



800 Westchester Avenue
Suite S-310
Rye Brook, NY 10573
p: 914.948.2110
f: 914.948.0122

**Testimony Provided to the New York State Senate and Assembly Health Committee
on the Proposed New York Health Act**

**Testimony delivered & submitted by John Ravitz, Executive Vice President/COO, BCW
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Chairman Gottfried, Chairman Rivera and members of the New York State Assembly and Senate Health Committees, thank you for giving me the opportunity to testify today on this important issue.

My name is John Ravitz and I am the Executive Vice President/COO of The Business Council of Westchester (BCW) the county's only membership organization focusing on economic development and advocacy issues. The BCW has 1,000 members which include multinational corporations, hospitals, universities, biotech pioneers, not-for profits, professional service firms and companies of all sizes.

Each year, the BCW issues a legislative agenda. Our goal is to ensure that Westchester's elected officials who represent all levels of government can hear from the Westchester business community on issues that will have an impact on their industry.

One issue that the BCW has opposed is the New York Health Act. Our opposition is based on the following points;

- According to a recent report from the Rand Corporation, it is estimated that New York State would need another \$139 billion in new tax revenues to implement the New York Health Act and that number would grow to \$210 billion by 2031.
- The New York Health Act would take over and replace Medicare and Medicaid.
- There will be cuts in reimbursement rates to hospitals and other health care providers all negotiated by the state- this could lead to hospital closures and providers leaving the state. The BCW is proud to have all the county's hospitals as members. We have heard from many of them about the negative impact the New York Health Act would have for their patients and employees. In Westchester County we are proud of the work that our health care institutions are doing. We should not be

putting fiscal burdens in their way that will stifle important innovation and research that are helping to save lives.

- Approximately 25% of New Yorkers are in self-insured plans which is pre-empted by federal law and they will not have to participate in the New York Health Act, but the employer/employee will still be responsible for additional payroll taxes.
- Organizations with Collective Bargaining Agreements might need to renegotiate their healthcare agreements.
- Due to the implementation of the New York Health Exchange, New York currently covers 95% of its residents under a combination of private and public health plans.

I'd like to spend a moment on that last point. In 2012, the BCW became a sub-contractor with the Community Service Society of New York (CSSNY) and held workshops throughout Westchester County regarding the Affordable Care Act. We informed businesses on critical issues associated with the new law.

Months before the New York State Health Exchange went live, the BCW became a sub-contractor with the CSSNY's statewide Navigator Network Service Program. We hired a Navigator who was trained and certified by the state to begin to assist Westchester businesses and residents to enroll in the New York State Health Exchange. I am proud to report that the BCW's Navigator enrolled 1,230 Westchester residents into the New York Health Exchange Program.

During that time period, I had a front row seat to see the important role that our Navigator played in helping individuals and families select a health care plan under the New York State Exchange that worked within their budget and provided the services they needed. The work that the Navigator had to do was hard. He had to earn their trust as they worked together to select the appropriate plan. I was also encouraged to see that many of the people that our Navigator worked with had received permission from their employers to come to our office to meet with the Navigator.

As a former member of the New York State Assembly, who served as Chairman Gottfried's Ranking Member on the Assembly's Health Committee from 1992-1998, I had many doubts that New York State could design and build the New York Health Exchange in the time frame that they were given to comply with the Affordable Care Act. It was gratifying to see that the implementation of the New York Health Exchange was done successfully. The state was able to create a program that has worked. Throughout the state employers and employees have participated in enrolling in the Exchange,

One of things I was most proud about during my time in the New York State Assembly and a member of the Assembly Health Committee was the implementation of the Child Care Plus program. The goal was to give families the opportunity to move away from using hospital emergency rooms as their primary health

care providers. Many of the Westchester residents who the BCW's Navigator assisted had been using the Westchester hospital's emergency rooms in that same manner. They along with all New Yorkers who have enrolled in the New York State Exchange program no longer have that issue.

My question to all of you is why would we want to dismantle a statewide program that is accomplishing its mission? The cost to New York State to implement the New York Health Act has already been documented. The increase to future New York State budgets would be catastrophic and would force the legislature to close huge deficits by having to reduce funding in other important essential services. The bottom line is that New York State can't afford and should not tear down their existing health care system that has already enrolled 4.8 million New Yorkers.

Next year the Governor and the Legislature will be faced with another huge problem. It has been reported that New York's Medicaid program expenses are running at least 3 billion dollars over budget. In last Thursday's "Wall Street Journal" in a story regarding the Medicaid cost, Chairman Gottfried stated "What we expect to be dealing with in this coming fiscal year is on the scale of billions. Paying for health care in New York is expensive. So, when you talk about a 5 or 10% cut in the program, you really can't do that without causing serious damage." If we already know that New York State must address this challenge, why would we entertain the thought of tearing down a system that is moving in the right direction and build a new one that New York can't afford. Chairman Gottfried will remember one of my political mentors, the late Assembly Minority Leader Rapp Rappleeye. In the early 1990s, when we would be debating budget bills when the state was facing billion-dollar deficits, Rapp would always remind us that New York could not afford to play the "spend and pretend" game. Which simply meant, spending money that the state did not have and pretend that everything will eventually work out. New York's health care system is too important to play that kind of game.

Can New York State provide a better health care system? The answer is yes. Rather than pass the New York Health Act, the BCW would like to see the New York State Legislature work with stakeholders to make improvements to the New York State Health Exchange so that those New Yorkers who have not yet enrolled in the program have the opportunity to identify and select a sustainable health care plan. New York State did a great deal of work to build the New York State Health Exchange. Don't tear down what all of you worked so hard to achieve. I urge you to focus on the unintended consequences that the passing of the New York Health Act will have to the economy of our state which will jeopardize providing the quality health care that all New Yorkers deserve the right to have.

Hello. My name is Rebeca Ramirez. Hola, Yo soy Rebeca Ramirez. I am here as a mom, wife, as a small business owner, and a civically-engaged resident of New York State. I have been a New Yorker for 20 years. My husband, Timothy has been a New Yorker for more than half his life. We own a Cheese Shop in the Hudson River Valley that specializes in selling cheese from New York State. We hope that our store can be a catalyst for change, to improve the way small businesses serve the needs of the residential population living in Philipstown and the greater Putnam County.

The reason I am here today is to advocate for the NY Health Act. State Senators and Assemblymembers please, highly consider supporting this law that would ensure every New Yorker. This issue of healthcare is every New Yorker's issue. Everyone in New York wishes to be healthy, everyone in New York wishes to be safe. Without guaranteed health insurance our guarantee for safety and healthy lives is at true risk and our quality of life is compromised and limited.

I have never testified at a hearing like this before. This is the very first time I am advocating for a law to be passed in New York State. Honorable Sue Serino, you are my State Senator and I hope that you are listening to the people speaking today and highly considering our challenges, fears and threats in a way that you haven't had the chance to do before.

What does having a health care plan mean for my husband & I as small business owners? This is what it means for us...

- It means I get to see the doctor 1 or twice a year for my annual visit and perhaps 1 visit to urgent care.
- It means my husband gets to pay \$800+ out-of-pocket for his endoscopy and colonoscopy all while he is feeling an all new level of pain every time he eats or drinks anything.
- It means getting a call from the pediatrician, the day before our appt to discuss ADHD diagnosis for my 14-year old, and them saying, "We just called Fidelis and they have stated that you are not covered."
- It means me spending anywhere from 2-3 hours every single month (kid you not) on the phone, spending time troubleshooting with Fidelis & Empire Blue Cross Blue Shield.
- It means having to schedule a phone hearing to appeal the decision Fidelis just made to drop my 5 year-old and 14 year-old
- It means receiving a notification like this one saying:
- *Rebeca, your premium amount is changing. You've been paying \$780.90 for your monthly payment, but you'll start paying \$1,344.90 on November 1, 2019. And receiving it the day after the health insurance had already withdrawn this additional \$564 amount from our bank account without notice.*
- It means receiving letters like this one saying:
- *"You should have recently received a notification that your health insurance policy with Empire will be terminating effective December 31. Instead of coverage directly, Empire will be offering new products in 2020 through Health Plus, our sister company....."*