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Hon Kemp Hannon
Chair Standing Committee on Health
New York State Senate
420 State Capitol Building
Albany, N.Y. 12247

Hon. James L. Seward
Chair, Standing Committee on Insurance
New York State Senate
430 State Capitol Building
Albany, N.Y. 12247

Dear Senator Hannon and Senator Seward:

I am a sole practitioner who lost my health insurance through the New York City Bar Association because the Affordable Care Act states:

A solo practitioner who does not have a non-spousal employee or partner will be considered an individual and cannot be covered by small employer coverage plans.

I have lost my Oxford Freedom Preferred Provider Organization (PPO) Plan , (\$750 monthly,) which lets me go out of network, and covered my internist and out of network specialists I trust, along with radiologists, physical therapists, and other medical providers I cultivated over 20 years.

For reasons I cannot understand, absolutely no PPO plans are for sale by any insurance company in New York County. (But CIGNA sells 3 "individual" PPO plans in Connecticut.) Therefore, I am relegated to an inferior HMO.

Even worse, after spending many days on the phone with the New York Health Exchange, brokers, insurance companies, and doctor's offices, I cannot find out who is taking the "Obamacare plans". The doctors, agents, websites of the insurance companies are not clear about which doctor is on which plan.

According to my research to date, I will have to pay \$965 monthly for Oxford "Liberty" HMO, which my internist/cardiologist does not take, and pay for all my doctors "out of network" out of my own pocket. Therefore, the cost of maintaining my excellent health will be about \$17,000/annually instead of \$10,000.