

Findings from a Statewide Health Reform Poll Relevant to the Urban Institute Modeling of Options

July 2008

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Summary of Findings

- ✓ Health care tops the agenda for New Yorkers
 - ✓ Top personal worry, by 2:1 margin
 - ✓ Top priority for elected officials, by 4:1 margin
 - ✓ More worried about no government action than increased taxes
- ✓ Health hardships are rampant
 - ✓ Last year, nearly 25% of New Yorkers didn't get care or prescriptions for lack of money or insurance
 - ✓ Over 50% of New Yorkers polled know someone without insurance
- ✓ New Yorkers have strong policy responses
 - ✓ Dislike individual mandates, but like employer responsibility
 - ✓ New Yorkers like sliding-scale proposals
 - ✓ New Yorkers reject HSAs
- ✓ Affordability and pricing matters to New Yorkers
 - ✓ Most believe paying 5% of pretax income on health coverage is fair

Methodology

Methodology

The Community Service Society and Lake Research Partners designed this survey, which was administered by Lake Research Partners by phone using professional interviewers. The survey reached a total of 1619 New York residents, including 406 in New York City, 402 in Long Island, 411 in Urban Upstate, and 400 in Rural Upstate. The survey was conducted from November 6th through November 21st and also November 26th through November 27th.

Telephone numbers for the survey were drawn using random digit dial (RDD). The data were weighted slightly by gender, age, region, race, Federal Poverty Level (FPL), and education for each region in order to ensure that they accurately reflect the demographic configuration of these populations. In the combined totals, respondents in each region were weighted to reflect their actual proportion among all New York residents.

In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those which would be obtained if the entire population were interviewed. The size of the sampling error depends upon both the total number of respondents in the survey and the percentage distribution of responses to a particular question. The margin of error for the full survey is +/- 2.5 percent. The margin of error for each region is +/- 4.9 percent.

Health Care Tops of New Yorkers' Policy Agenda

Health Care is New Yorkers #1 Personal Worry & is Ranked as Top Priority for Action by their Government Officials

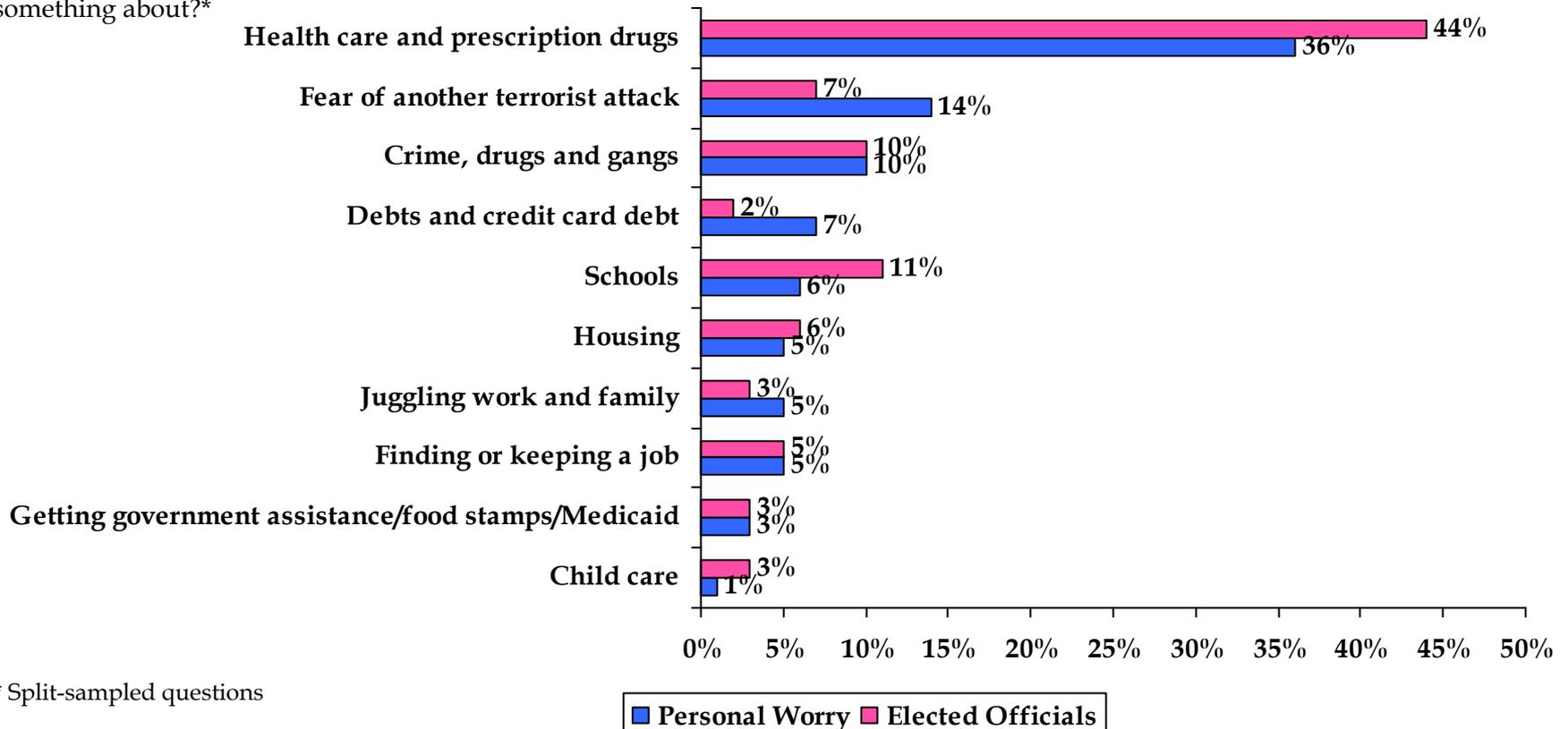
- ❑ By a margin of 2:1, New Yorkers personally worry about health care more than any other issue (e.g., education, crime, terrorism)

- ❑ By a margin of 4:1, health care is the issue New Yorkers want their state officials to do something about

- ❑ Even without details of a health care proposal, the majority of residents (65%) say that they are more likely to re-elect a state legislator if he would support a universal health care proposal
 - Majority (68%) said that they were more worried that the government will not take action to provide affordable health coverage for everyone than that health reform would result in increased taxes and government control
 - Majority (62%) said they were worried government will not take action to rein in costs than about taxes and more government control

Health care and prescription drugs have both personal and political salience for New Yorkers as top tier issues, far ahead of other problems for people’s families. Health care is the top issue for every major demographic group and in every region.

Now I’m going to read you some problems you and your family may face. Please listen carefully, then tell me which ONE of these you personally worry about the most?/What ONE issue would you most like state elected officials in New York to do something about?*



Regardless of FPL or region, New Yorkers believe that health care and prescription drugs should be the top issue for state elected officials.

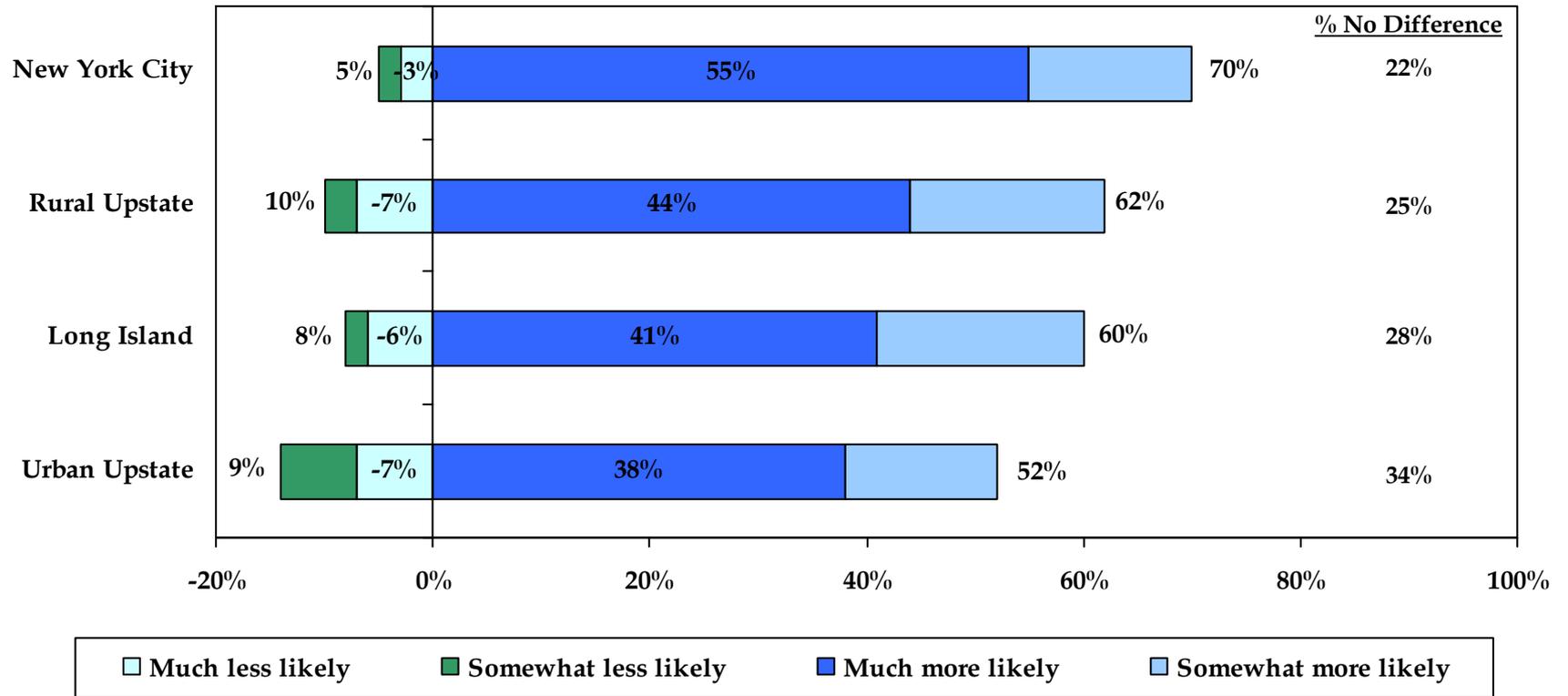
TOP ISSUE FOR STATE ELECTED OFFICIALS*

	<200%	200-400%	>400%	NYC	Long Island	Urban Upstate	Rural Upstate
Health care and prescription drugs	46%	47%	41%	43%	42%	43%	45%
Schools	11%	11%	14%	14%	6%	10%	10%
Crime, drugs and gangs	6%	13%	9%	8%	13%	13%	11%
Fear of another terrorist attack	4%	8%	10%	5%	11%	10%	7%
Housing	7%	6%	5%	7%	10%	2%	3%
Finding or keeping a job	8%	6%	4%	3%	4%	9%	9%
Govt assistance	4%	3%	2%	4%	2%	1%	4%
Child care	3%	3%	2%	4%	2%	1%	2%
Juggling work and family	4%	1%	3%	4%	1%	3%	1%
Debts and credit card debt	3%	1%	2%	2%	2%	1%	4%

*Split-sampled question

Across all regions, New Yorkers say their state legislator's support for a statewide health care for all proposal would affect their vote.

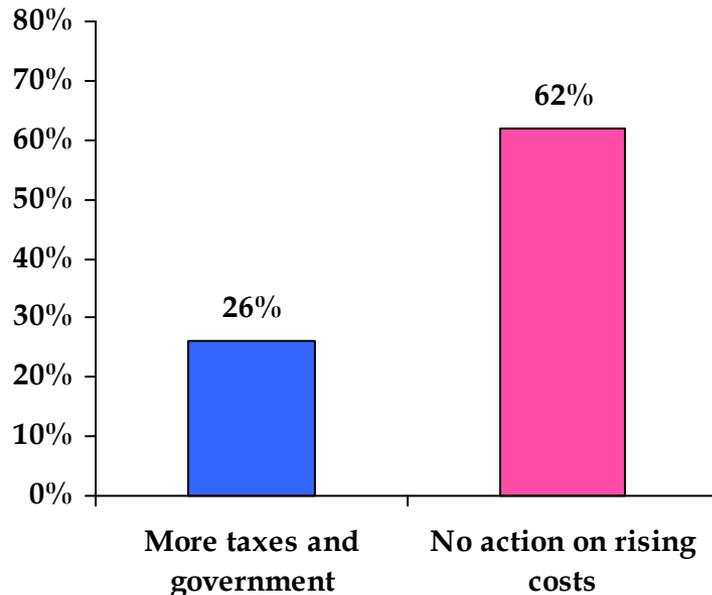
Would you be more or less likely to vote to re-elect your state legislator if they supported a health care proposal to cover all New York residents or would it not make a difference?



Overwhelmingly, New Yorkers worry more about no action on access or rising costs than higher taxes and government. By almost 3 to 1, New Yorkers worry that government won't take action on access.

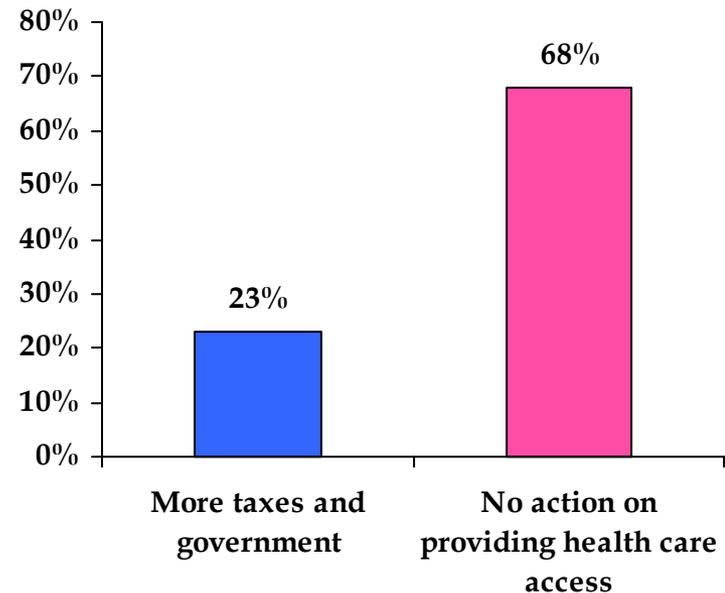
Costs

Again, thinking about health care in New York today, which are you more worried about, that health care reform will raise your taxes and create more government control OR that government **will not take any action to rein in rising health care costs**?



Access

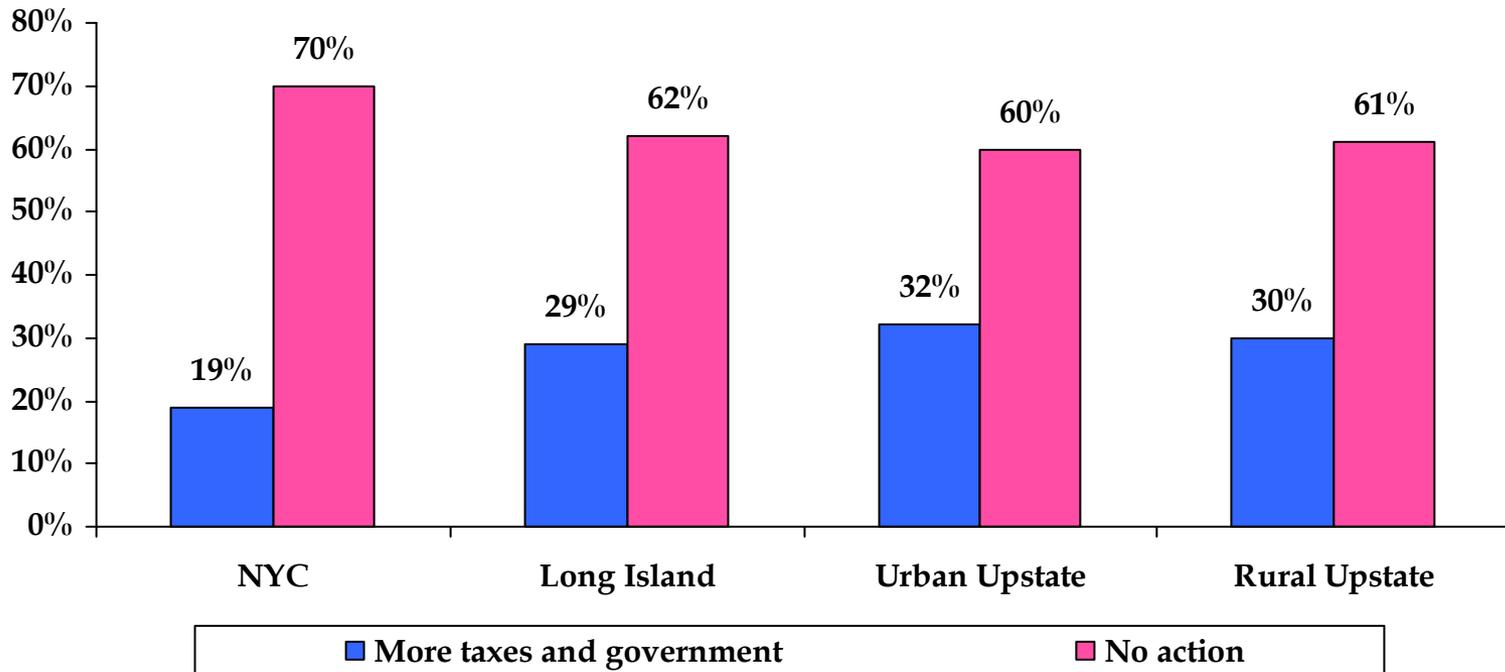
Again, thinking about health care in New York today, which are you more worried about, that health care reform will raise your taxes and create more government control OR that government **will not take any action to provide affordable access to health care for everyone**?



*Split-sampled question

Over 6 in 10 residents statewide say they are worried about no action on health care reform – 7 in 10 in NYC

Again, thinking about health care in New York today, which are you more worried about, that health care reform will raise your taxes and create more government control OR that government will not take any action to rein in rising health care costs?/ Again, thinking about health care in New York today, which are you more worried about, that health care reform will raise your taxes and create more government control OR that government will not take any action to provide affordable access to health care for everyone?*



*Split-sampled questions - COMBINED

New Yorkers Experience Health Hardships & Specific Health Concerns

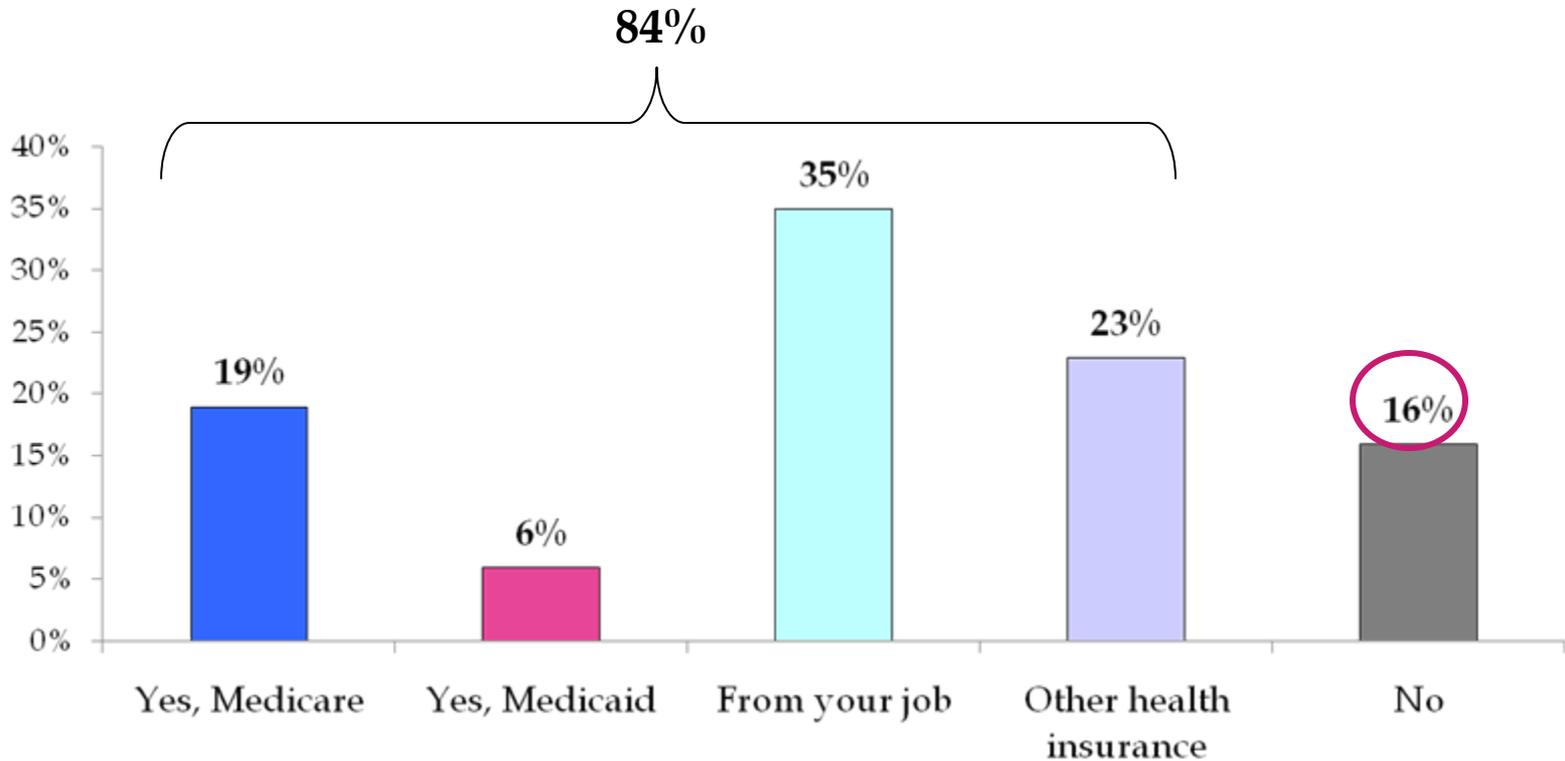
New Yorkers Health Hardships & Priorities for Action.

- ❑ Lack of affordable health coverage is at crisis levels in New York
 - ❑ 22% of New Yorkers postponed getting health care in the past year for lack of money or insurance
 - ❑ 25% failed to get a prescription for the same reasons
 - ❑ More than half of all New Yorkers personally know someone who has been uninsured in the last two years
 - ❑ Over half of all low income New Yorkers have less than \$500 in savings; 29% of moderate income New Yorkers have less than \$500 in savings

- ❑ New Yorkers report a number of serious health care problems and concerns
 - ❑ New Yorkers are worried about both access to health insurance and rising costs
 - ❑ Rural upstate New Yorkers and NYC residents show most concern about losing insurance

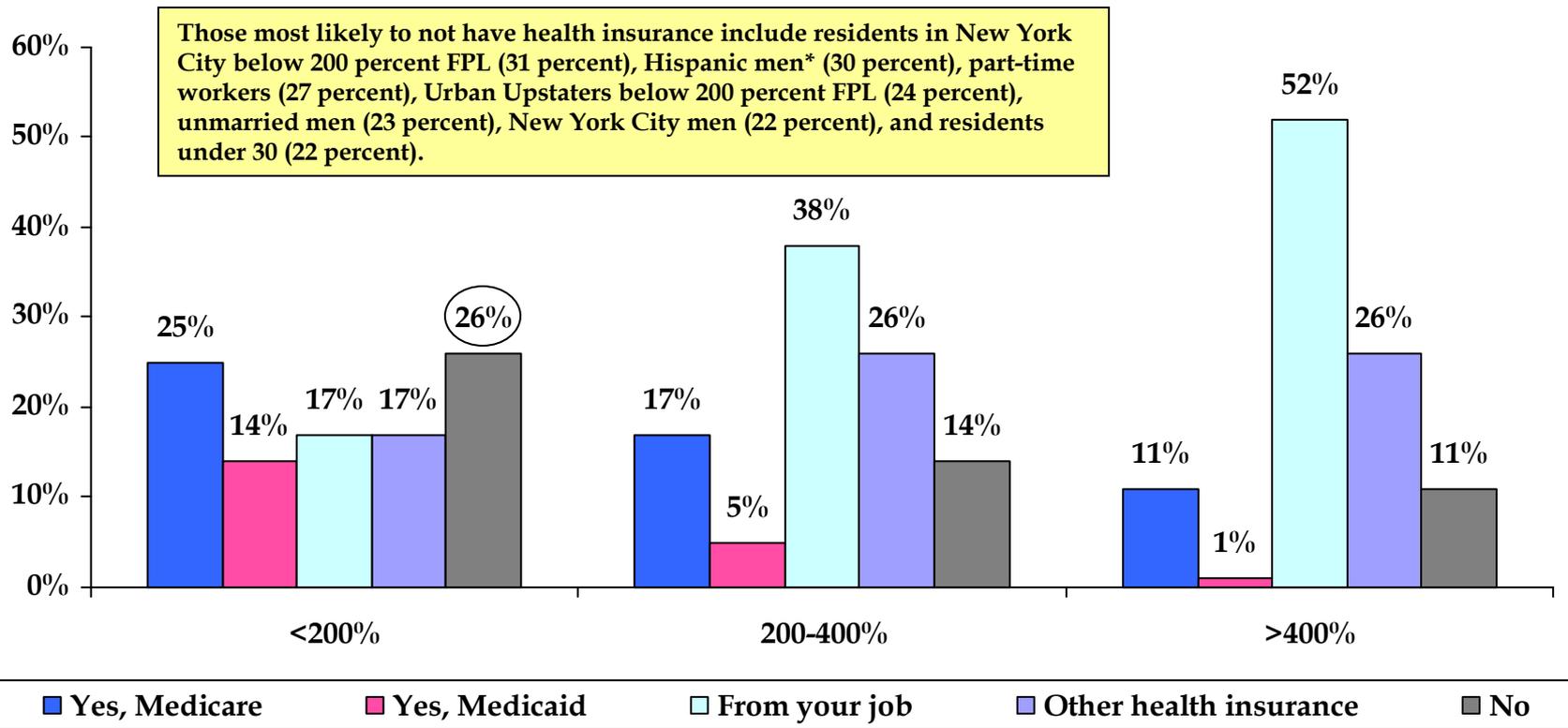
1 in 6 New Yorkers polled said they did not have health insurance.

Do you currently have health insurance like Medicare, Medicaid, from your own job, or other health insurance?



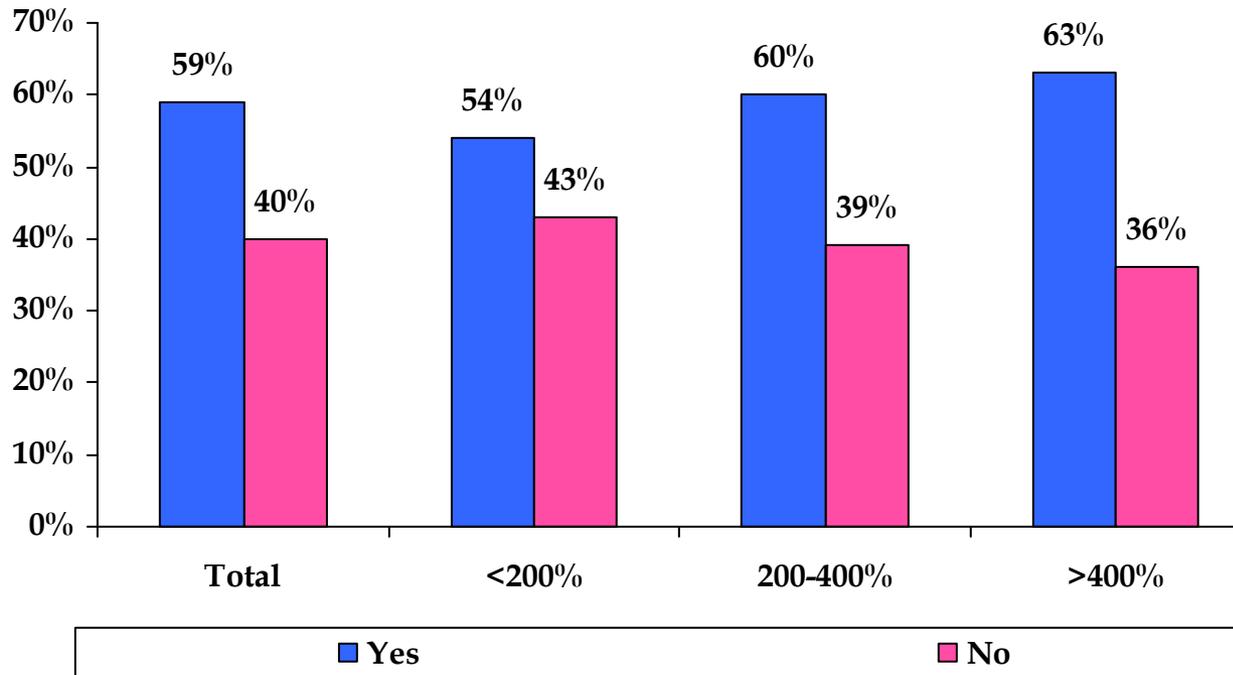
Over one in four residents below 200 percent FPL say they do not have any type of health insurance.

Do you currently have health insurance like Medicare, Medicaid, from your own job, or other health insurance?



More than half of New Yorkers say they have personally known someone who has been without health care coverage in the last two years.

Do you personally know anyone who has been without health care coverage in the last two years?

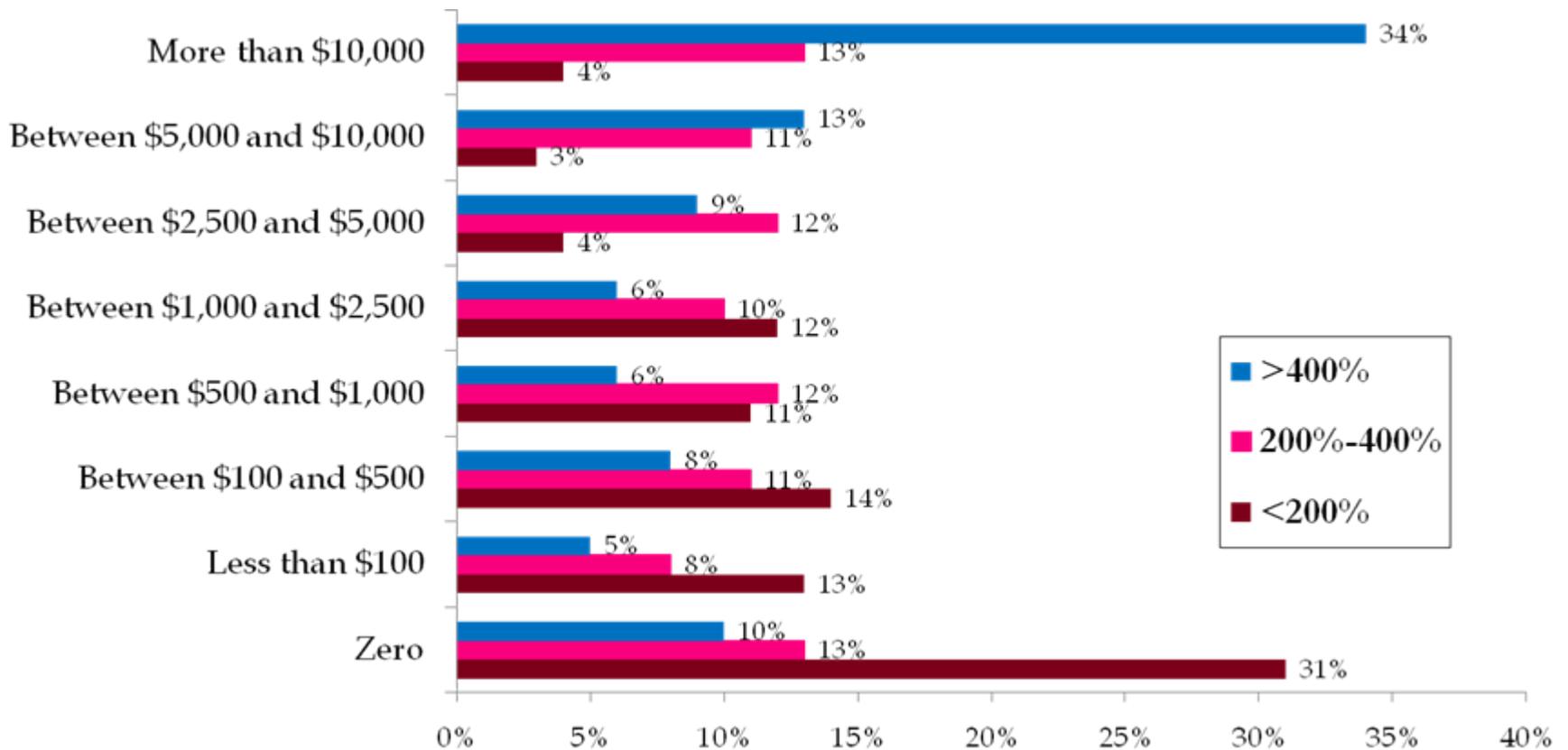


Those most likely to say they have known someone who has been without health care coverage in the past two years include college women (69 percent), parents (69 percent (especially married dads - 72 percent), New Yorkers under 50 (68 percent), weak Democrats (68 percent), New York City residents above 400% FPL (67 percent), African American men* (66 percent), women above 400% FPL (65 percent).

*Small n size

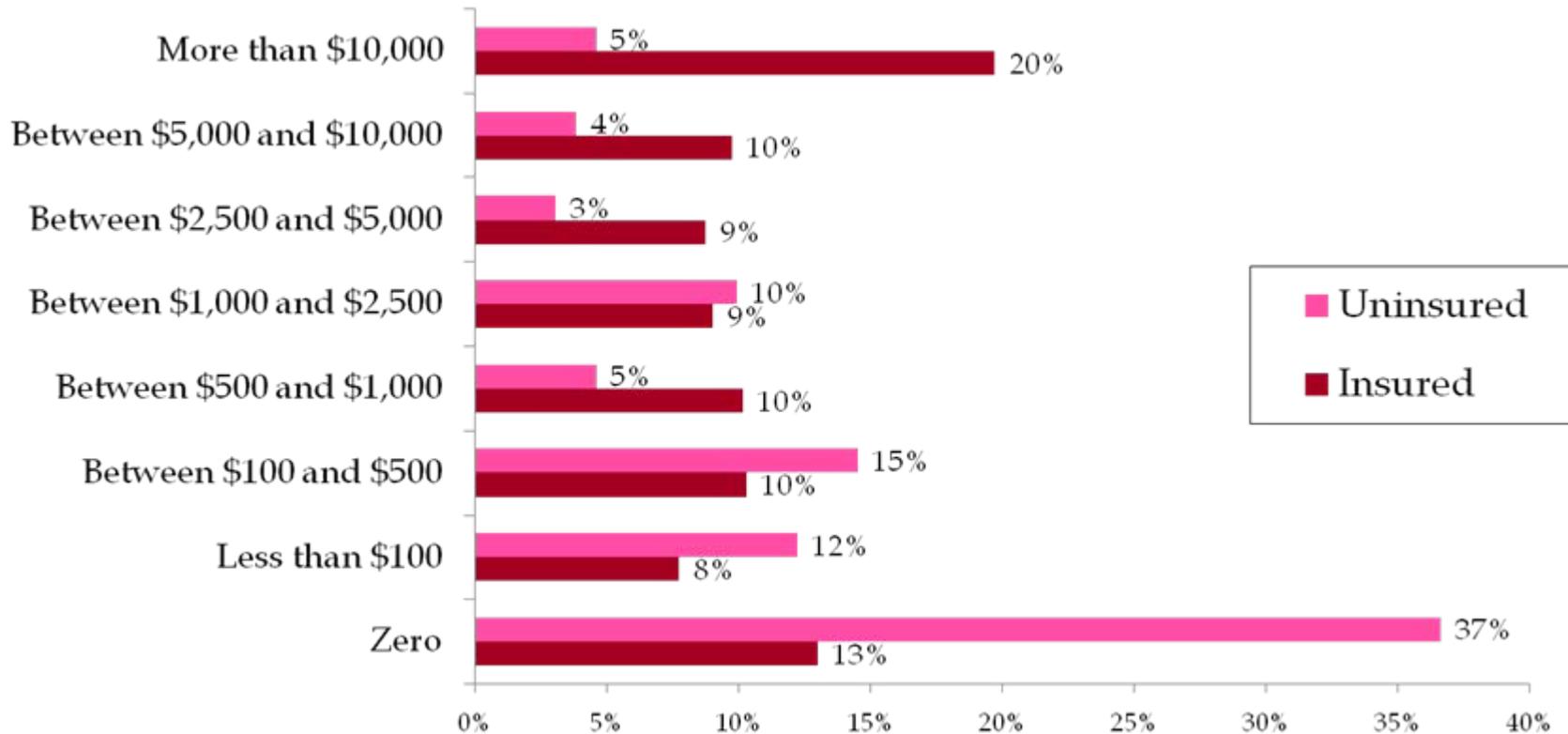
More than half of low income New Yorkers have less than \$500 in savings, with nearly 1/3 having no savings at all. Conversely, only one in ten high income residents say they have no money in savings.

If tough times were to hit you and your family, how much money in savings do you currently have to fall back on?



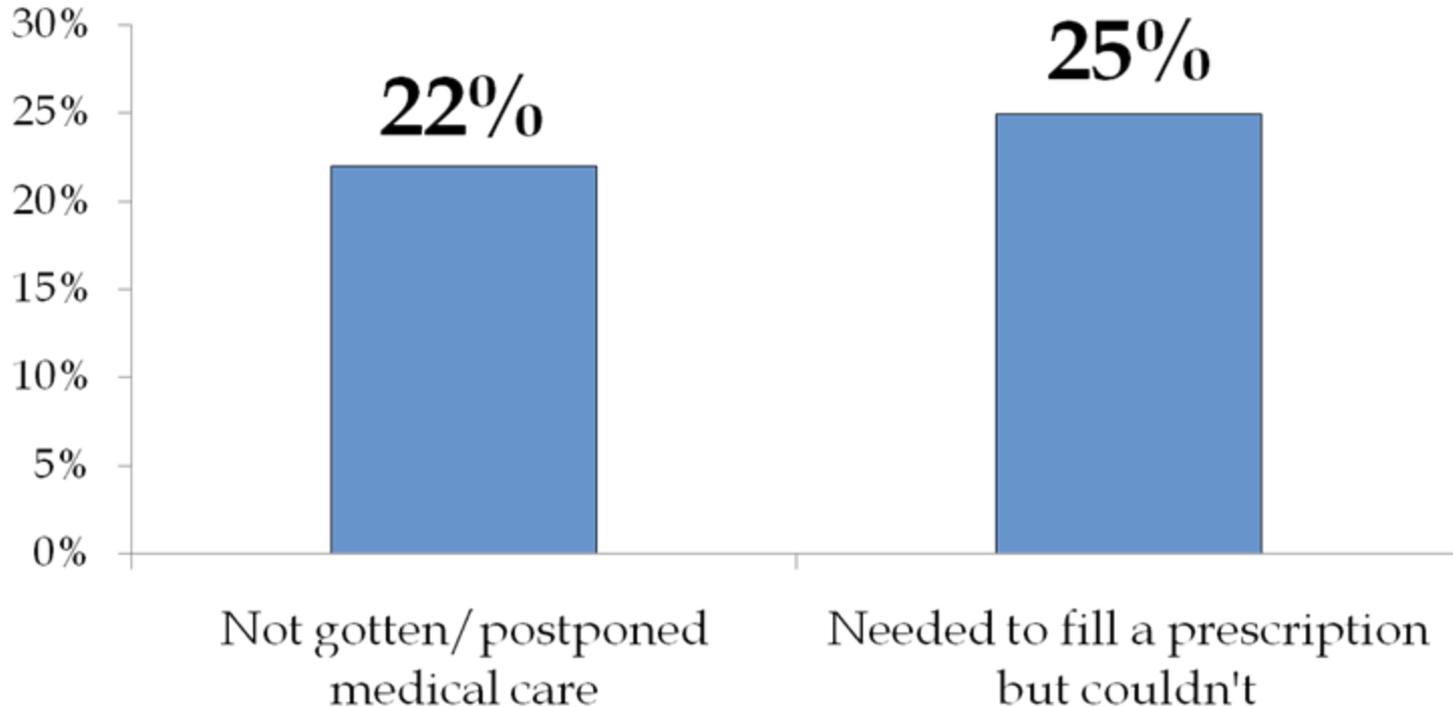
Nearly two-thirds of the uninsured have less than \$500 in savings; Fully 37% reported having no savings at all to fall back on.

If tough times were to hit you and your family, how much money in savings do you currently have to fall back on?



New Yorkers are foregoing medical care and prescriptions due to lack of money and insurance.

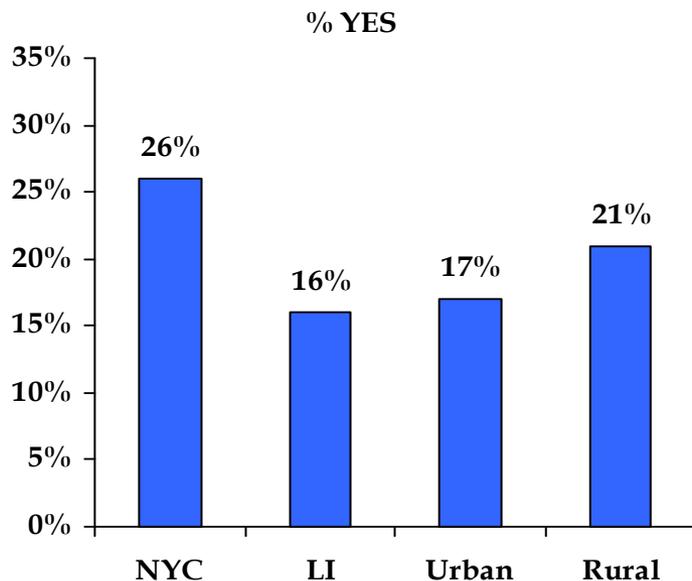
In the last year, have you or any member of your household not gotten or postponed getting medical care or surgery because of a lack of money or insurance? Needed to fill a prescription but couldn't because of a lack of money or insurance?



More than 1 out of 4 NYC residents report not getting or postponing medical care or surgery or being unable to fill a prescription because of lack of money or insurance; rural residents are not far behind.

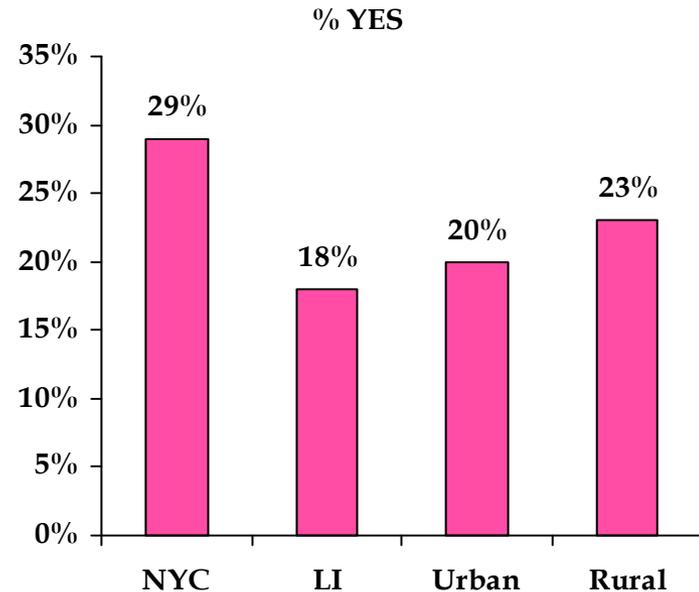
Now I'd like to talk about some of the problems that families have faced making ends meet in the last year. Please tell me if you have experienced some of the same difficulties. In the last year have you or any member of your household:

Not gotten or postponed getting medical care or surgery because of a lack of money or insurance?



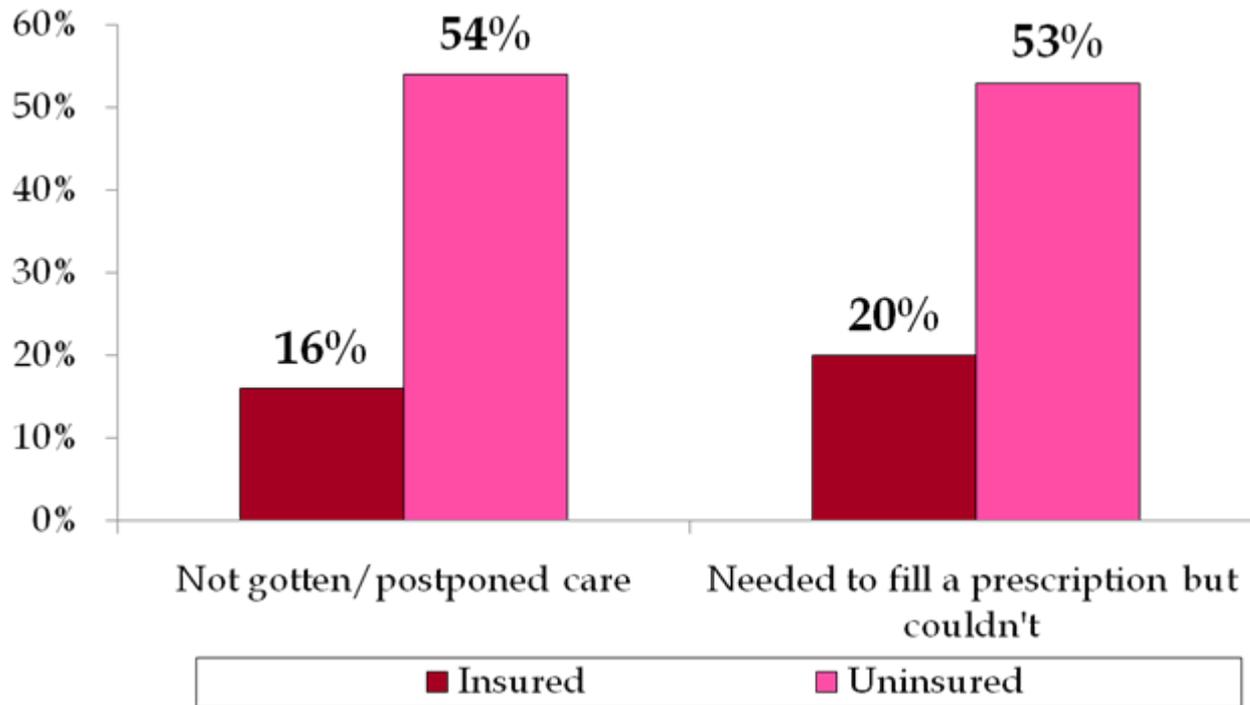
Now I'd like to talk about some of the problems that families have faced making ends meet in the last year. Please tell me if you have experienced some of the same difficulties. In the last year have you or any member of your household:

Needed to fill a prescription but couldn't because of a lack of money or insurance?



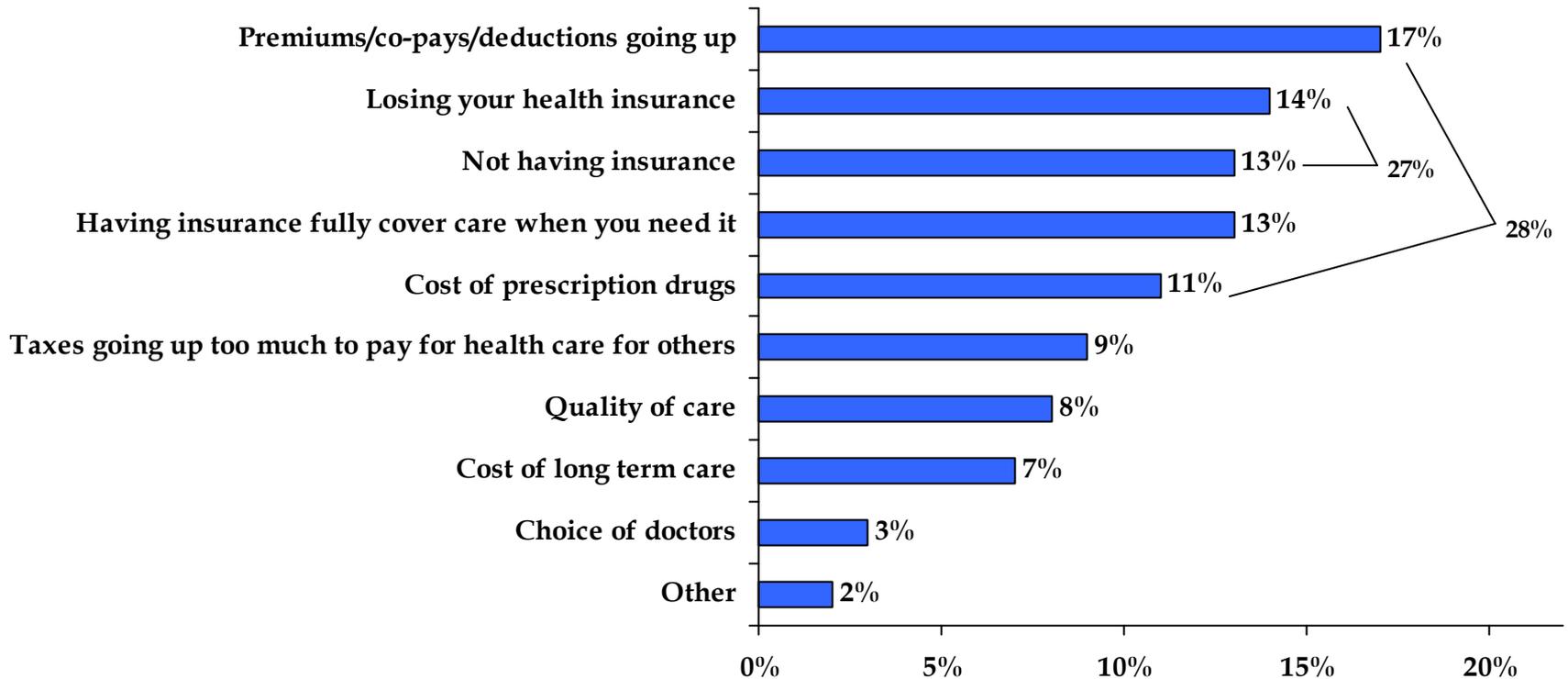
Respondents who are uninsured were more than three times as likely to report putting off care and more than twice as likely to report being unable to fill a prescription than their insured counterparts.

In the last year, have you or any member of your household not gotten or postponed getting medical care or surgery because of a lack of money or insurance? Needed to fill a prescription but couldn't because of a lack of money or insurance?



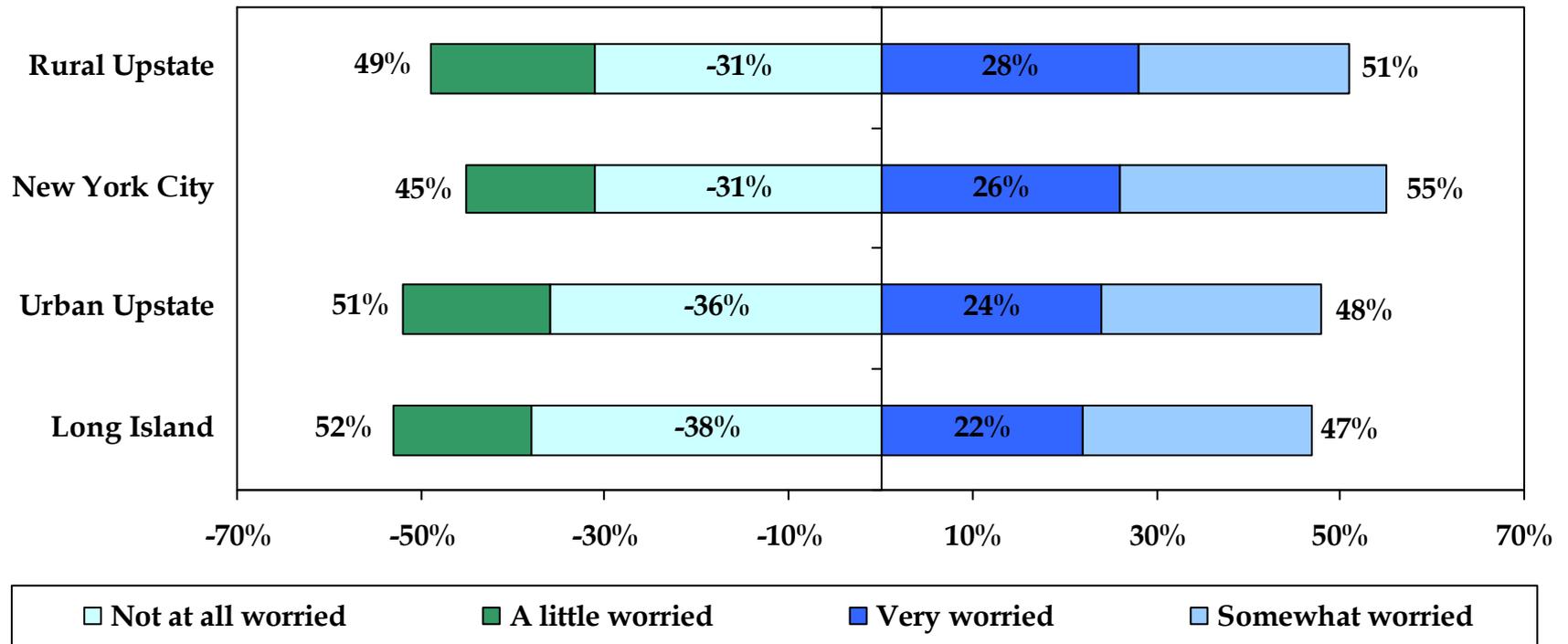
New Yorkers are most worried about both cost of and access to health care. Concerns around access include losing coverage as well as not having insurance at all.

And thinking specifically about health care, what personally worries you the most?



By region, residents in rural upstate and New York City show the greatest concern about keeping their insurance.

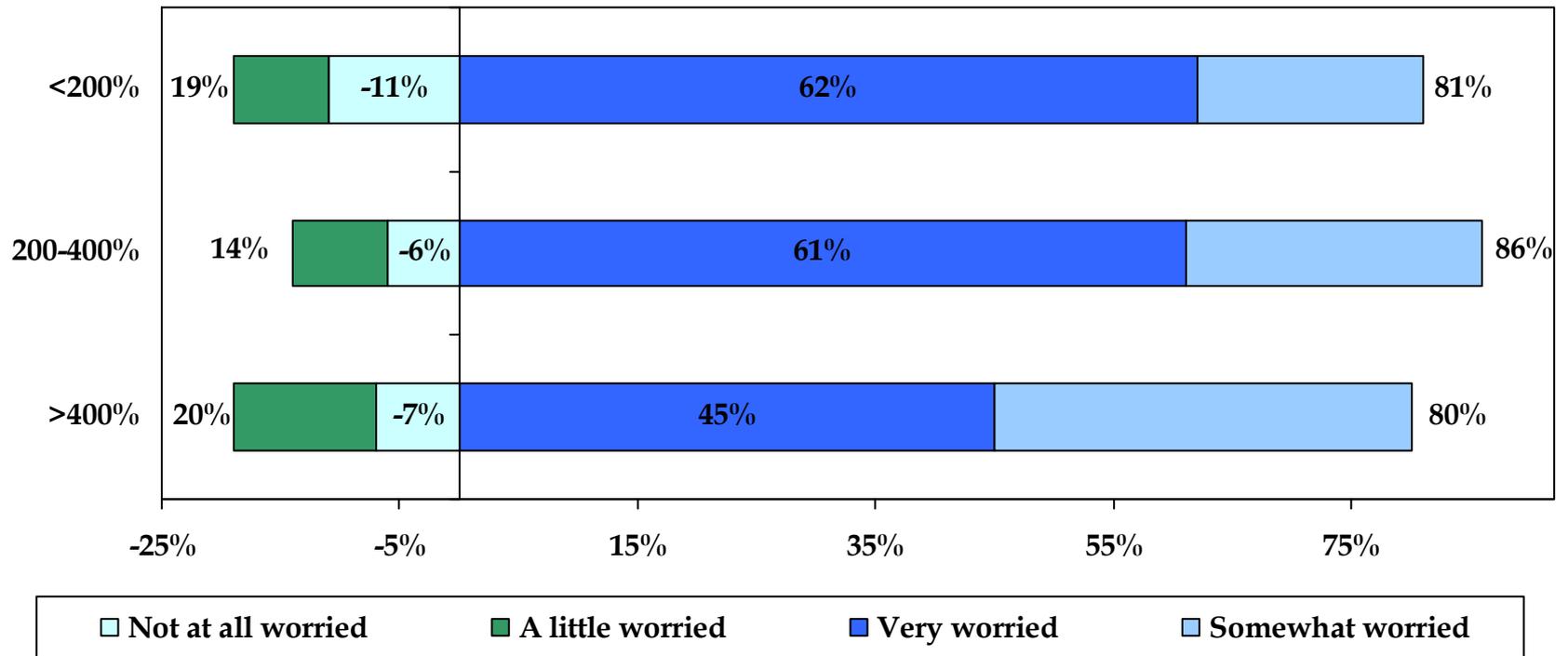
Thinking about you and your family, how worried are you about keeping your health insurance – very worried, somewhat worried, a little worried, or not worried at all?*



*Asked of those who report having health insurance from Medicare, Medicaid, their job, or other health insurance.

Most New Yorkers are worried about rising health care costs, though intensity is greatest among residents below 400 percent FPL.

How worried are you about rising health care costs - very worried, somewhat worried, a little worried, or not worried at all?



Health Care Policy & Proposals

New Yorkers Attitudes on Health Care Policies & Proposals

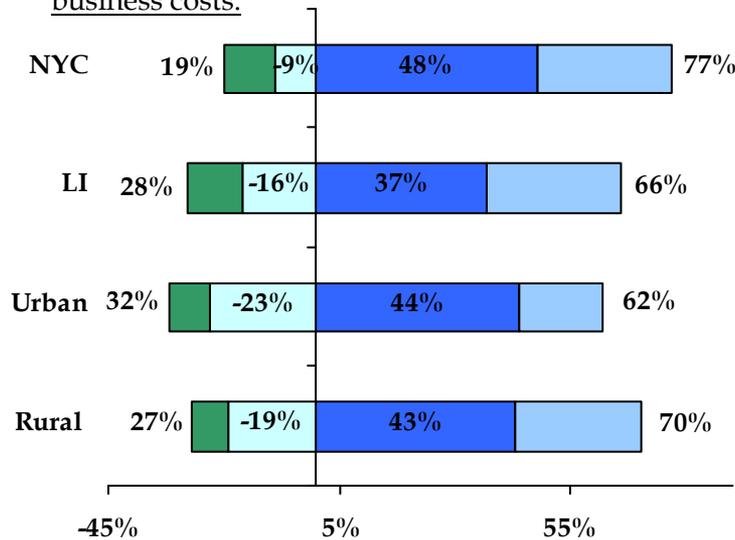
- New Yorkers on Mandates
 - Reject the Massachusetts Individual Mandate Model
 - Respond Positively to Employer Mandates

- New Yorkers Prefer to Build on New York's Public Insurance Programs Through Sliding-Scale Premiums
 - Respond positively to a state health plan
 - Respond negatively to HSAs

Upstate New Yorkers are Most Opposed to Individual Mandates

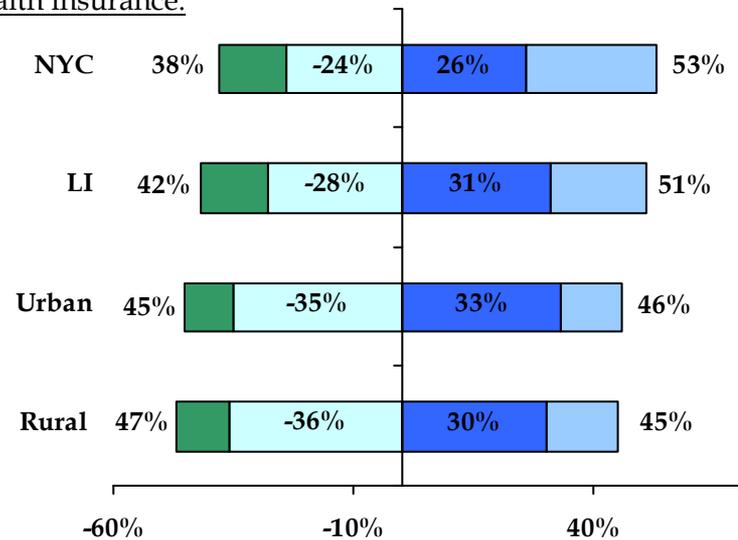
Employer Mandates

Now let me read you some different approaches to providing health insurance coverage to all New Yorkers. For each one, please tell me if you favor or oppose this approach: Requiring employers to either provide health insurance to all employees or pay into a government fund to cover the uninsured, even if it means increasing business costs.



Individual Mandates

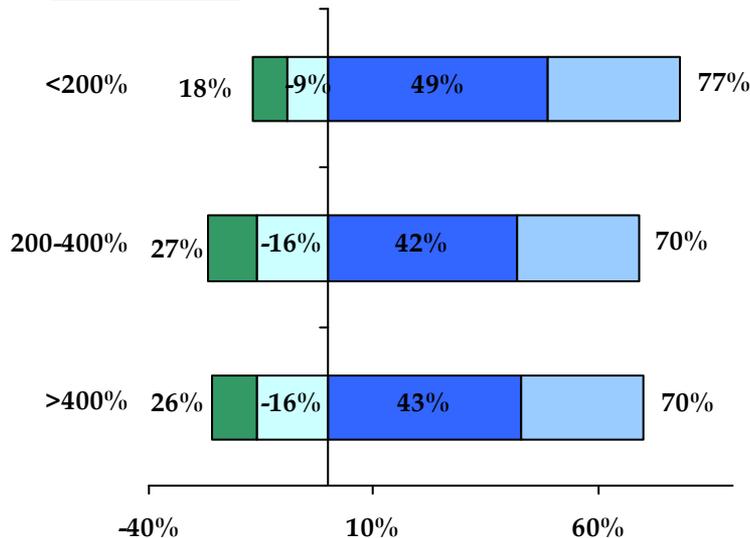
Now let me read you some different approaches to providing health insurance coverage to all New Yorkers. For each one, please tell me if you favor or oppose this approach: Requiring individuals who are uninsured and not eligible for public insurance like Medicaid, Child Health Plus or Family Health Plus to purchase private health insurance.



Regardless of income level, New Yorkers favor employer mandates, but disfavor individual mandates

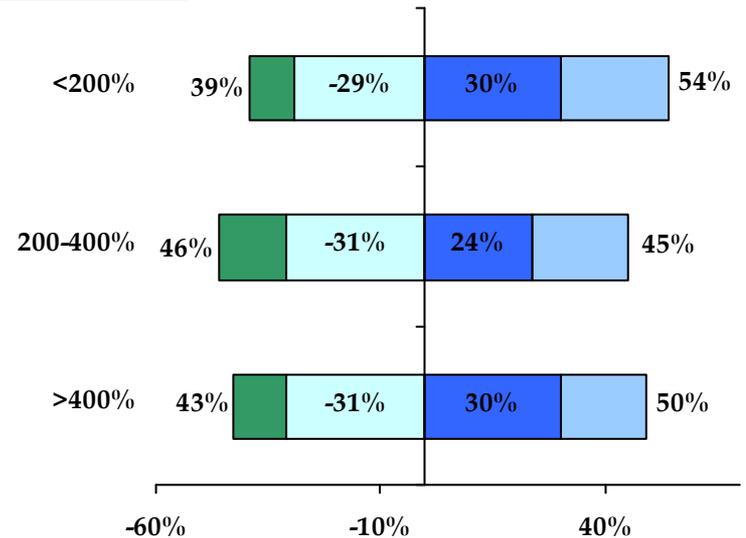
Employer Mandates

Now let me read you some different approaches to providing health insurance coverage to all New Yorkers. For each one, please tell me if you favor or oppose this approach: Requiring employers to either provide health insurance to all employees or pay into a government fund to cover the uninsured, even if it means increasing business costs.



Individual Mandates

Now let me read you some different approaches to providing health insurance coverage to all New Yorkers. For each one, please tell me if you favor or oppose this approach: Requiring individuals who are uninsured and not eligible for public insurance like Medicaid, Child Health Plus or Family Health Plus to purchase private health insurance.



Strongly oppose
 Not so strongly oppose
 Strongly favor
 Not so strongly favor

Text of Health Care Policy Proposals

Now I am going to read you descriptions of different proposals to provide health insurance to all New York residents. For each, please tell me if you favor or oppose this proposal or if you are undecided.

[SLIDING SCALE FEE] This proposal would offer all New York State residents access to comprehensive, affordable health insurance through expansion of the state's Child Health Plus/Family Health Plus Program. The cost of the program would vary by income, with a sliding scale fee. Employers would have the option of participating in this program for their employees.

[STATE HEALTH PLAN PAID FOR BY BUSINESS/PERSONAL TAX INCREASES] Like parents who can all send their children to public schools, all New York residents will be offered access to a health insurance plan paid for by the state, which would replace any health insurance premiums paid by employers or individuals. The plan would be funded by taxes, including business and personal income tax increases. Employers or individuals could continue to purchase private insurance if they want to, like some parents elect to send their kids to private school.

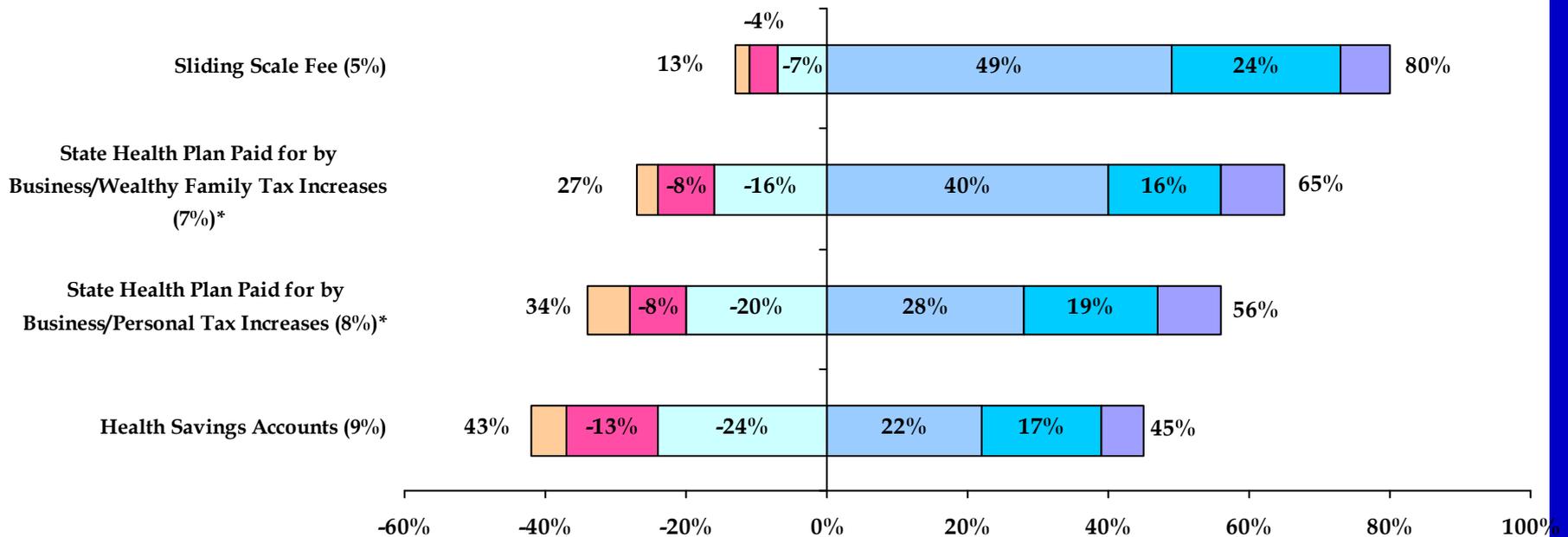
[STATE HEALTH PLAN PAID FOR BY BUSINESS/WEALTHY FAMILY TAX INCREASES] Like parents who can all send their children to public schools, all New York residents will be offered access to a health insurance plan paid for by the state which would replace any health insurance premiums paid by employers or individuals. The plan would be funded by a significant tax increase on businesses and wealthy families making over \$200,000 per year. Employers or individuals could continue to purchase private insurance if they want to, like some parents elect to send their kids to private school.

[HEALTH SAVINGS ACCOUNTS] This proposal would extend health insurance coverage through Health Savings Accounts that would provide tax-deductible accounts to New York residents if they purchase a private health insurance plan. The plan would not cover the first \$1000 of health care expenses each year. Under this proposal, insurance companies would be allowed to offer less expensive insurance products with fewer benefits.

Support and intensity of support is greatest around the sliding scale fee proposal, with almost half of New Yorkers saying they strongly favor this proposal. Residents also solidly support a plan paid for by a tax on businesses and the wealthy.

Now I am going to read you descriptions of different proposals to provide health insurance to all New York residents. For each, please tell me if you favor or oppose this proposal or if you are undecided.

Proposal (% undecided)



■ Strongly oppose
 ■ Not so strongly oppose
 ■ Undecided - lean oppose
 ■ Strongly favor
 ■ Not so strongly favor
 ■ Undecided - lean favor

*Split-sampled question

Across regions and income levels, the Sliding Scale Proposal is amongst the strongest & the HSAs Proposal is the weakest proposal.

		<200% FPL	200-400% FPL	>400% FPL	NYC	Long Island	Urban Upstate	Rural Upstate
Sliding Scale Fee	% Favor (% Strongly Favor)	87% (49%)	82% (53%)	75% (46%)	83% (47%)	77% (47%)	76% (50%)	79% (52%)
	% Oppose (% Strongly Oppose)	8% (3%)	13% (5%)	17% (10%)	10% (5%)	15% (7%)	15% (8%)	16% (9%)
State Health Plan Paid for by Business/Wealthy Family Tax Increases*	% Favor (% Strongly Favor)	78% (50%)	61% (35%)	58% (35%)	74% (47%)	52% (28%)	57% (31%)	59% (37%)
	% Oppose (% Strongly Oppose)	15% (6%)	31% (16%)	34% (24%)	18% (9%)	37% (21%)	34% (24%)	35% (23%)
State Health Plan Paid for by Business/Personal Tax Increases*	% Favor (% Strongly Favor)	60% (24%)	53% (32%)	57% (30%)	63% (31%)	53% (27%)	52% (27%)	44% (22%)
	% Oppose (% Strongly Oppose)	28% (16%)	39% (21%)	34% (22%)	25% (17%)	34% (19%)	38 (25%)	49% (24%)
Health Savings Accounts	% Favor (% Strongly Favor)	46% (18%)	41% (20%)	48% (27%)	49% (24%)	46% (22%)	44% (23%)	36% (17%)
	% Oppose (% Strongly Oppose)	42% (26%)	46% (26%)	40% (23%)	38% (20%)	42% (22%)	47% (29%)	50% (32%)

*Split-sampled question

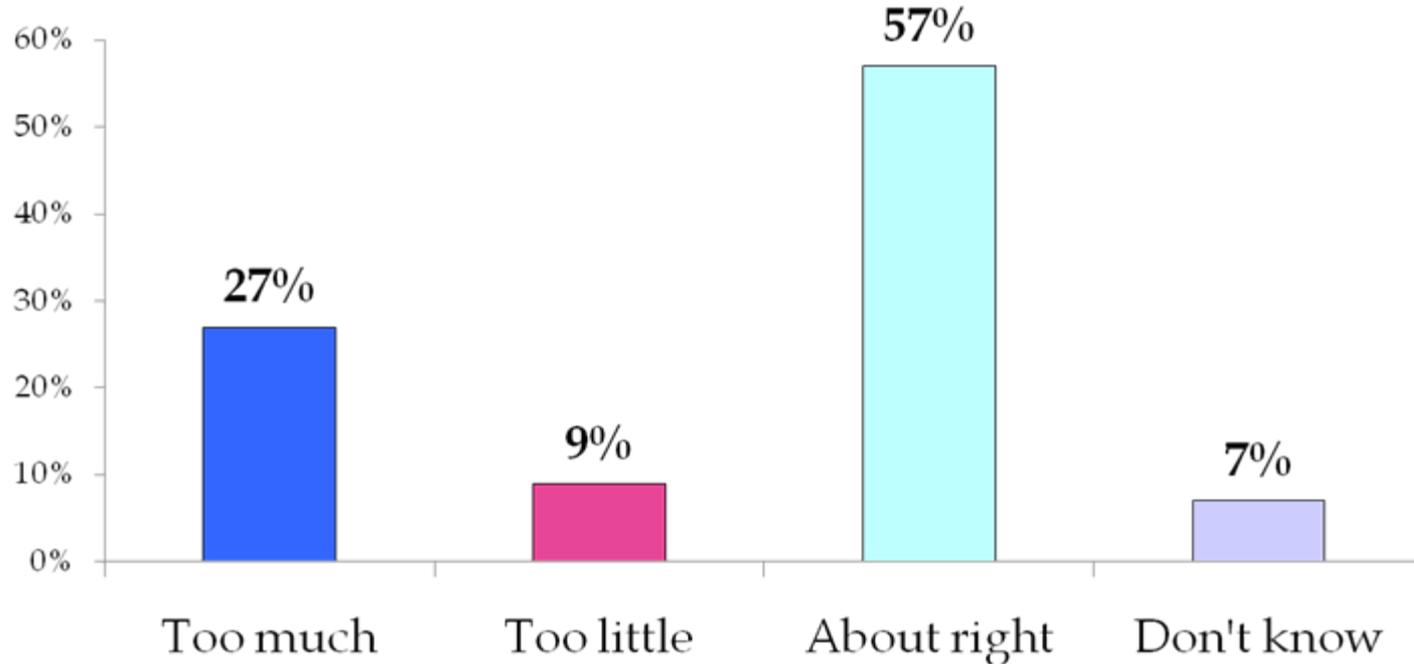
Health Care Affordability & Price Points

Health Care Affordability & Price Points

- ❑ Most New Yorkers believe paying 5% of gross family income on health care is about right
- ❑ Average spending on health coverage is \$163 per month, average amount New Yorkers say they can afford to pay is \$190 per month
- ❑ With the exception of families above 400% of FPL, most New Yorkers are willing to pay the designated monthly fee for health insurance coverage, which ranges from \$18 per month for a single resident below 200% of FPL to \$350 per month for a family above 400 % of FPL

New Yorkers agree that paying 5% of their before-tax income on health care is about right.

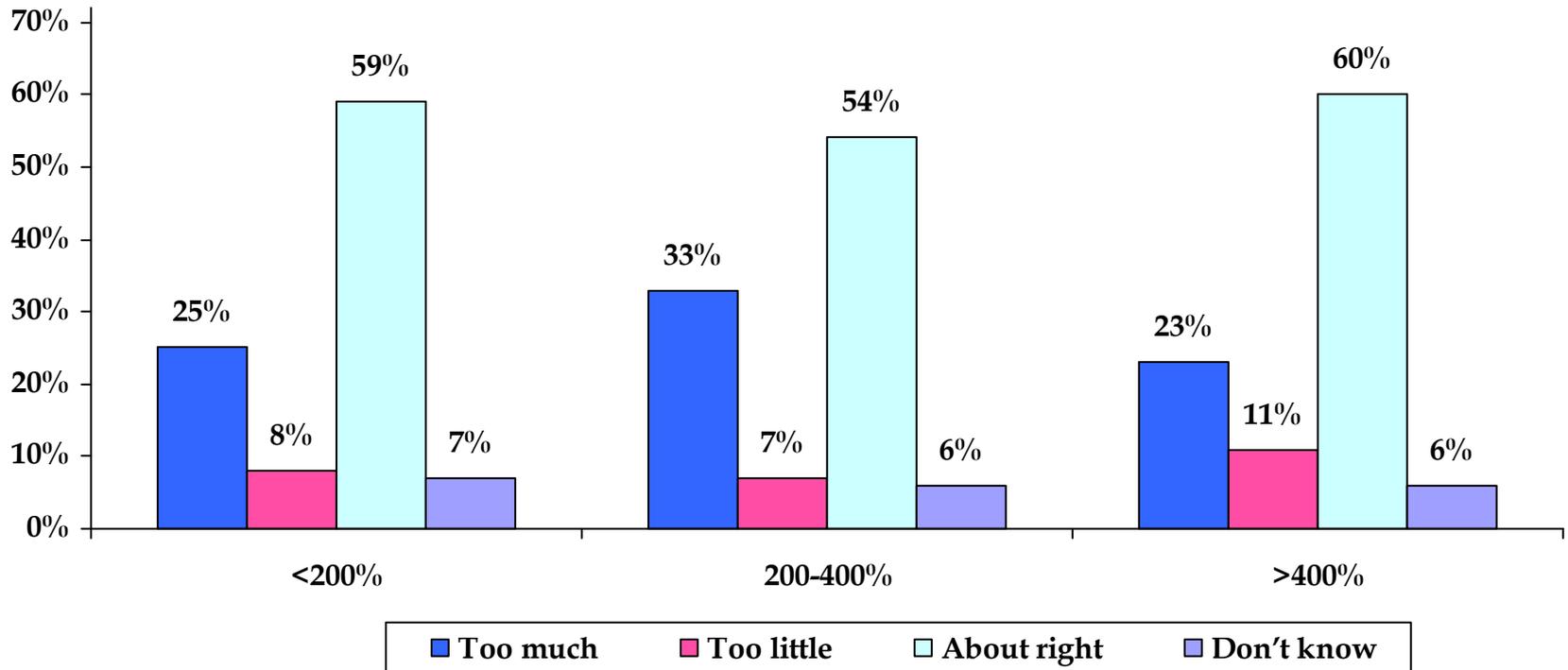
Research shows that most people pay about 5% of their total income before taxes towards their family's health care costs. Do you think this sounds like too much, too little or about right?*



* Split-sampled question

A majority of New Yorkers at every income level say paying about 5% of their income on health care costs was about right. However, one-third of residents between 200-400 % of FPL say it is too much.

Research shows that most people pay about 5% of their total income before taxes towards their family's health care costs. Do you think this sounds like too much, too little or about right?*

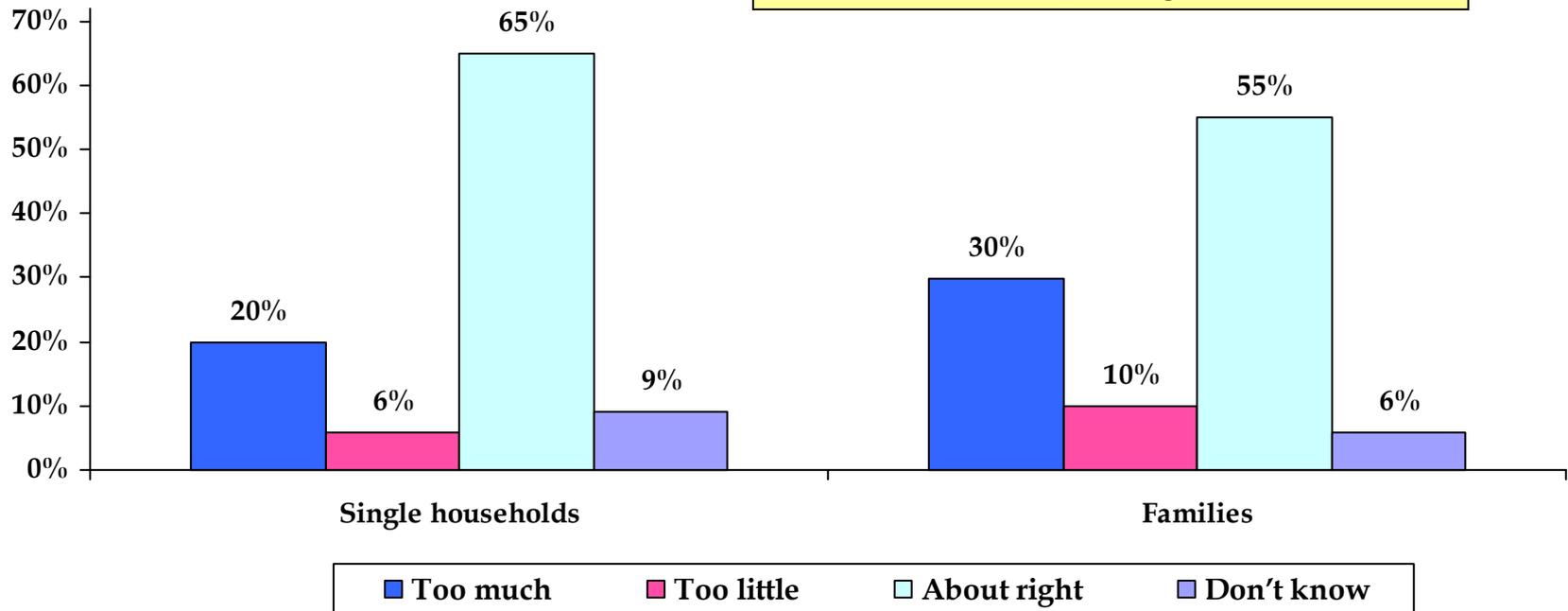


*Split-sampled question

Families are more likely than singles to say that 5% of total income sounds like too much to put toward health care costs.

Research shows that most people pay about 5% of their total income before taxes towards their family's health care costs. Do you think this sounds like too much, too little or about right?*

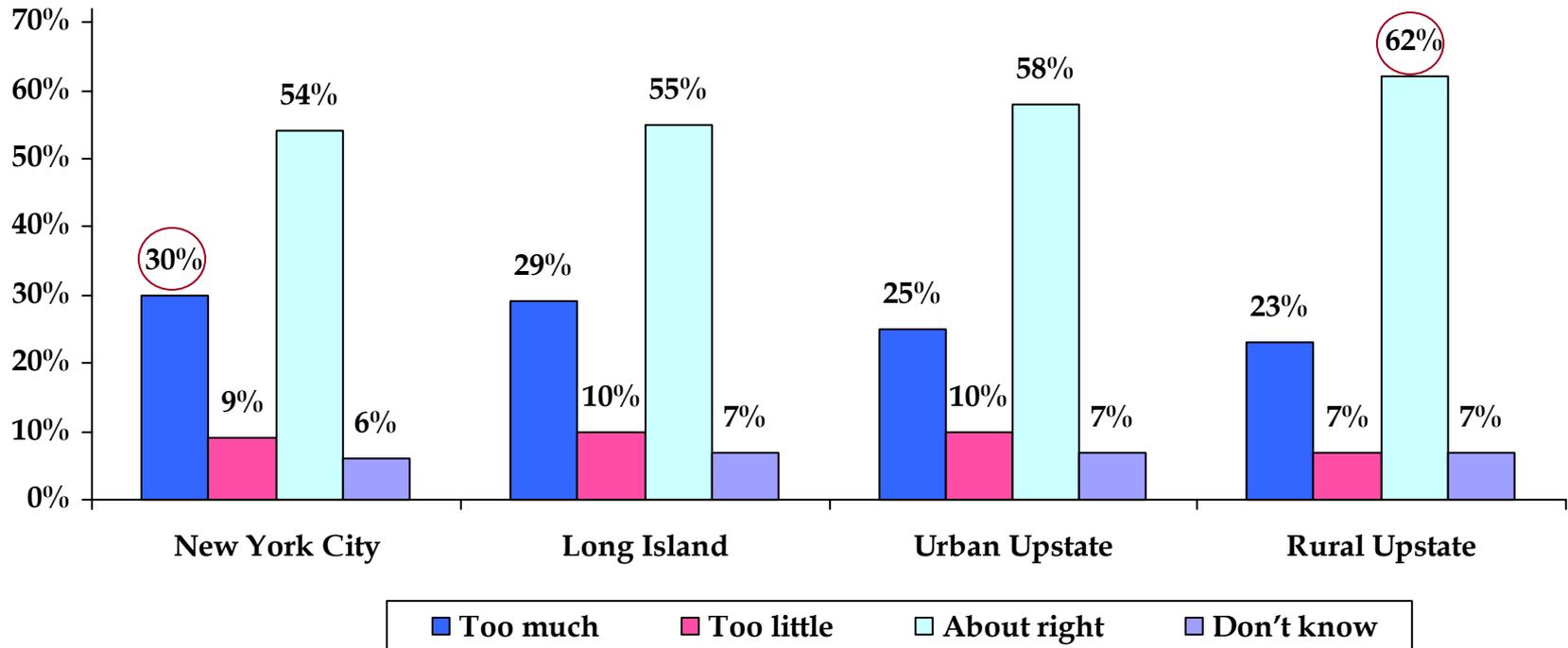
Thirty six percent of parents say that 5% sounds like too much to be spending on health care.



*Split-sampled question

Rural upstate residents are most likely to think that spending 5% on health care costs is about right while those living in NYC are most likely to say this amount sounds like too much.

Research shows that most people pay about 5% of their total income before taxes towards their family's health care costs. Do you think this sounds like too much, too little or about right?*

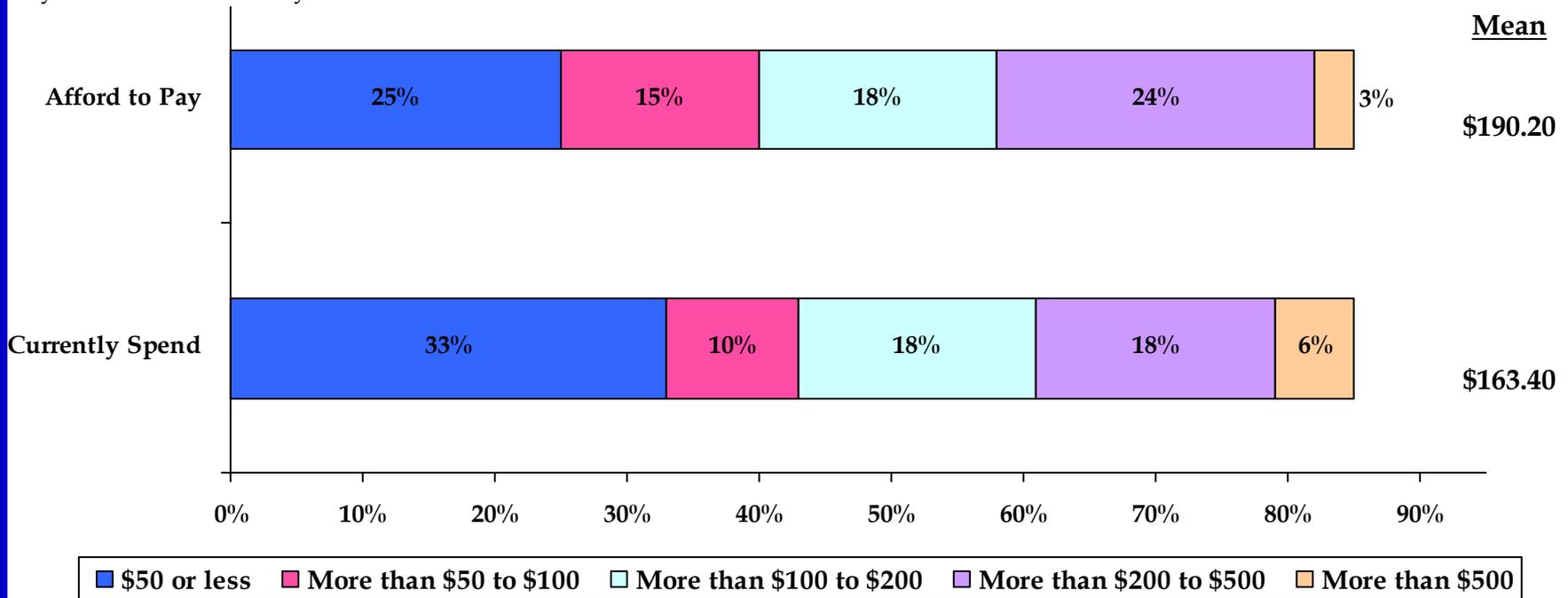


*Split-sampled question

New Yorkers say they can afford to pay slightly more than they currently spend per month for health insurance coverage, with more than half saying they can afford to spend \$200 or less.

Thinking about you and your family, how much do you think your family can **afford to pay** per month for health insurance coverage for yourself and your immediate family?

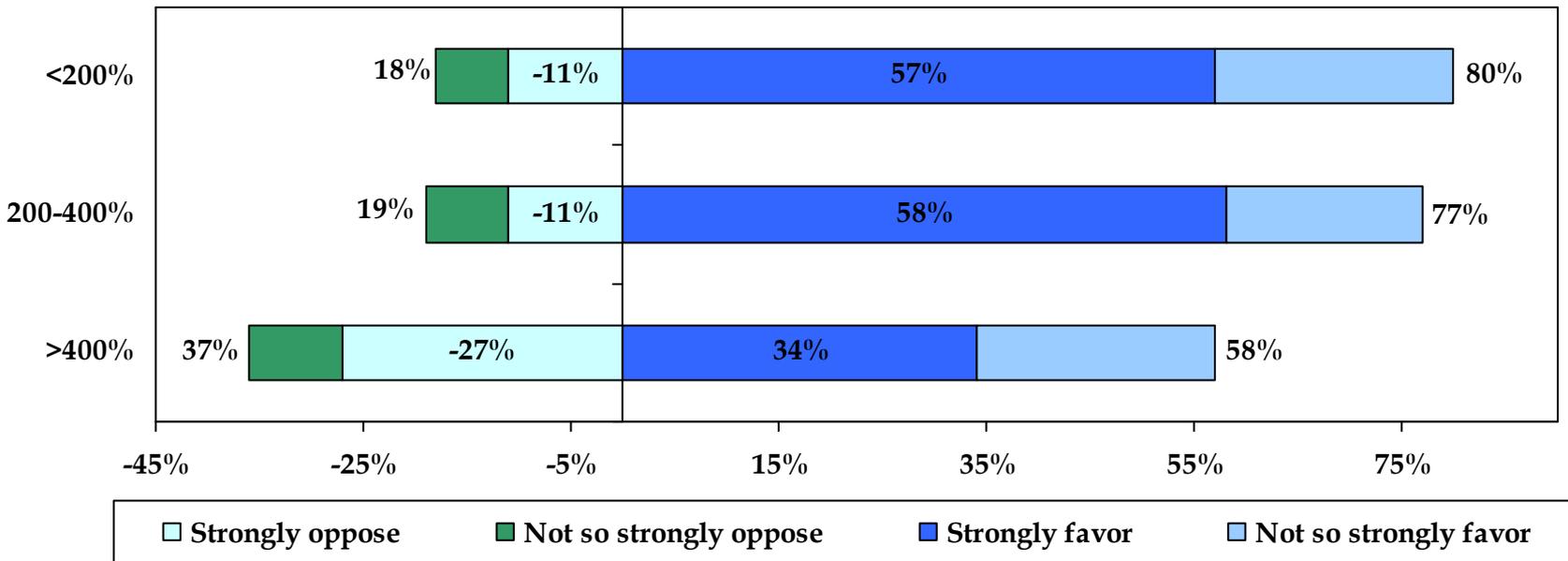
Thinking about you and your family, how much do you **currently spend** per month for health insurance coverage for yourself and your immediate family?*



*Split-sampled question

Residents below 400% of FPL are much more likely than those above 400% FPL to strongly favor charging families at their income level certain monthly amounts for health insurance.

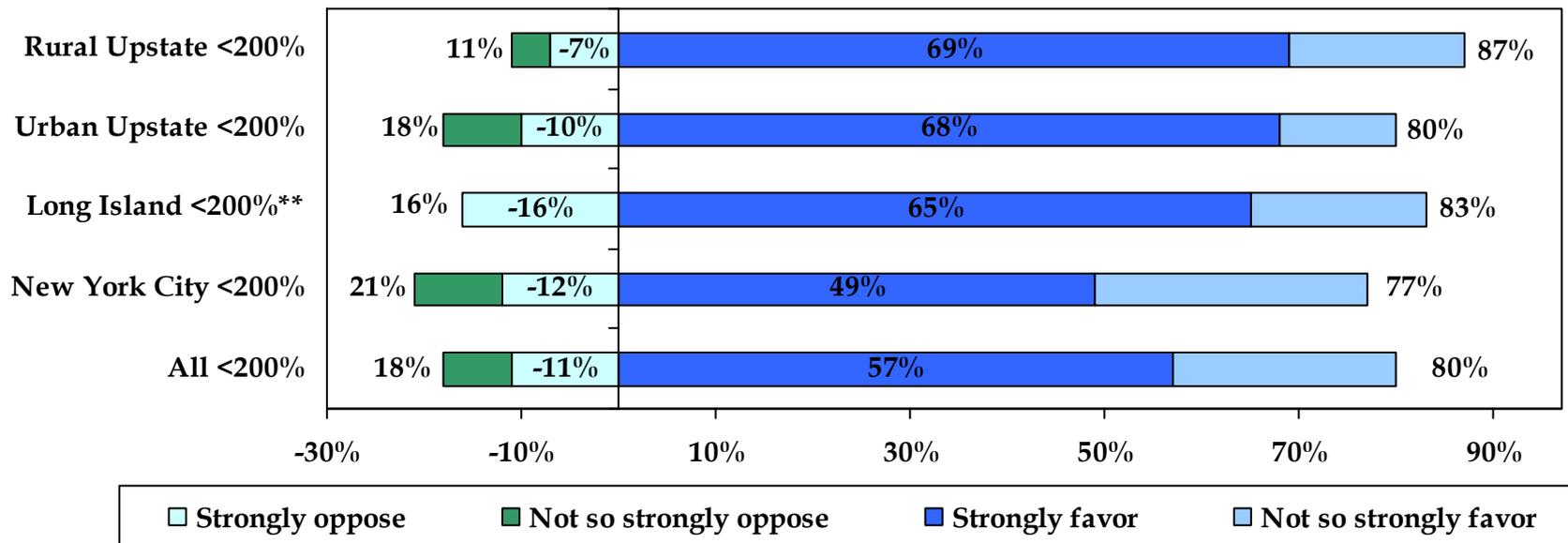
Suppose people who are uninsured but make too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus are offered affordable insurance on a sliding scale. Would you favor or oppose **charging families making around \$34,000/\$52,000/\$69,000 a year pay \$45/\$125/\$350 per month** for health insurance coverage for their family?*



*Income level and monthly cost varies by FPL

Intensity of support for this pricing scheme among residents below 200 % of FPL is lowest among NYC residents. Across the rest of the state, approximately two thirds say they strongly favor charging families making around \$34,000 a year \$45 per month.

Suppose people who are uninsured but make too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus are offered affordable insurance on a sliding scale. Would you favor or oppose **charging families making around \$34,000 a year pay \$45 per month** for health insurance coverage for their family?*

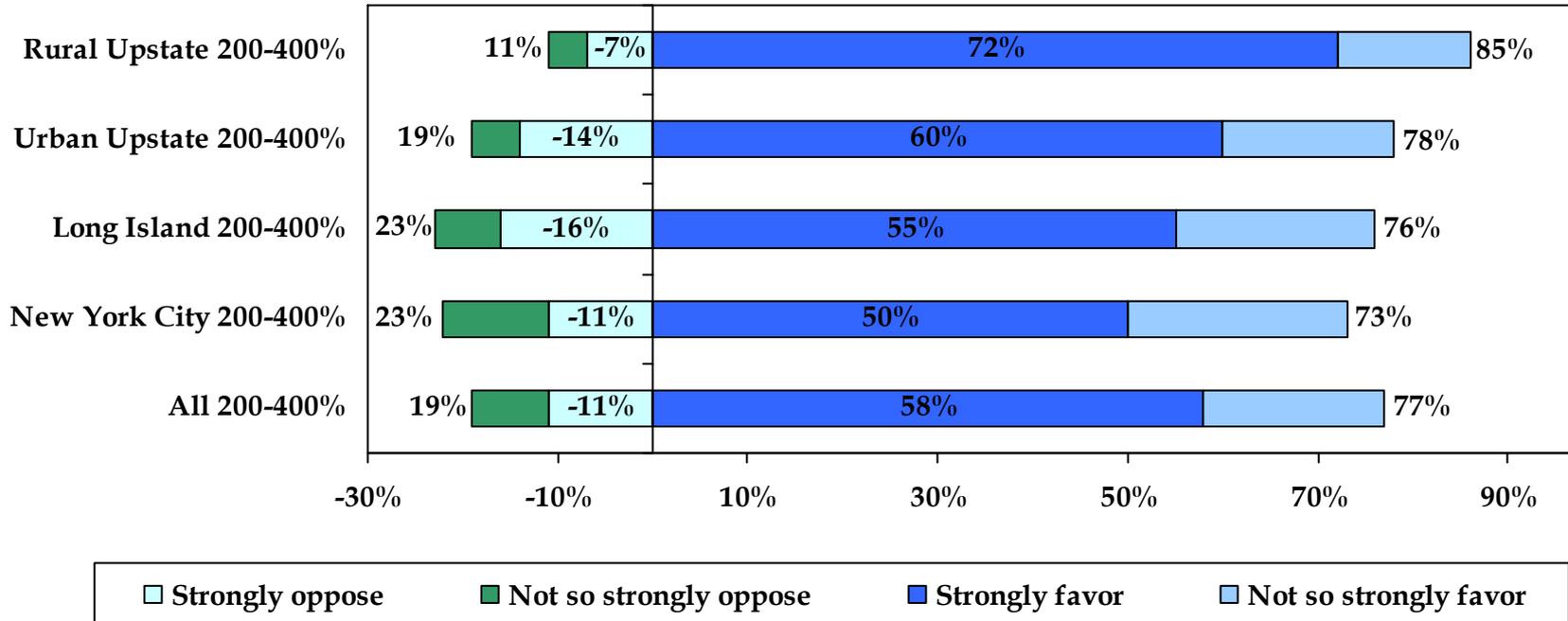


*Asked only of residents at less than 200 percent FPL

**Small n size

Residents in NYC followed by Long Island are least likely to strongly favor the price plan for those between 200%-400% of FPL but at least half of these residents still strongly favor the plan.

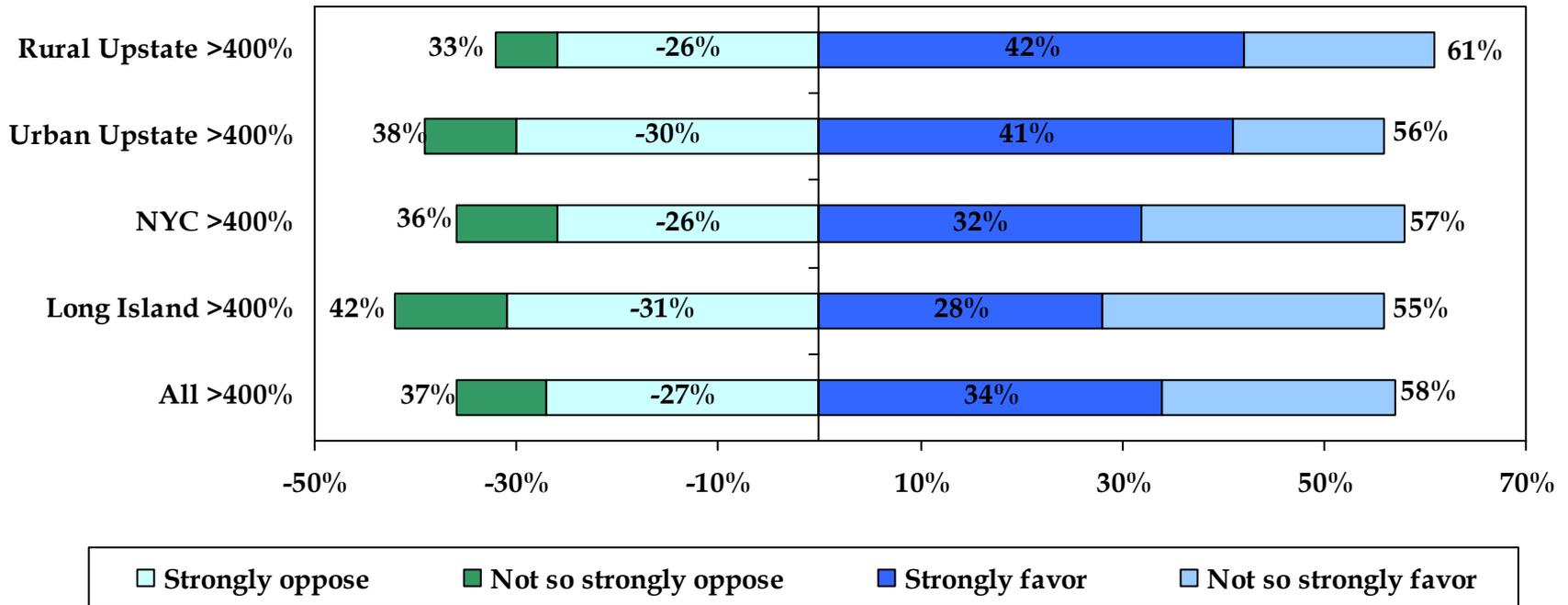
Suppose people who are uninsured but make too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus are offered affordable insurance on a sliding scale. Would you favor or oppose **charging families making around \$52,000 a year pay \$125 per month** for health insurance coverage for their family?*



*Asked only of residents between 200-400 percent FPL

Regionally, less than half of all residents above 400% of FPL strongly favor charging families making around \$69,000 a year to pay \$350 per month for insurance, with intensity being strongest among upstate residents.

Suppose people who are uninsured but make too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus are offered affordable insurance on a sliding scale. Would you favor or oppose **charging families making around \$69,000 a year pay \$350 per month** for health insurance coverage for their family?*



*Asked only of residents between above 400 percent FPL

Cost by Household Size and Income

<200% FPL : Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be to **pay \$18 (single)/\$45 (family) per month for health insurance** – extremely willing, very willing, somewhat willing, a little willing, or not willing at all?

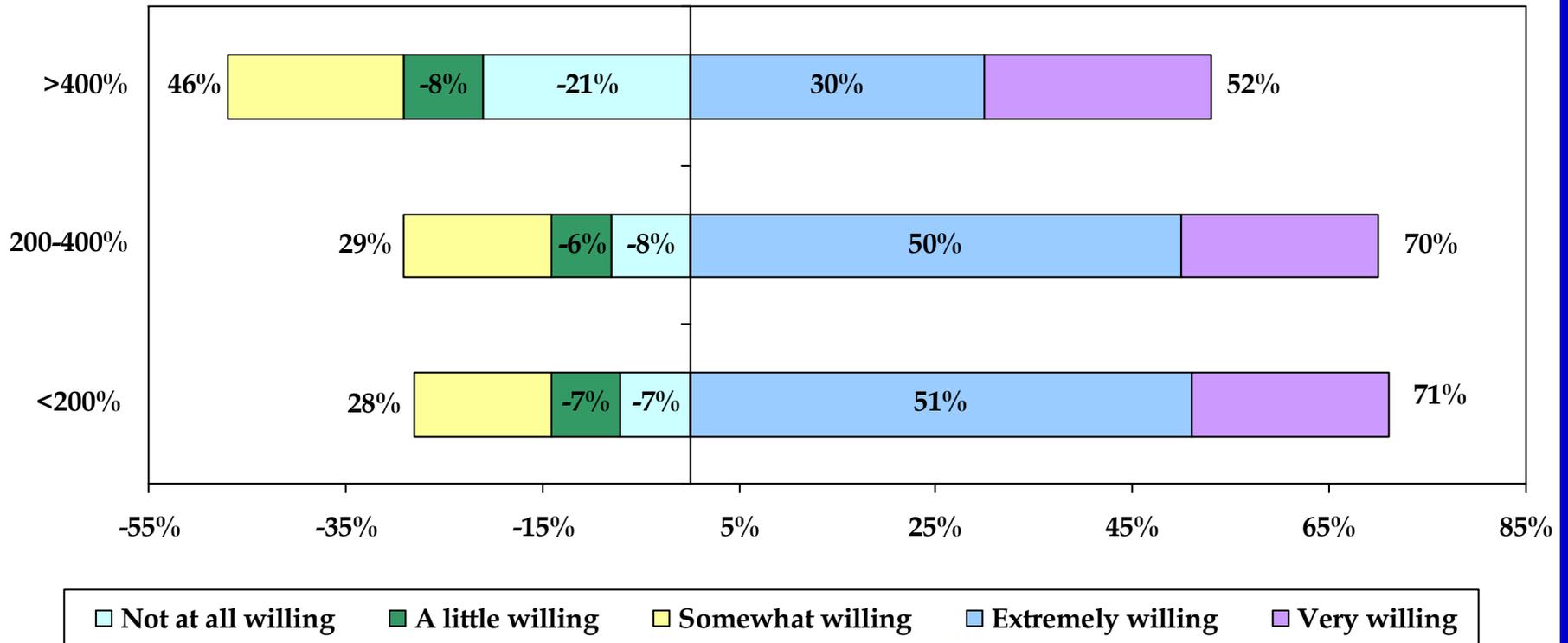
200-300% FPL : Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be to **pay \$30 (single)/\$75 (family) per month for health insurance** – extremely willing, very willing, somewhat willing, a little willing, or not willing at all?

300-400% FPL : Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be to **pay \$70 (single)/\$175 (family) per month for health insurance** – extremely willing, very willing, somewhat willing, a little willing, or not willing at all?

>400% FPL: Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be to **pay \$140 (single)/\$350 (family) per month for health insurance** – extremely willing, very willing, somewhat willing, a little willing, or not willing at all?

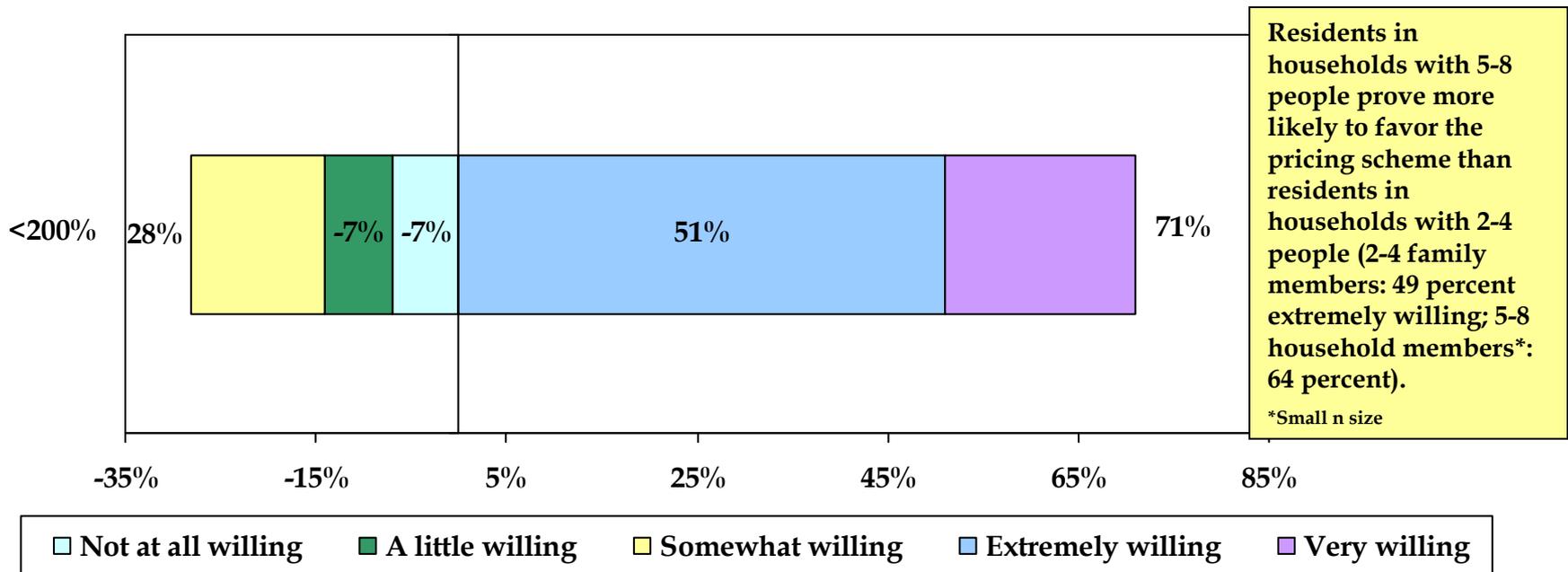
New Yorkers below 400% of FPL are more likely to say they are extremely willing to pay the indicated amount per month for health insurance - either for themselves or for their family. Intensity around willingness drops 20 points for residents above 400 % of FPL.

Willingness to Pay by FPL



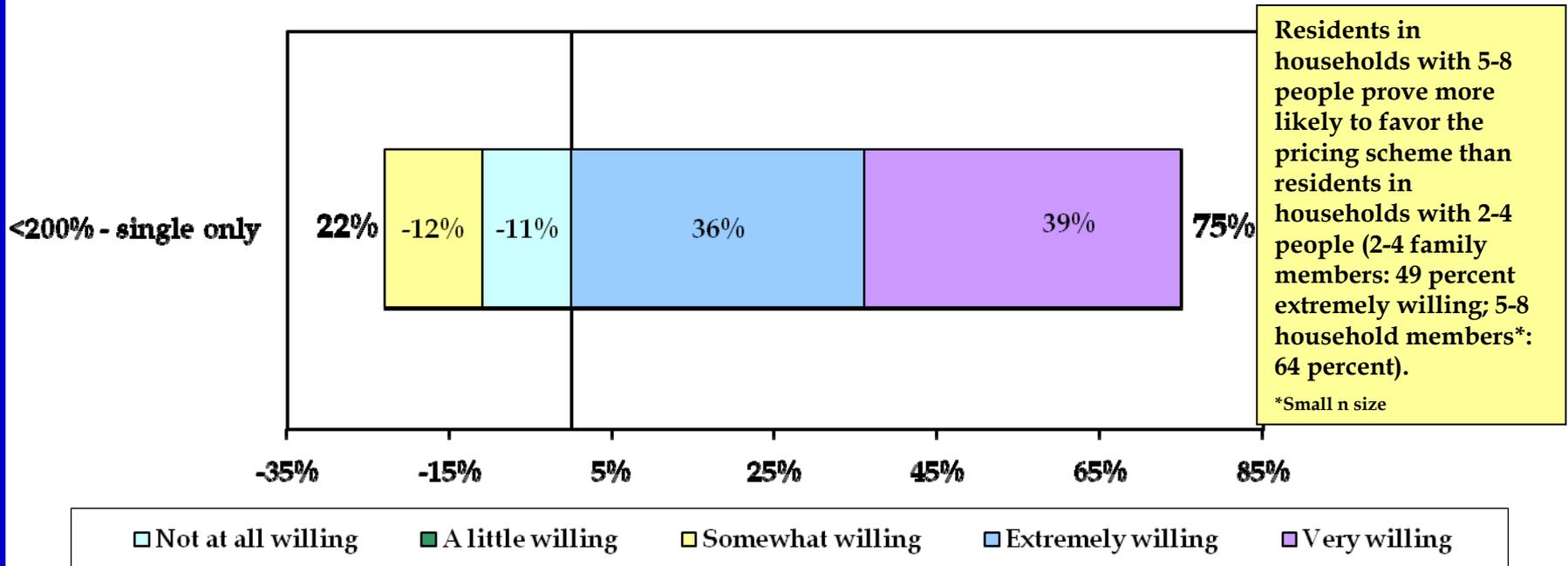
More than half of residents below 200% of FPL say they are extremely willing to pay either \$18 per month for a single person or \$45 per month for a family for health insurance.

<200% FPL SINGLE AND FAMILY: Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be to **pay \$18 (single)/\$45 (family) per month for health insurance** – extremely willing, very willing, somewhat willing, a little willing, or not willing at all?



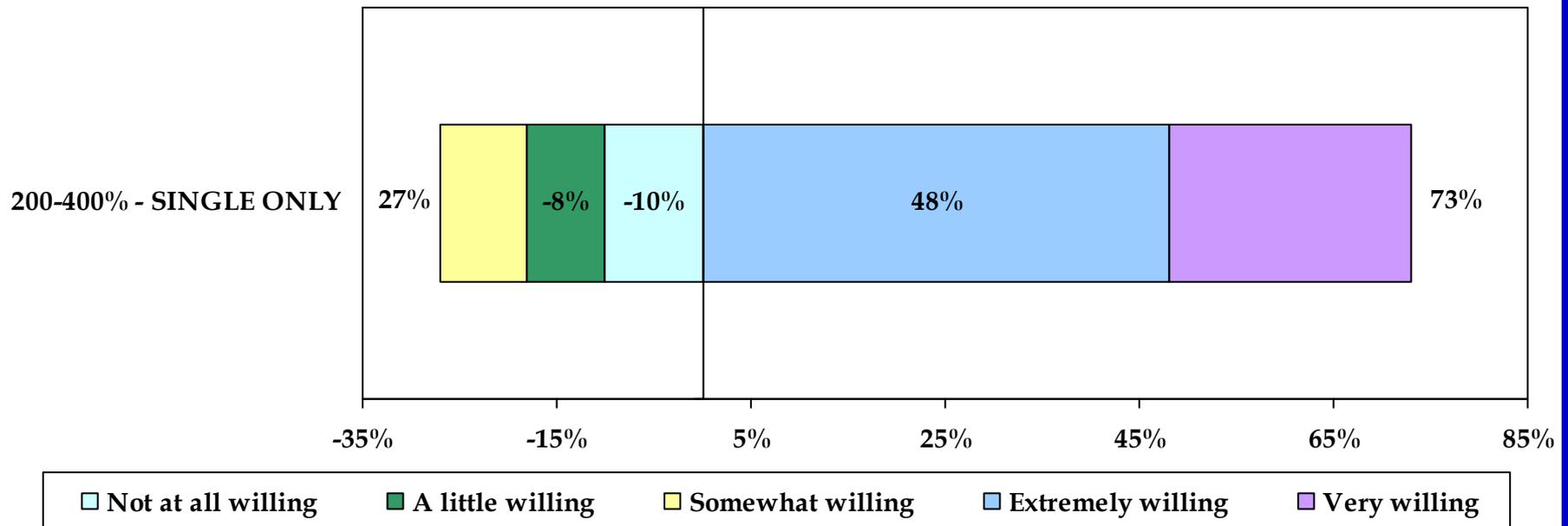
Three in four single people were very or extremely willing to pay \$18 per month at incomes below 200% of FPL.

<200% FPL SINGLE ONLY: Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be to **pay \$18 per month for health insurance** - extremely willing, very willing, somewhat willing, a little willing, or not willing at all?



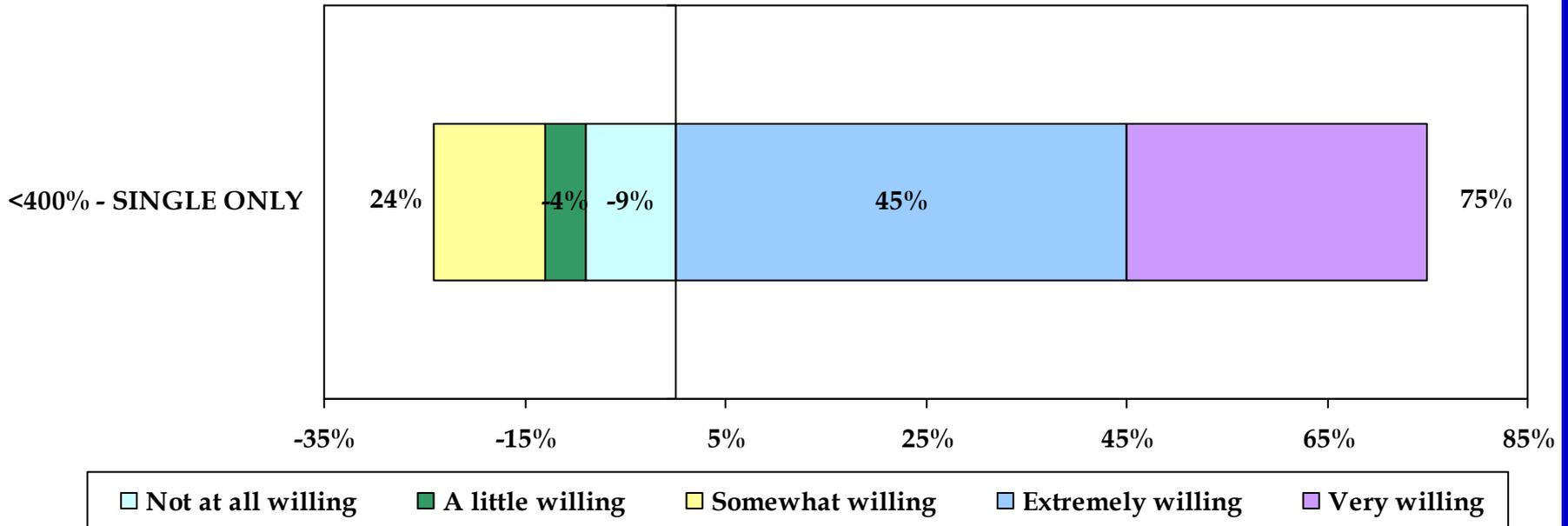
Almost half of residents between 200%-400% of FPL in single households say they would be extremely willing to pay the monthly fee.

200-400% SINGLE HOUSEHOLD ONLY: Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be to pay \$30 (200-300% FPL) /\$70 (300-400% FPL) per month for health insurance - extremely willing, very willing, somewhat willing, a little willing, or not willing at all?



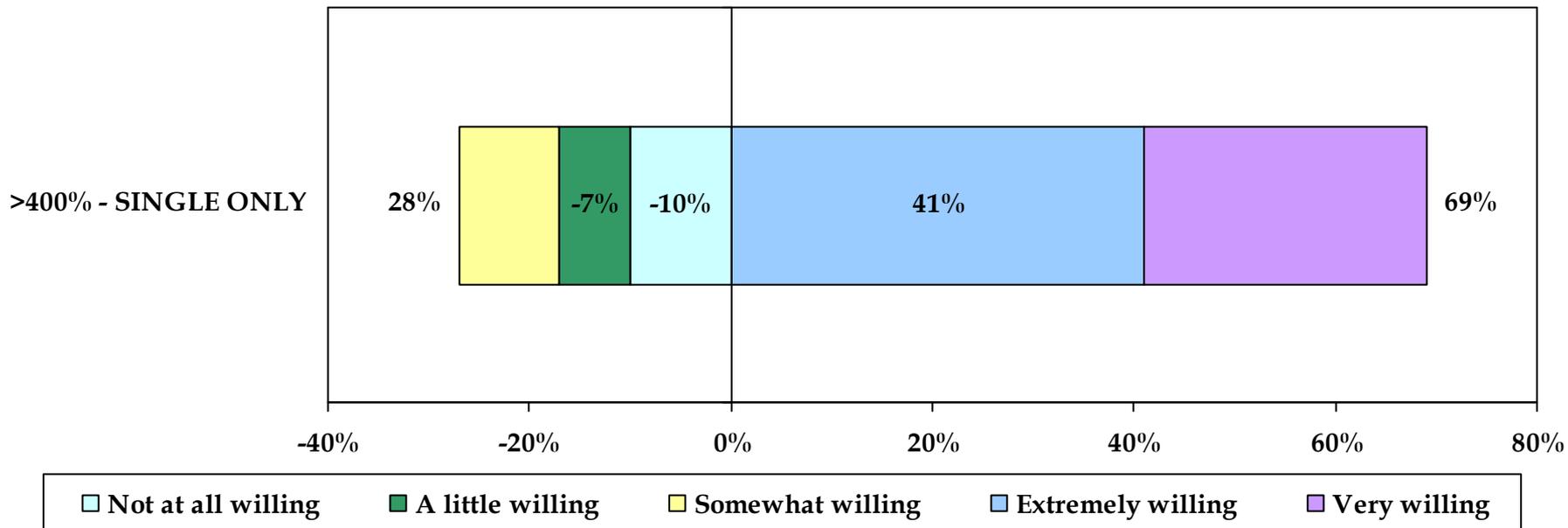
Three in four residents under 400% of FPL in single person households say they would be extremely or very willing to pay the specified monthly fee for health insurance coverage.

<400% SINGLE HOUSEHOLD ONLY: Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be to pay \$18 (<200% FPL) /\$30 (200-300% FPL) /\$70 (300-400% FPL) per month for health insurance - extremely willing, very willing, somewhat willing, a little willing, or not willing at all?



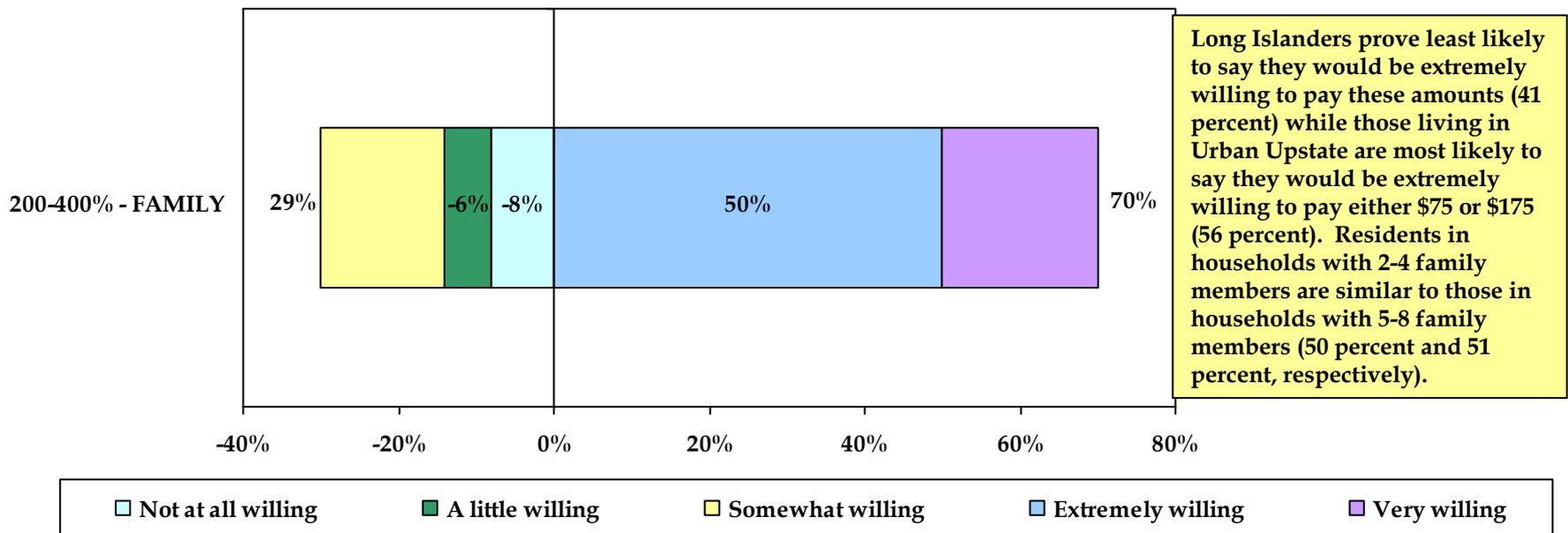
Over two-thirds of single person households say they are very or extremely willing to pay \$140 per month for insurance, with four in ten saying they are extremely willing.

>400% SINGLE HOUSEHOLD ONLY: Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be to pay \$140 per month for health insurance - extremely willing, very willing, somewhat willing, a little willing, or not willing at all?



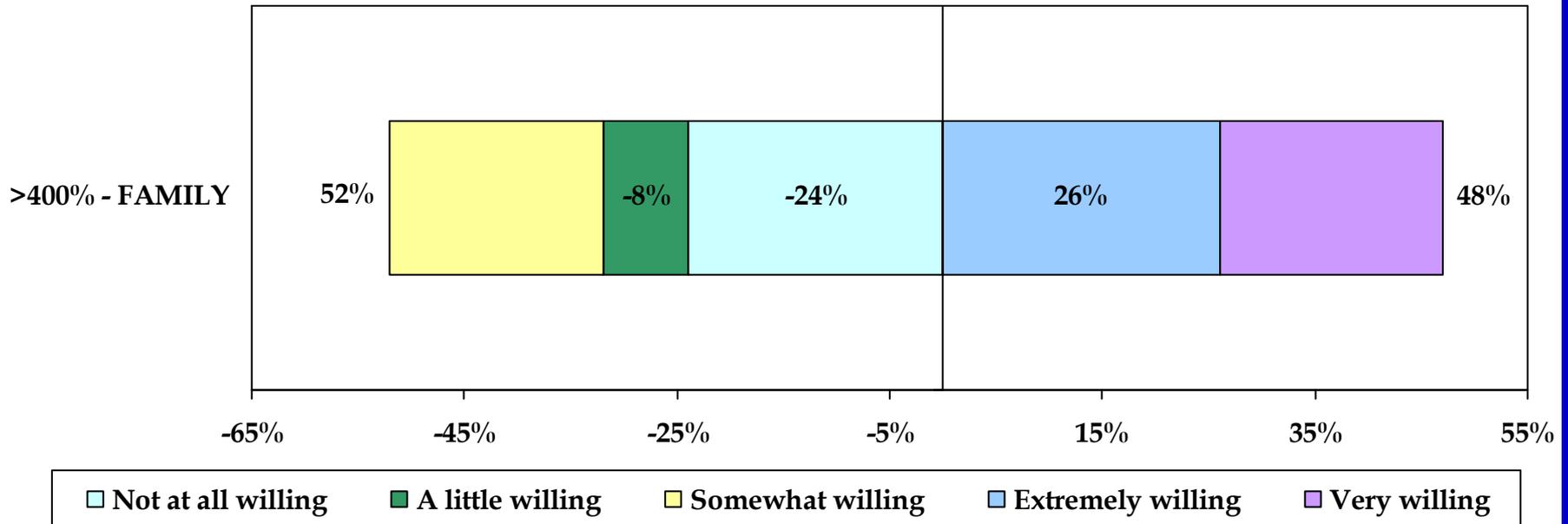
Support for the price points are similar for families between 200%-400 % of FPL.

200%-400% FAMILY ONLY: Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be to pay \$75 (200-300% FPL) /\$175 (300-400% FPL) per month for health insurance – extremely willing, very willing, somewhat willing, a little willing, or not willing at all?



Families above 400% of FPL are less willing to pay the designated monthly fee for health insurance, with almost one in four saying they are not at all willing to pay the \$350 per month.

>400% FAMILY ONLY: Now thinking about yourself and this proposal, if you were uninsured but made too much money to qualify for public insurance programs like Medicaid, Child Health Plus and Family Health Plus, how willing would you be **to pay \$350 per month for health insurance** – extremely willing, very willing, somewhat willing, a little willing, or not willing at all?



Acknowledgements

- ❖ For 160 years, CSS has been the leading voice on behalf of low- and moderate-income New Yorkers. Our mission is to bring the voices of low- and moderate-income New Yorkers to the policy conversation.
 - ❖ To learn more about the Health Care for All New York Campaign or CSS's Cornerstone for Coverage Proposal, please go to our website, www.cssny.org, or call Elisabeth Benjamin at (212) 614-5461 or Arianne Garza at (212) 614-5541.
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