

## Testimony with regard to the New York Health Act

Hello. My name is Jim Berger and I live in Rochester, NY. For about the past 5 years, I have made annual trips to our state capital to speak with my representatives concerning this proposed law. It is an issue that I care deeply about, and I expect you folks to pass this legislation - to help meet some of the needs of your constituents.

Why should you affirm this bill? Because it is the right thing to do. Because it will benefit all New Yorkers. Because access to quality health care ought to be a right in our great state. Here are some of the benefits:

---

*1. Comprehensive coverage. All residents, regardless of immigration status, will be covered for: primary, preventive, and specialty care; hospitalization; mental health; substance abuse treatment; reproductive health; dental, vision, and hearing; and prescription drugs and medical supplies. Within two years of passage, long-term care will be covered. It will be more comprehensive than commercial health plans.*

*2. Freedom to choose. No network restrictions. Patients will choose the nurses and doctors they want and make healthcare decisions with them, not with insurance companies.*

*3. Fair funding. No more premiums, deductibles, or co-pays. Universal coverage funded through a graduated tax on income, based on ability to pay. Healthcare costs will be cheaper for 98% of New Yorkers. Most business healthcare costs will also be reduced. Public hospitals and clinics in New York will receive fair payment for the patients they serve.*

*4. Equality of Care. It is well documented that there are different standards of care based on whether you are uninsured, have Medicaid, or private insurance. With the New York Health Act, everyone will be treated equally and covered for the same high quality care.*

*5. Decreased administrative costs. No more paying insurance companies' administrative costs and profits. No more time spent by doctors, hospitals, employers, and patients completing forms and negotiating with*

*insurance companies. The total savings is estimated to be \$45 billion. Healthcare will be accountable to the public's health, not to insurance company stockholders.*

*6. Reduced cost of drugs and devices. Direct negotiation with pharmaceutical companies and medical device makers will bring prices down by as much as 40%.*

I am fortunate to be in good health. However, for about 20 years, until I was eligible for Medicare, I had no health insurance, due to the high cost of premiums. You might say that "I was playing Russian roulette," hoping that I would not get really sick or injured during that time, and I didn't.

But, that's a crazy thing to do. Our current system forces people to choose what they should go without. When they don't have access to affordable, quality medical care, they actually drive up costs by using the ER as their doctor. By not seeing a doctor when they need to, small medical problems worsen, and more people suffer.

It is time for a change. Let's join with other developed societies and provide quality, affordable health care to all of us.