

4TAP

THE NEW YORK CITY PHIERS INITIATIVE

Urban Cooperative Economics for America's Largest City

White Paper - Version 1.0

November 26, 2025 | Matrix 19

Prepared for: NYC Assemblymember Zohran Mamdani
Author: PHIERS.org - A Sustainable & Cooperative Healthcare Solution

THE BREAKTHROUGH INSIGHT

The **PRIMARY** savings come from substituting expensive traditional health insurance (\$9,000+/year for individuals, \$26,000+/year for families) with \$50/month telehealth/telemedicine plans (\$600/year). 80% of insured New Yorkers do NOT need hospitalization or specialty care - they can be served by telehealth. This generates savings of \$8,400+ per individual and \$25,400+ per family **ANNUALLY** in America's most expensive healthcare market.

EXECUTIVE SUMMARY

New York City represents the ultimate test case for cooperative healthcare economics. As the nation's most densely populated and expensive healthcare market, NYC's 8.3 million residents face crushing insurance costs while gig workers, immigrants, and service industry employees often lack coverage entirely.

Everyone hurt by rising costs needs solutions that WORK.

THE PHIERS SOLUTION: PHIERS negotiates bulk prescription purchasing through non-profit providers like Mark Cuban Cost Plus on behalf of ALL members, delivering 80-90% medication savings while providing FREE telehealth coverage once we reach 5% of the prescription market.

SAVINGS SOURCE	ANNUAL IMPACT	MECHANISM
Telehealth Substitution (80%)	\$41+ BILLION	Replace \$9K individual/\$26K family insurance with \$600/yr telehealth
Rx Savings via Cooperative	\$2.9+ BILLION	80-90% savings through cooperative purchasing
TOTAL ANNUAL SAVINGS	\$43.9+ BILLION	Urban model template

We have the power! PHIERS gives us leverage. Now is OUR time!

NYC'S UNIQUE ADVANTAGES

- **Density = Efficiency:** 8.3M people in 300 square miles = rapid critical mass achievement
- **Progressive Base:** Strong cooperative/mutual aid tradition, ready for collective action

- **Gig Economy Hub:** 400K+ Uber/Lyft/delivery workers need affordable coverage
- **Immigrant Communities:** Underserved populations benefit most from telehealth access
- **Urban Template:** Success in NYC proves model works in Chicago, LA, Houston, Philadelphia

PHIERStorm: POLITICAL LEVERAGE WITH TEETH

PHIERStorm - The Movement with TEETH

When 3.5% of healthcare consumers or voters in NYC districts sign the petition, representatives face:

Adopt PHIERS, show us something better, or be primaried and replaced before the 2026 election.

THE NYC ADVANTAGE: With 27 Congressional districts in the metro area, coordinated action creates unstoppable momentum. Assemblymember Mamdani's district becomes the proof-of-concept - when Queens delivers, all of NYC follows.

PHIERS vs DOGE

DOGE promised \$2T over 10 YEARS (\$200B/year) through chaos and federal layoffs.

PHIERS delivers \$2.7T ANNUALLY nationwide - 13.5X more per year - with NYC contributing \$43.9B by HELPING people instead of hurting them.

CONCLUSION: NYC LEADS

New York City has always led America's progressive movements. PHIERS is NYC's chance to prove cooperative economics work at scale. \$43.9B in annual savings. FREE healthcare for the 80% who only need telehealth. Jobs that can't be automated.

We have the numbers. We have the density. We have the political will. Now is OUR time to show America what's possible.

"New York doesn't wait for Washington to solve our problems. We solve them ourselves, then share the solution with America. PHIERS is NYC's gift to every American city struggling with healthcare costs."

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