

STATE WIDE

New York StateWide Senior Action Council, Inc.

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Gottfried/Rivera

Memorandum in Support

New York StateWide Senior Action Council supports the ***New York Health*** proposal which establishes a single payer type health care system in New York State and extends coverage to uninsured New Yorkers. Now, is the opportune time to pass this bill as the state enrolls residents needing insurance in the health care exchange, implementing the federal Affordable Care Act in 2014. The Affordable Care Act would leave 1.675 million New Yorkers without insurance; still others find the premiums and related out of pocket costs unaffordable. *All* New Yorkers would have insurance coverage through New York Health's single payer system.

This legislation will eliminate the financial burden of large deductibles and copayments which serve as a barrier to accessing health care, and also impoverish many New Yorkers. Even with Medicare coverage, seniors are seeing a substantial portion of their income and assets devoted toward increasing health care costs, including premiums, deductibles and copayments. *New York Health* creates a publically funded and privately delivered health insurance system that promotes prevention and care coordination. Implementing *New York Health* will save money by reducing waste and eliminating insurance administrative costs and profit. Participation becomes affordable, not subject to premiums and unknown out of pocket costs throughout the year. While the bill does not cover long term care, an important component of the continuum of care, it does require that long term care coverage be addressed within five years of passage.

By instituting a single payer health care system, New York State could improve health care and expand coverage. **NY StateWide Senior Action Council urges its adoption.**