



## November Newsletter

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This issue of HCFANY's monthly newsletter covers: story of the month; two new reports; our insurance reform proposal and economic crisis coverage health program; and information on HCFANY's annual meeting.

### **Story of the Month: Meet Jim Shea**



Jim lives in Brooklyn. He was diagnosed with HIV in 1994, and had to stop working due to his illness. Medicare pays 80% of his health care costs, but Jim supplements the remaining 20% with private insurance. His prescriptions cost \$25,000 per year.

In 1994, Jim bought an individual policy with a monthly premium of \$230. Today, his individual policy costs him \$777 per month.

Every year Jim sits down to decide what he can cut out of his life so that he can continue to pay his private insurance premiums, which keep going up. Jim does not own a car, lives with a roommate, does not travel, and get his books from the library.

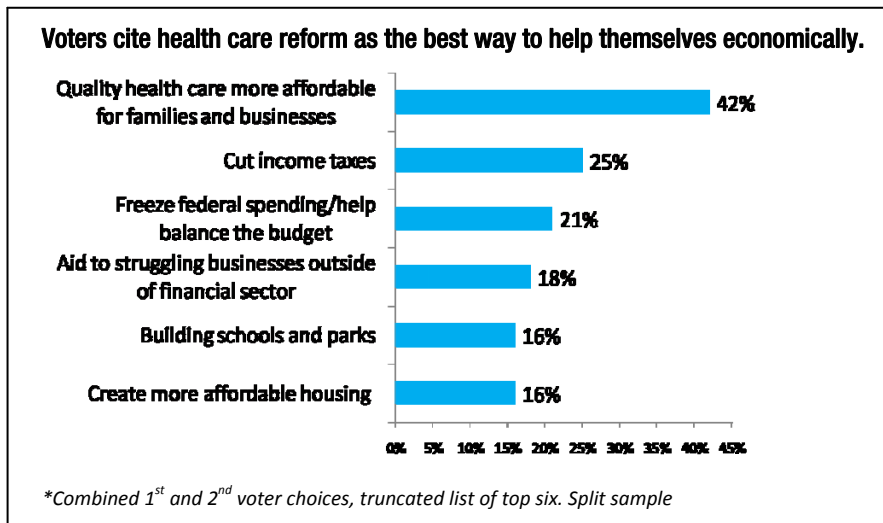
Jim often has to fight with his insurance companies in order to get them to pay for his care and to provide pre-authorization for the drugs he needs.

Jim says that his life revolves around trying to get all of his coverage.

To hear Jim’s testimony at the HCFANY People’s Public Hearing on May 28, please click here: <http://www.motionbox.com/videos/7c9adebb151ae3f4>

## Community Service Society Election Eve Poll Results

On November 4, 2008, the Community Service Society (“CSS”)—a HCFANY member--conducted a nation-wide election night poll of 1,200 voters. The majority of voters said the most important thing when electing a new President is the economy and jobs. This issue was overwhelmingly tied to rising health care costs. Voters stated that making quality health care more affordable to small business and families would be the most helpful thing to them personally.



To read more about the polling results, see our one-pager: [http://hcfany.files.wordpress.com/2008/11/election\\_night\\_poll1.pdf](http://hcfany.files.wordpress.com/2008/11/election_night_poll1.pdf)

## Two New Reports about Health Insurance in New York

A new Families USA report “Premiums Versus Paychecks: A Growing Burden for New York’s Workers,” indicates good health care coverage is unaffordable to individuals and families. Health insurance premiums for families rose by 80.7%, while median wages rose by only 11% between 2000 and 2007. For family coverage in NY, the average annual premium increased from \$5,721 to \$12,811 (employer and worker share combined). For family coverage, the employer portion of annual premiums rose from \$1,298 to \$2,780.

View the Families USA report here: <http://www.familiesusa.org/assets/pdfs/premiums-vs-paychecks-2008/new-york.pdf>

In response, HCFANY issued a press statement urging the Legislature to: (1) immediately restoring the power to pre-approve premium rate increases to the State Insurance Department; and (2) pass a law that would force health plans to devote 90% of premiums to actual health care, not salaries, administration, and advertising. View HCFANY’s press statement here:

[http://docs.google.com/View?docid=d953gww\\_32dn4jxhcw](http://docs.google.com/View?docid=d953gww_32dn4jxhcw)

A new United Hospital Fund (“UHF”) report explores the impact of merging the markets for three insurance products: (1) direct pay (individual, non-employer insurance); (2) Healthy New York (a limited benefit HMO product subsidized by the State for certain low-wage individuals and businesses), and (3) Small Group (employers with 2-50 employees) markets into a common actuarial pool. According to the report, if New York combined all three markets, the direct pay premiums could decline by 38%, Healthy NY premiums would increase by 43% and small group premiums would increase by 0.6%.

Read the full report here [http://www.uhfnyc.org/usr\\_doc/Merging\\_the\\_Markets.pdf](http://www.uhfnyc.org/usr_doc/Merging_the_Markets.pdf)

## Economic Crisis Coverage-Health Care Program

After 9/11 the federal government and State government worked together to offer streamlined “Disaster Relief Medicaid.” As New York faces its biggest economic downturn, displaced workers will have no jobs and no health coverage. HCFANY urges the Governor to work with the State legislature and the federal government to provide relief to the economically displaced workers and implement an “Economic Crisis Coverage” program.

The “Economic Crisis Coverage” program simplifies the process for enrollment into public health insurance programs and seeks federal financial support.

**To read more about this program, see our one-pager:**

[http://hcfany.files.wordpress.com/2008/11/2009\\_2010\\_leg\\_agenda\\_final.pdf](http://hcfany.files.wordpress.com/2008/11/2009_2010_leg_agenda_final.pdf)

## Insurance Reform

In addition to Economic Crisis Coverage, HCFANY’s 2009 Legislative agenda includes several insurance reform measures. These measures promote health reform to ensure additional consumer protections and are “budget neutral.”

HCFANY’s insurance reform includes the following:

- Raise medical loss ratios (“care share”) to 90% for individual and small group coverage.
- Restore “prior approval” to the State Department of Insurance.

- Pool and split the stop-loss funding for the direct pay and HealthyNY stop-loss pools.
- Merge the direct pay and small group markets.
- Design a young adult product that has adequate benefits.
- Expand and update the Managed Care Bill of Rights.
- Establish Office of Health Insurance Advocate.

To read more about HCFANY's insurance reform agenda, see our one-pager:  
[http://hcfany.files.wordpress.com/2008/11/ins\\_ref\\_final.pdf](http://hcfany.files.wordpress.com/2008/11/ins_ref_final.pdf)

## HCANY Annual Meeting

**December 17, 2008** HCFANY is holding its second statewide membership meeting. We welcome your participation as we are looking to expand our campaign to include as many groups as possible.

The meeting will be at the School of Public Health in Rensselaer. For more information or to RSVP, please contact Francesca Mueller at [fmuller@cssny.org](mailto:fmuller@cssny.org) or (212) 614-5337.

Please check our website's Google calendar to find additional events near you. We welcome everyone to the table to discuss health care reform and look forward to your participation.

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HCFANY is a statewide campaign of more than 60 organizations dedicated to winning affordable, comprehensive, high-quality health care for all New.

To find out more about the campaign, please visit our website at [www.hcfany.org](http://www.hcfany.org). You can also call Francesca Mueller at (212) 614-5337 or email her at [fmuller@cssny.org](mailto:fmuller@cssny.org)

**Sincerely,**

Francesca Mueller, Communications Coordinator  
Health Care For All New York Campaign