

Community Service Society

Partnership for Universal Health Coverage Hearing

October 10, 2007

Telephone Hearing

Elisabeth Ryden Benjamin, MSPH, JD

Director, Healthcare Restructuring Initiatives

Arianne Garza, MPA

Healthcare Policy Analyst

Introduction

- CSS's mission is to build self-sufficiency for low- and moderate-income New Yorkers by bringing their voices and perspectives to the policy conversation.
 - *Unheard Third Survey* with Lake Research
- Universal Health Coverage goal:
 - Affordable
 - Accessible to all (including immigrants)
 - Comprehensive

CSS's Methodology

- *Quantitative Analysis—Polling*
 - *Unheard Third (each summer, July-August '07)*
 - *Targeted Health Poll (November '07)*
- *Qualitative Analysis through Convenience Samples*
 - *Summer-Fall '07 (NYC, LI, Binghamton, Kingston, Rochester, Buffalo, Albany, Poughkeepsie)*
- *Statistical & Actuarial Analysis*
 - *Manatt Health Solutions*
 - *Milliman*

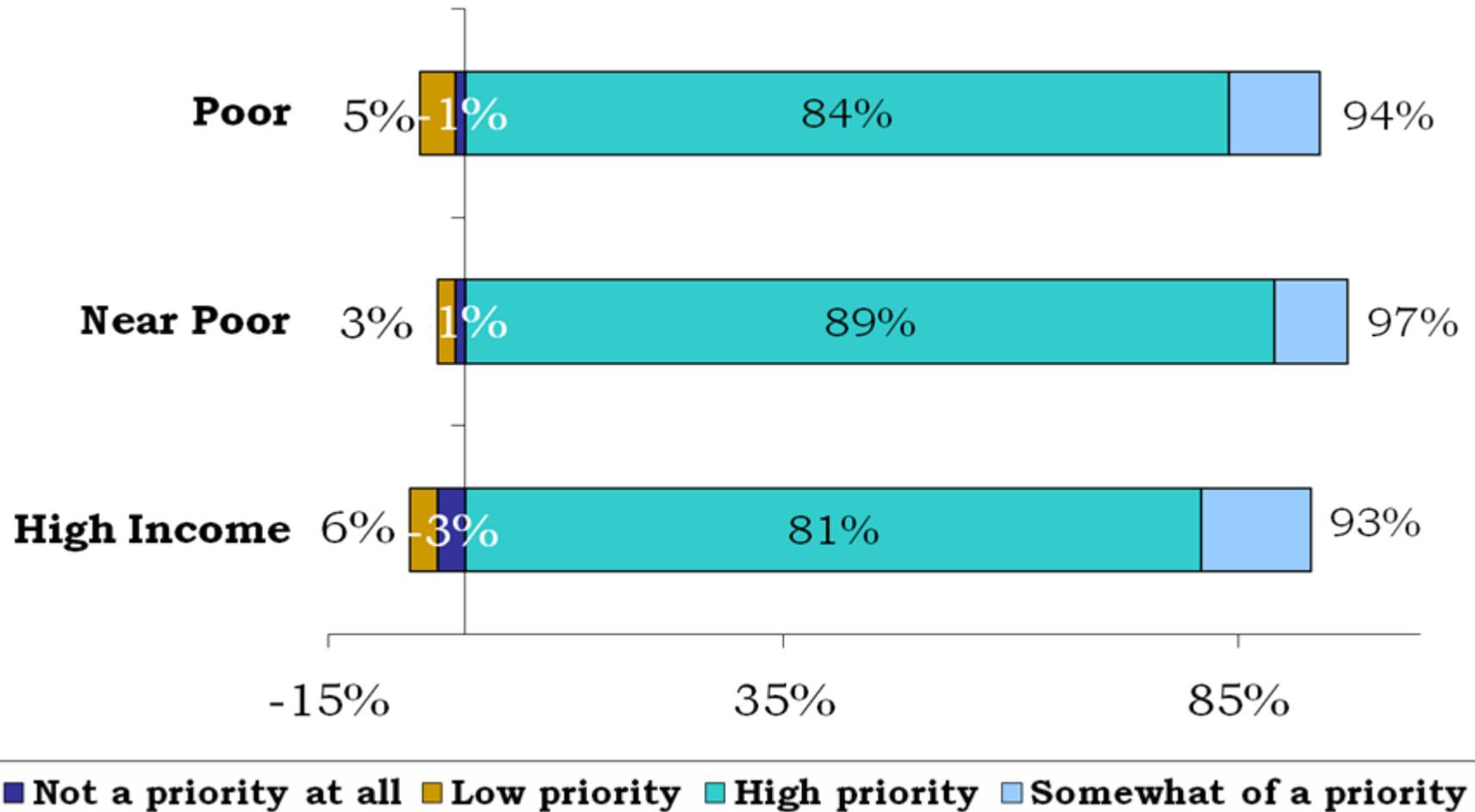
New York's Uninsured

- Currently 2.7 million (14%) New Yorkers are uninsured, even though NY spends more per capita on health than any other state in the nation.
- Uninsured more likely to be:
 - Adults, 2.2 million (19%)
 - Poorer, 48% of uninsured below 200% FPL
 - Immigrants, 31% are non-citizens

CSS Research--Finding Affordable Insurance is a New York Problem

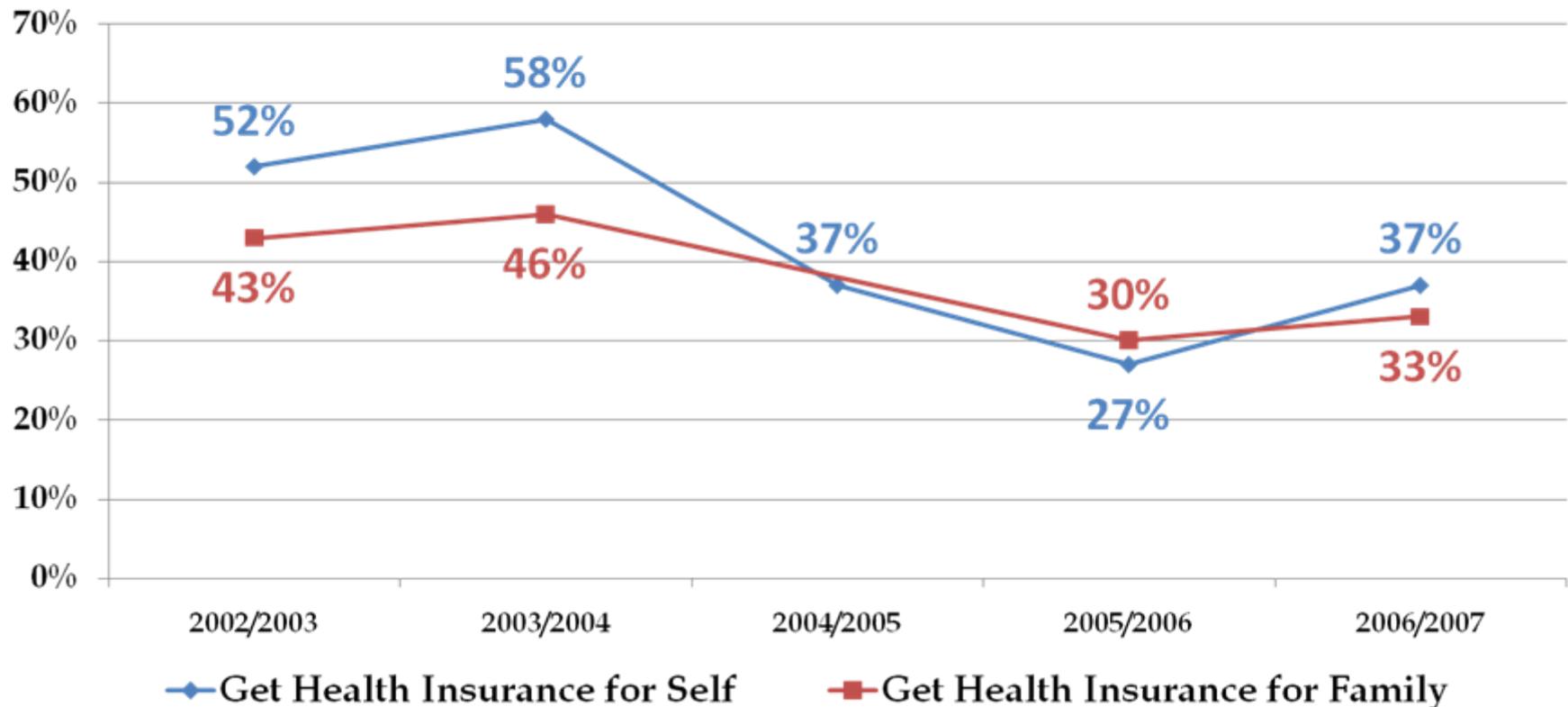
- *Unheard Third* survey findings:
 - More than 9 out of 10 New York residents—regardless of income—believe affordable insurance should be a priority for the federal government.
 - Confirms recent Census data that Employer-sponsored Insurance is declining—a trend we have followed for the past 5 years.
 - Health care and drug costs is the biggest personal worry for New Yorkers. (Source: UH3, Q. 18)

New Yorkers Believe that Affordable Health Insurance for All Should be a Priority for the Federal Government.



NY, Like Rest of the Nation, Has Declining ESI.

Percent of Poor Full-Time workers Receiving ESI for Self and Family.



Source: Unheard Third 2007, Q.42.

* Sample size for family coverage in 2004/2005 was too small to report.

Affordable Health Coverage Counts

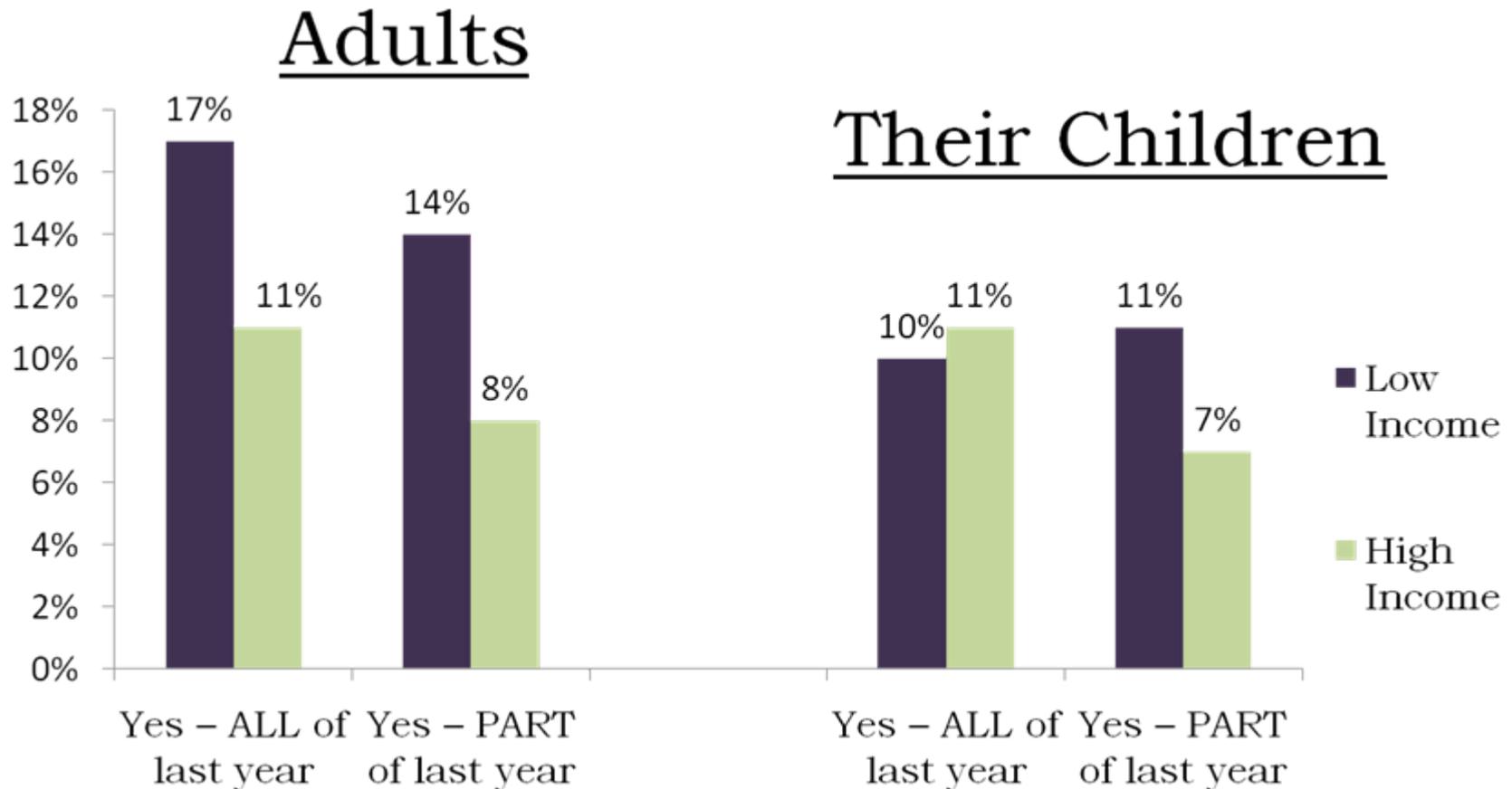
Our *Unheard Third* survey found:

- ▣ Nearly 22% of low-income respondents (below 200% of FPL) wanted health insurance, but couldn't afford it. (Source: *Unheard Third* 2007, Q. 44).
- ▣ Many New York adults and children experience periods without insurance in a year.
- ▣ Many New Yorkers delay or postpone getting care.

Louise, 56-year-old Brooklyn resident, earns \$20,000 as receptionist.

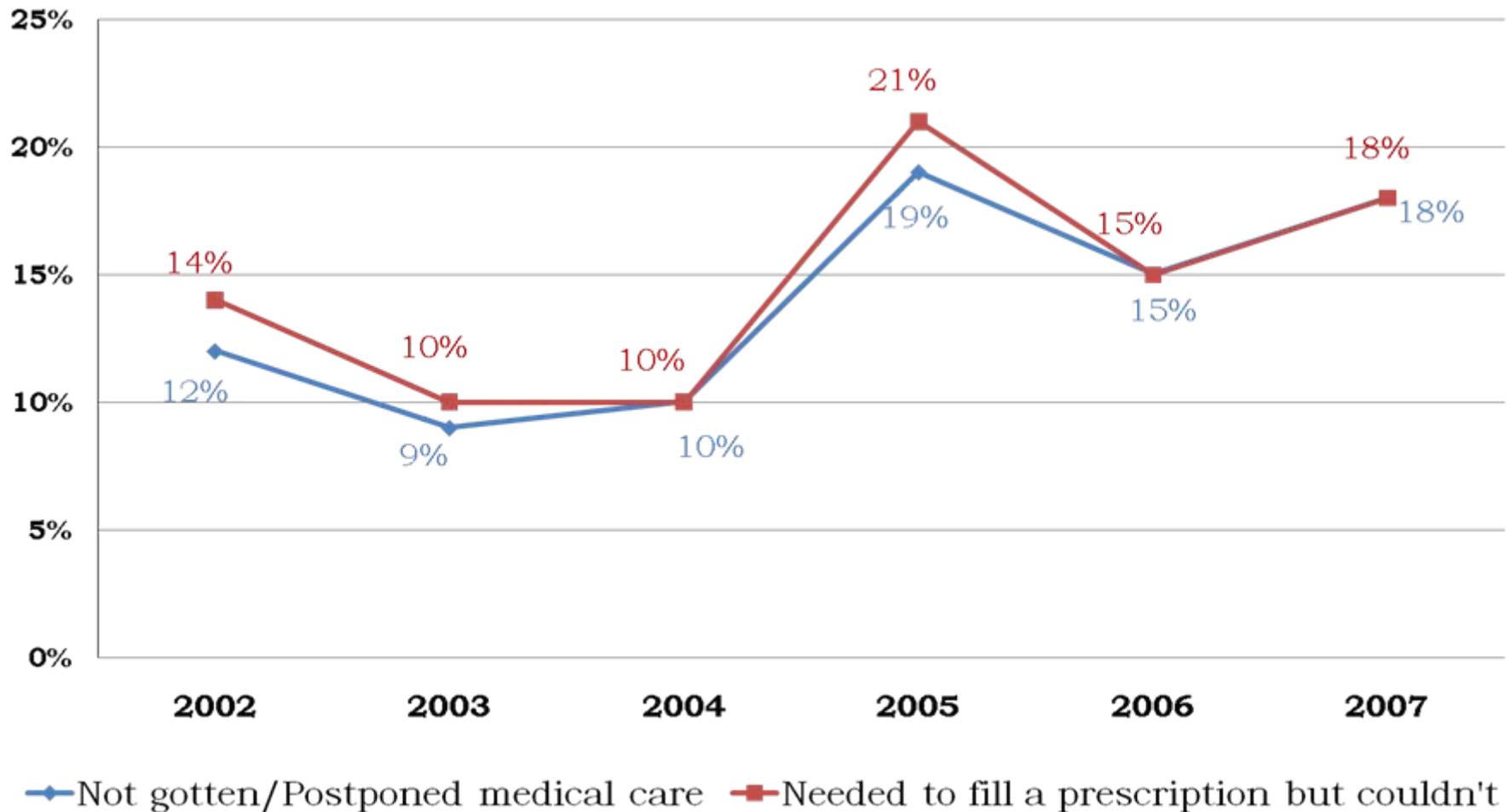
“My employer coverage is too expensive—I can’t remember now how much—just that I couldn’t think of getting it.”

Thinking about your own situation—at any time in the last year have you and/or your children been without health insurance?



Source: Unheard Third 2007, Q. 108-109

New Yorkers Postpone Getting Medical Care and Prescriptions



The Massachusetts Model is Problematic for New York

- Built on ESI (MA is #8; NY is #30+)
- NY has larger base of low-wage workers
 - More diverse & poorer: 1.8m v. 514K
 - Among full-time low-wage workers 37% (NY) are uninsured v. 27% (MA)
 - Less bargaining power
- MA model 5%-10% of gross-income
 - Studies show unaffordable; populations had to be exempted.
- Mandates are problematic (equity, enforcement issues).

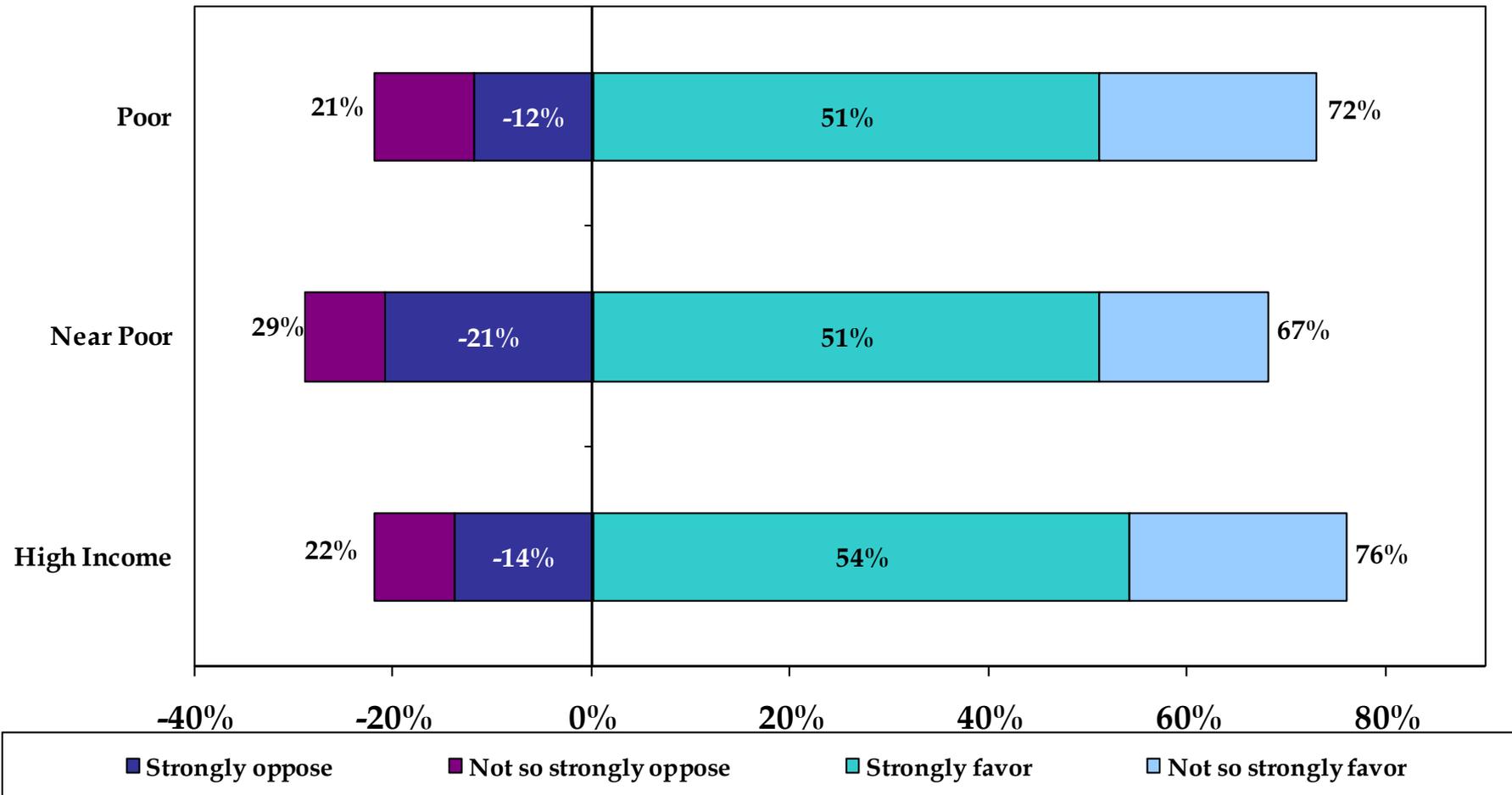
Anonymous, age 55, earns \$28,000, describes his perspective on insurance mandates.

“If you cannot afford a car you don’t buy one—everyone needs health coverage but if it’s is not affordably priced, it should not be imposed.”

The NY Solution Should Build on NY's Strengths: The CSS Plan

- Public Insurance expansion
 - Walk the CHPlus program over to adults
 - Affordable insurance—subsidized up to 500% of FPL (Premiums 0%-5.2% of family income)
 - Covers immigrants, like the kids
 - One product for all (less bureaucracy), through a choice of private plans
 - Comprehensive benefits
- Buy-in for employers, unions, & higher income people
- No individual mandate

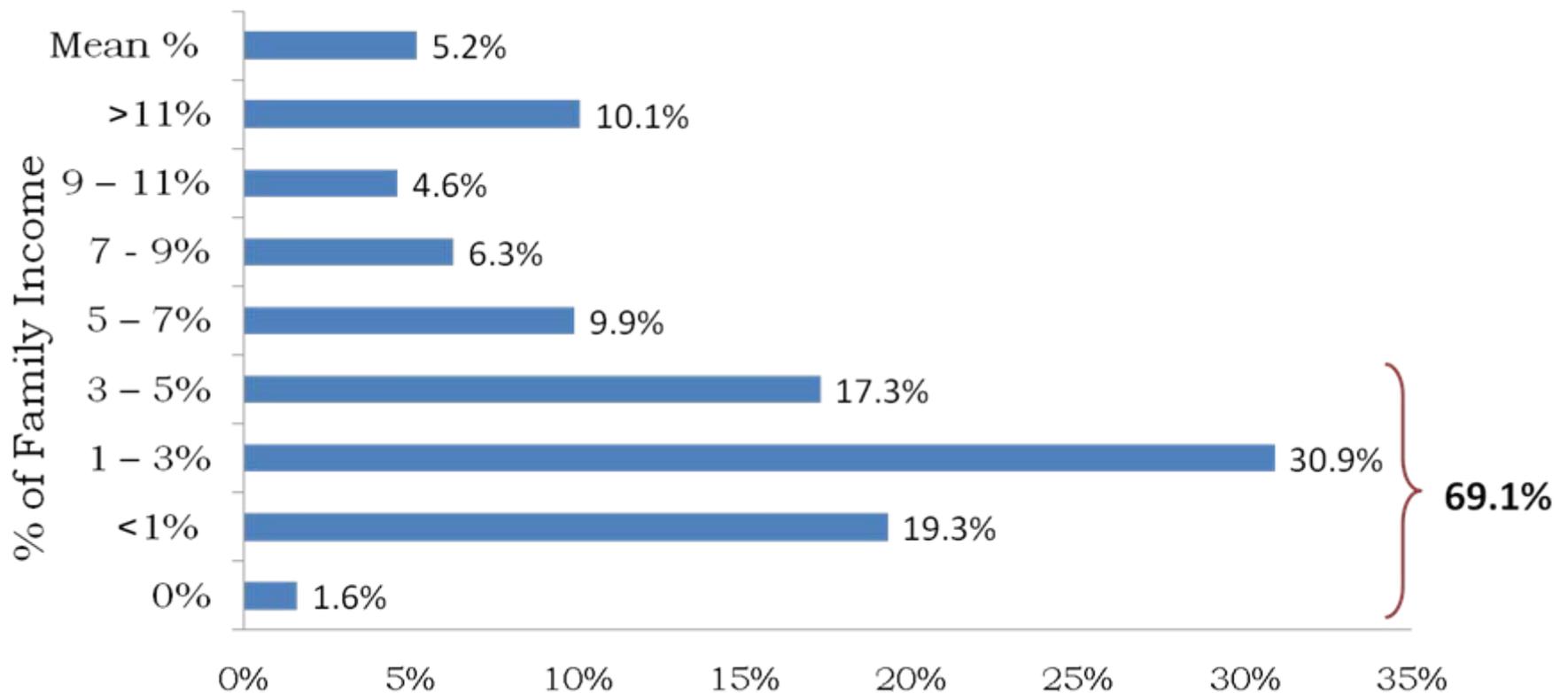
New Yorkers Favor Expanding CHPlus & FHPlus, Even if it Means Raising Taxes



Source: Unheard Third 2007, Q.51.

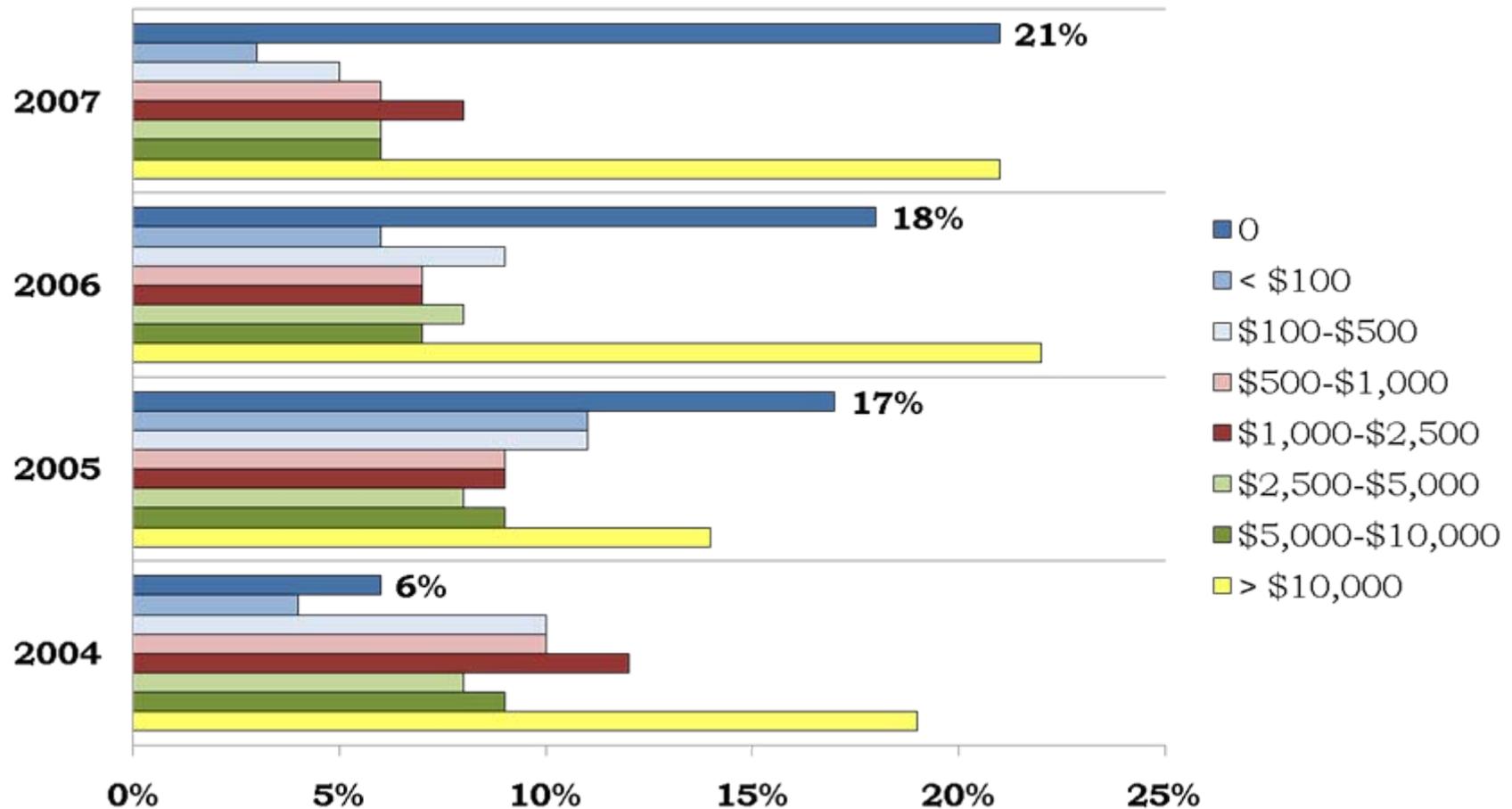
CSS's Plan Is Fair & Reasonable

**Family Medical Expenses as Percent of Family Income :
Nearly 70% of the population pays less than 5% on health
care costs (premiums & other).**



Source: Medical Expenditure Panel Survey (MEPS).

The Portion of New Yorkers without Savings is Increasing Significantly



Source: Unheard Third 2007, Q.83.

Katherine, an uninsured Brooklyn resident, earns \$17,000 a year. She is self-employed and relies on a free clinic for her health care.

“Because we pay taxes for everything and a lot of it—why shouldn’t health care be included in a [State] budget? I make too much money to be a part of the state-issued plans but not enough to pay for it myself. It is not fair—I don’t fit in anywhere.”

Next Steps

- ❑ Finish actuarial modeling of proposal for subsidized expansion and buy-in for public insurance.
- ❑ Analysis of convenience sample—
“Affordability Workshops” around New York State with PPEF (NYC, Long Island, Hudson Valley/Albany, Western NY, & Binghamton).
- ❑ Polling on affordability in NYC, Suburban NYC, rural upstate, urban upstate.

Special Thanks to:

- The ***United Hospital Fund***, the ***New York Community Trust***, and ***Nathan Cummings Foundation*** for their support for our research work in the health coverage area.
- Manatt Health Solutions.
- Lake Research Associates.