly 100 mandates being considered, these proposals have generated tremendous concern.

Early Intervention (A.2108a/S.1408a) – This budget proposal takes the unprecedented step of requiring health insurance to cover a broad range of non-health related services. To make matters worse, the legislation would not permit employers to utilize common health insurance cost sharing measures (i.e. coinsurance and deductibles) to help defray the high cost of these services.



Rob Robinson speaks at the April 26 press conference in Albany. Jeff Leland stands to his far right.

Frustrated? Take control!

Are your health insurance premiums too high? Become a cyberactivist and take control.

The Employer Alliance web site is your key to controlling premium costs. Through the site you can contact your lawmakers and tell them to oppose measures that increase your health insurance premiums.

As a cyberactivist, your computer is your most powerful resource in advocating for affordable health care! If you think that your health insurance premiums are too high, don't just stand there – log on today.

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

Change protects small business

Senator Thomas Libous (R-Binghamton) plans to reshape Mental Health Parity (A.8301 / S.5329) to exempt companies with 50 or fewer employees. The Senator announced his intention in March.

The current proposal requires insurance carriers to provide unlimited mental health and substance abuse treatments. Insurance industry estimates have predicted this mandate would increase premiums by more than three percent.

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A “mandate free” proposal

The Employer Alliance has endorsed legislation proposed by Senator James L. Seward (R-Oneonta) that will make health insurance more affordable for small businesses currently paying premiums, while increasing accessibility to three million uninsured New Yorkers.

(A.10251 / S.6332) includes a 43 percent tax credit for small businesses (with some income limitations) that could climb to 50 percent when combined with existing health insurance deductions. The proposal builds on the recent federal Medicare legislation that establishes Health Savings Accounts which provide insurance purchasers with more options to choose from and opportunities for those without coverage.

The benefit of the Senator’s proposal is that it authorizes the sale of *Freedom Policies* – packages **free of health insurance mandates**. This proposal, in tandem with favorable tax treatment, could reduce health insurance costs in New York by more than 40 percent. The bill has been introduced in the assembly by Assemblymen Joseph D. Morelle (D-Irondequoit) and Robin Schimminger (D-Kenmore) along with 25 other co-sponsors.

Chairman speaks at Rotary Luncheon

Chairman Scott Miller presented the issue of legislative mandates to the Schenectady Rotary Club in March. Around 50 people attended a luncheon which focused on the hardships businesses face when Albany dictates insurance coverage. A longtime member of our organization, Brian Merriam, arranged the presentation. Thank you Brian!

Believe it... or not!

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Lyme Disease (A.1914/ S.1191) – This bill requires coverage to provide long-term antibiotics to treat Lyme disease. The National Institute of Health’s Data and Safety Monitoring Board had to halt studies prior to completion because the evidence clearly indicated that this course of treatment was ineffective.

Cranial Prosthesis (Bill A.3713/ A.3716/ S. 3477) – If passed, this proposal would require coverage of “cranial prostheses,” or wigs, for individuals suffering from permanent or temporary hair loss due to an accident, injury, disease or medical treatment if it was determined by a doctor that such purchase would improve the patient’s mental well being.

Members unite to oppose MHP

In February, letters with up to 30 signatures were delivered to a 12 lawmakers to express opposition to unlimited mental health parity.

Our members and many of their employees faxed their signatures which were placed on a single letter and forwarded to their legislator. We received 180 signatures and contacted 11 assembly members and one senator. The effort gained the attention of several newspapers and helped to increase awareness financial pressures that result from legislative mandates.

There is now a similar effort underway to reach key senators. If you are contacted, please sign the letter you receive and fax it to the special number designated for your district. We will place your signature on a letter with others from your area and send it to your representative. Help us drive home the message “Not one dollar more!”

Insurance topic of small business day

Your letters and e-mails make a difference.

Senator James Seward (R-Oneonta) said Albany hears small business

concerns and understands that change must happen to provide relief for those hit hardest by the cost of providing mandated services.



Seward

Seward, who chairs the Senate Insurance Committee, spoke at The Business Council’s *Small Business Day* in March. The Senator focused on strategies for affordable coverage and the impact of legislative mandates. He listed lower health insurance costs as a top priority for small businesses in 2004.

The senator agreed that legislative mandates contribute to rising costs, but explained that it is very difficult for Albany to remove the current 33 mandates. Last year, Senator Seward spearheaded legislation that requires lawmakers to study the ramifications of health insurance mandates prior to passage. This year he introduced S.6332 in an effort to make health insurance more affordable for small businesses through the creation of new “Freedom Policies” (see article at top left).

“We will continue to work on this issue,” Senator Seward said.

“Large employers have options – small businesses do not.”

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Special Tear-off Section

Member Survey

Our success depends on you!

- ◆ We led the fight to ensure that not a single health insurance mandate passed in 2003
- ◆ We sent hundreds of communications to lawmakers through our website
- ◆ We produced the first-of-a-kind actuary report on the cost of mandates in New York State
- ◆ We issued our 3rd annual report card grading lawmakers on their commitment to affordability
- ◆ We spurred the first ever state-sanctioned study in New York's history of a proposed mandate

These are just a few of our recent achievements, but we can't do it alone.

The success of our organization depends on the involvement of our members. Your time, talent, expertise and resources will help us win the fight against legislative mandates and keep your health insurance affordable.

Please take a few minutes to complete the survey below and mail your response to our office. As an Employer Alliance member, *you* are our greatest asset.

I would like to help in the following ways:
(check all that apply)

- _____ Attending meetings with government officials
- _____ Donating my expertise or services
- _____ Making a monetary donation to help defray advocacy expenses
- _____ Communicating with my local media
- _____ Donating office equipment (postage meter, fax machine)
- _____ Donating my time

Don't wait!

Please mail, fax

or e-mail your response to:

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