



## **BALCONY PRESENTS SEVEN PRINCIPLES FOR AFFORDABLE HEALTH CARE**

**Statement of Alan Lubin, BALCONY Co-Chair, NYSUT Executive Vice President**

### **NYS Department of Health Care: “Partnership for Coverage” Public Hearing**

at Glens Falls Civic Center Heritage Hall, Glen Falls, NY

10 a.m. - 5 p.m, September 5, 2007

I am Alan Lubin, Co-Chair of BALCONY, the Business and Labor Coalition of New York. I also serve as Executive Vice President of NYSUT, the New York State United Teachers.

I am here for BALCONY, a public advocacy organization which represents more than 500 business, major trade associations, financial institutions and prominent labor unions throughout New York State.

One urgent health care note: today BALCONY calls upon the United States Senate and House of Representatives to overturn President George W. Bush’s imposition of burdensome rules instituted which are denying 400,000 New York children health care. Last week Governor Eliot Spitzer and Senator Hillary Clinton urged the President to rescind his order, a request which predictably fell on deaf ears.

In fact, earlier this year, both the New York State Assembly and the New York State Senate approved the increase in eligibility for the SCHIP program to 400% of poverty. This increase was victimized by the Bush Administration’s unachievable imposition of a requirement that states have a 95% participation in SCHIP. It is outrageous that an administration which is spending billions of dollars on a fruitless war in Iraq, has so callously ignored the health care needs of our children. New York and BALCONY are united in this battle to provide universal coverage for every child.

Indeed, affordable health care for all New Yorkers is a major concern of our coalition; we believe that a healthy workforce is a key to maintaining a strong vibrant healthy economy.

In May, BALCONY hosted a day long forum in Albany - Affordable Health Care for New York - where we brought together doctors, patient advocates, hospital administrators, nationally recognized health care experts, union leaders, health care clinic managers and small business owners. The message was clear... we must provide health care to all residents of New York State. We must fill in the gap for the 2.8 million uninsured New Yorkers with the understanding that those who currently have coverage are in fact bearing the burden and cost of providing medical services to those without coverage.

I offer you our report “Affordable Health Care for New York- Prescriptions for a Healthy State.” While not the excitement of a John Grisham novel nor the spine-tingling horror of a Steven King thriller, I urge you to read our BALCONY report as a roadmap and listen to the varied voices we portray down the road to universal health care.

BALCONY is proud that our Governor and legislature is ready to attack this multi-billion dollar medical care issue. Our focus will be in coming up with unique solutions to the



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challenges facing small businesses in providing health care for their employees, to unions and management who are struggling with the ever increasing costs of hospitalization and pharmaceuticals.

The adoption of universal affordable health care for small businesses can go a long way toward leveling the competitive contractual playing field for those companies which do the right thing by their workers and provide health insurance. No longer will unscrupulous businesses which under report workers and deny health care be at the competitive advantage.

We are commissioning several research papers on the impact of the uninsured on the regional New York State economies, on the cost of providing affordable health care on the state budget, and finally, on our failure to convince the thousands of New York's "Young Invincibles," ages 21-35, that we can provide an affordable health care package as an alternative to their playing roulette with their futures.

We are working closely not only with labor unions and business but also with our academic partners at the Fiscal Policy Institute, Cornell School of Industrial and Labor Relations, and Demos to help offer you solutions to these dilemmas.

Furthermore, BALCONY has partnered with the American Cancer Society, the Medicare Rights Center, Mainstream New York and other BALCONY members in the scheduling of a series of "Affordable Health Forums around New York State in Westchester on November 18, 2007 , in Rochester on February 28, 2008 and on Long Island at a time yet to be determined.

BALCONY recognizes that affordable and universal health care requires legislation at the federal level, but also realizes that a nationwide solution will only come about more rapidly if pressure bubbles up from the individual states.

After discussion with the BALCONY board, we have come up with a series of affordable Health Care principles that we feel should guide New York State legislators and executives as they struggle what is the most critical that residents of New York State face. I present them for your consideration.

## **THE SEVEN BALCONY PRINCIPLES FOR AFFORDABLE HEALTH CARE**

### **UNIVERSALITY**

All New Yorkers should have some form of health care insurance that guarantees them appropriate treatment if their medical situation changes. A statewide risk pool should be established for those with pre-existing conditions, so that status can never again be used to exclude individuals. The societal benefits of universal coverage will only be attained if the coverage is truly universal, and not riddled with exceptions.

### **AFFORDABILITY**

Health care must be affordable to small businesses and self-employed individuals, on a par with the coverage offered by large corporations and government. Anything less than this will

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create a two-tiered health care system in our state, a sure prescription for public cynicism, discontent and disaster.

### **ADMINISTRATIVE SIMPLICITY AND TRANSPARENCY**

Health care insurance regulations and government tax codes affect citizens more than almost any other legislation. The vast majority of New Yorkers has neither the time nor the specialized training to decode this intimidating medical paperwork. There is no reason why these barriers to eligibility need to be so convoluted and complex.

### **ADEQUACY**

We cannot sacrifice adequacy for universality. Patients need to be assured that their care will be adequate, whether it be primary, chronic, acute, or preventive. Preventive care, especially, holds some promise of reducing health care costs, but its benefits must be sold to both providers and consumers.

### **EFFICIENCY**

If we expand the health care system to accommodate the 2.8 million uninsured New Yorkers, we need to stream line it as well, or face unacceptably high cost increases. Examples of a more efficient and cost effective system include bulk drug purchasing by the state, and the adoption of an electronic medical records system that would follow a patient wherever he or she goes.

The time has come to enlist our health insurance industry to adopt uniform processing forms, simplifying our claims procedure. This would save thousands of hours and millions of dollars which are caused by the duplicate and triplicate series of individual forms that populate our health care process.

### **QUALITY**

These necessary changes in the health care system must not be allowed to cause a decline in the quality of its service. Perhaps we need an ombudsman for health care, to ensure its quality and to provide a forum for suggestions as to its continued improvement.

### **ELIMINATE DISPARITIES**

An ombudsman could also be charged to eliminate disparities in the system and identify and remove any discriminatory health care practices.

In short, BALCONY stands ready willing and able to help New York achieve a goal of Affordable Universal Health Care for all of our residents.

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***BALCONY*** ([www.balconynewyork.com](http://www.balconynewyork.com)) ***represents more than 500 New York businesses, labor unions, and trade associations. BALCONY seeks common ground in the public policy debate in New York to spur economic development through the adoption of business/ union friendly, socially responsible common sense laws that maintain and improve the quality of life for working New Yorkers.***

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