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Memorandum of Support

New York Health Act (A.6058/S.5474)

After more than a year of this global pandemic, it is clear that universal, guaranteed healthcare is not only sound public health policy, but a necessity for a just economic recovery that centers racial and economic justice.

ABOUT THE ORGANIZATION – Who do you represent? How many members? Statewide reach? What is your stake in the healthcare system?

We enthusiastically support the NY Health Act because:

- **The pandemic revealed a healthcare system that is off the rails:** Just as the virus ripped through New York, the economic downturn caused millions of people to lose their jobs and their health insurance. A healthcare system that has left millions of people uninsured in the middle of a pandemic is utterly indefensible. The New Yorkers most at risk of contracting the virus because of their increased exposure as essential workers were mostly low-income people of color who already faced more challenges in accessing healthcare due to financial and other barriers.¹ Meanwhile, as tens of thousands of New Yorkers got sick and died, private health insurance companies made record profits.²
- **The healthcare status quo is unacceptable:** Our current healthcare system leaves too many people uninsured and underinsured, just one serious accident or injury away from financial devastation. Millions of New Yorkers -- even those with commercial insurance plans -- ration healthcare because they cannot afford it, sometimes with devastating consequences. We spend twice as much on healthcare as any other country, yet have worse outcomes when compared to other OECD countries: lower life expectancy, higher maternal and infant mortality; and shameful inequities linked to race, gender, and income.
- **We must increase access to healthcare and improve outcomes:** The New York Health Act will guarantee coverage to every resident, providing the healthcare New Yorkers need, including vision, dental, hearing, reproductive health, substance use treatment, mental health and long-term care and support services. To make care accessible, the NY Health plan removes means-testing and financial barriers to healthcare, so New Yorkers no longer have to make difficult decisions between paying for basic needs and healthcare.
- **Make the wealthy pay their fair share:** According to a study by the RAND Corporation, the plan eliminates the wasteful spending and business practices of private health insurance companies, so **90% of New Yorkers will pay less than they do now** for healthcare, even as access to care increases. The same study showed that total costs will actually be lower than the status quo, but the wealthiest New Yorkers will have to pay a little more to guarantee that

¹ <https://www.cssny.org/news/entry/structural-inequalities-in-new-yorks-health-care-system>

² <https://www.kff.org/private-insurance/issue-brief/health-insurer-financial-performance-through-september-2020/>

the workers and residents of New York.³ Despite claims that millionaires and billionaires will leave New York, we know the opposite to be true.⁴

- **It is better for working people:** Union members and all working people lose when they are forced to choose between keeping their employer-provided health insurance and bargaining for better wages and working conditions. Freeing pension funds from the expense of retiree health benefits will strengthen these funds, while guaranteeing high quality healthcare in an equitable and affordable system for themselves and their loved ones. The RAND Corporation estimated that 200,000 jobs would be created because the savings to individuals and families will be a boost to the NY economy.
- **It is better for immigrants:** The New York Health Act will guarantee that every resident and full-time worker is covered, regardless of immigration status. This alleviates the burden that many immigrants face in navigating the complexity of health insurance plans, many of which exclude their participation completely. With the rise of public charge restrictions, a state-funded program like the NY Health Act would provide important protections to immigrants who use the healthcare system in New York State.
- **It is better for women:** The New York Health Act benefits women by guaranteeing access to the comprehensive coverage, including maternity care, abortion and contraception, while eliminating the financial burden associated with care, effectively increasing access to these services. Improving timely access to quality care for women -- in particular women of color -- will contribute to reducing the alarming inequities in health outcomes linked to race and income.
- **It is better for seniors:** Those who are currently on Medicare will see increased benefits with the NY Health plan because it will cover benefits that Medicare currently does not: vision, dental, hearing, long-term care and support services. Costs will be significantly lower for seniors because of the progressive financing structure and the elimination of out-of-pocket costs for care, and they will continue to have free choice of provider.
- **It is better for healthcare providers:** The New York Health Act will eliminate the burdensome paperwork and complexity associated with billing, allowing our doctors and nurses to focus on providing care, not fighting insurance companies.
- **It will protect New York from federal attacks on healthcare:** Federal attacks on the ACA may be slowed by the change in administration, but the Supreme Court is still expected to make a decision on the law sometime in the first half of 2021. If the ACA is threatened by the courts, New York can guarantee healthcare to all residents through a state-funded program like the NY Health Act. While the Biden administration will be favorable to state's looking to expand and improve healthcare, the NY Health Act includes provisions for implementation even in the absence of federal waivers, such that the plan will serve as a "wrap-around" to current programs so New Yorkers receive the benefits at no additional cost to the individual or the state.

For these reasons, we fully support the passage of the New York Health Act and look forward to a future healthcare system that prioritizes care as a matter of racial and economic justice, as well as improving the public health infrastructure to respond to this pandemic, and the inevitable

³ https://www.rand.org/pubs/research_reports/RR2424.html

⁴ <https://ibo.nyc.ny.us/cgi-park2/2014/07/when-new-yorkers-move-out-of-new-york-city-where-do-they-go/>

future public health threats to New York State. We implore you to act with urgency given what is at stake. New Yorkers' lives depend on it.

Sincerely,

Name, Title, Organization, Contact Information