

# GUARANTEED HEALTHCARE: WHY THE NEW YORK HEALTH ACT MAKES SENSE (A.5248/S.3577)

## **Federal threats to healthcare funding are dangerous to the public's health in New York:**

- Tax reform delivered deep cuts to corporations and the wealthiest 1%, resulting in less revenue for social programs like Medicare and Medicaid, threatening the coverage for millions of people who rely on these programs.
- Because of the repeal of the individual mandate, nearly one million New Yorkers who get insurance through the individual market are at risk of losing health coverage; an estimated 13 million will lose insurance nationally.

## **The status quo for healthcare is also unacceptable:**

- Over 1 million New Yorkers are currently uninsured. Millions more are underinsured.
- The U.S. spends more than \$3 trillion on healthcare annually, nearly double per capita compared to any other nation. Yet our healthcare outcomes are far behind in nearly every category. For example, maternal mortality is actually increasing in the U.S. despite every other developed country making significant gains in reducing deaths related to pregnancy.
- Financial barriers and lack of access to care are significant drivers in these shameful health outcomes. Each year, 1/3 of patients WITH INSURANCE go without prescribed medicines or fail to get the medical attention needed because of high deductibles and co-pays. Hundreds of thousands of people file for bankruptcy because of medical debt every year.
- An estimated 2,000 New Yorkers die every year due to lack of access to care.
- The current system relies largely on private commercial health insurance, which spends exorbitant amounts of money on CEO salaries, advertising to healthy "customers" with expensive ads, and creating huge amounts of paperwork and administration. Health insurance companies in the U.S. spend up to 20% of each dollar on administration; Medicare, by comparison, spends 2 cents of each dollar. WE THROW AWAY BILLIONS ON COMMERCIAL HEALTH INSURANCE UNRELATED TO DIRECT PATIENT CARE.
- Inequality is rapidly increasing, and your zip code can actually determine your life expectancy. The richest 1 percent of American men lives 15 years longer than the poorest 1 percent, 10 years longer for women.
- The current system is designed to make profits—which it does very well—not provide healthcare. In fact, most bankruptcies are linked to medical debt. Even for those who are privately insured.

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<http://www.pnhp.org/publications/nejmadmin.pdf>



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# THE SOLUTION: GUARANTEED HEALTHCARE FOR ALL NEW YORKERS

Under the terms of the New York Health Act, all residents of New York will have access to quality health services without fear of financial ruin.

## How New Yorkers will benefit:

- 1. Comprehensive coverage.** All residents, regardless of immigration status, will be covered for: primary, preventive, and specialty care; hospitalization; mental health; reproductive health; dental, vision, and hearing; and prescription drugs and medical supplies. The revised legislation includes long-term care and support services, making it more comprehensive than any public or commercial health plan currently available. It is designed to meet the healthcare needs of New Yorkers.
- 2. Freedom to choose.** No network restrictions. Patients will choose the nurses and doctors they want, and make healthcare decisions with them, not insurance company bureaucrats.
- 3. Fair funding.** No more premiums, deductibles, or co-pays. Universal coverage funded through a graduated tax on income, based on ability to pay. Healthcare costs will be lower for most New Yorkers and businesses. Public hospitals and clinics in New York will receive fair payment for the patients they serve.
- 4. Equality of Care.** It is well documented that there are different standards of care based on whether you are uninsured, have Medicaid, or private insurance. With the New York Health Act, everyone will be treated equally and covered for the same high quality care.
- 5. Decreased administrative costs.** No more paying insurance companies' administrative costs and profits. No more time spent by doctors, hospitals, employers, and patients completing forms and negotiating with insurance companies. The total savings is estimated to be billions of dollars for the state, and lower costs for individuals. Healthcare will be accountable to the public's health, not to insurance company stockholders.
- 6. Reduced cost of drugs and devices.** Direct negotiation with pharmaceutical companies and medical device makers will bring prices down by as much as 40%, putting money in your pocket and giving a boost to the economy.

For all these reasons, support across the state for the New York Health Act is growing. We desperately need a healthcare system that will reverse decades of inequality through progressive funding; ends the horrors of delaying needed care due to medical costs; and relegates medical-related bankruptcy to a footnote in history books. With your help, we can make healthcare a guaranteed right for all New Yorkers!

To get involved, sign up with the Campaign for New York Health at [www.nyhcampaign.org](http://www.nyhcampaign.org)

