



Thank you for this opportunity to provide testimony on behalf of the Northeast Organic Farming Association of New York (NOFA-NY). I have been an organic farmer in the Rochester area since 1988, my farm was the very first Community Supported Agriculture farm in upstate New York and I am on the NOFA-NY Board where I co-chair the policy committee.

Founded in 1983, NOFA-NY is the premier organic and sustainable agriculture organization in New York State. NOFA-NY is the largest USDA-accredited organic certifier in New York certifying over 1,000 organic operations in the state. It also provides education and assistance to local organic and sustainable farmers; connects consumers with organic and sustainable farms; advocates policies that support a sustainable food and farm system at both the state and federal levels; and through the NOFA Interstate Council works with sister organizations in New Jersey, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire and Maine.

Farming is demanding work both physically and mentally. Along with our employees, organic farmers work long hours bending, lifting, in sun, rain and snow, often on or near equipment that can be dangerous. Too many farmers cannot afford health insurance for themselves or their workers. Those without insurance or who are underinsured are an accident or injury away from financial devastation. According to USDA data, a large percentage of farmers (or their spouse) work at off-farm jobs in order to access benefits like health insurance. I personally could not afford health insurance for the first twenty years of my farming career.

As business owners, farmers understand the challenges of providing health benefits for ourselves and our employees. Insurance plans that seem to meet the needs of staff and families turn out to have high premiums, deductibles, copays, and out-of-network costs that are hard to afford. Plans often cut costs by locking subscribers into restricted networks and drug formularies, limiting freedom to choose the right providers or get the right medications for health care.

Each year employers must brace for premium increases, often in double digits and are unable to predict health care costs year-to-year.

An improved Medicare-for-all, universal single-payer system of health care financing would reduce and stabilize health care costs, allowing owners and managers to focus on running businesses, rather than wasting time dealing with the complexities of providing private insurance.

Private health insurance wastes hundreds of billions of dollars on administration, hurting the nation's health, while remaining unaffordable for a third of our citizens.

The New York Health Act will guarantee comprehensive coverage to every resident and make care accessible by removing means-testing and financial barriers to healthcare. Eliminating the financial burden for employers to buy health coverage will also make New York farm jobs more

attractive. And the New York Health Act guarantees coverage regardless of immigration status. (By official estimates, over half the workers on NY farms are undocumented.) The New York Health Act will alleviate the burden that many immigrants face in navigating the complexity of health insurance plans, many of which exclude their participation completely.

The New York Health Act is good for farmers and farmworkers. The Act will also bring property tax relief to all New Yorkers by eliminating the local share of Medicaid and institute a fairer system of healthcare financing where those who have more money are asked to pay their fair share.

The members of NOFA-NY feel strongly that it is time to have a health care system that can support business in the 21st century, an improved Medicare-for-all, a single-payer universal health plan covering every resident, with fully comprehensive coverage, funded through a simplified payroll premium clearly spelled out for both employers and employees, such as provided in the New York Health Act.