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News from STATE SENATOR  
**Liz Krueger**



**COMMUNITY  
BULLETIN**

**October 2009**

New York State Senate - 26th District

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**Message from Liz . . .**

The national discussion of health care reform has huge implications for our State, and I believe it is critical that Congress and the President reach an agreement which moves us down the road to real reform. The heated rhetoric and spurious charges which opponents of any reform were making in August seem now to have quieted down a bit, and both houses of Congress are moving toward their own versions of a reform package. While I have my strong preferences as to what needs to be in the final legislation, the good news is that some fundamental reforms which will address the most serious problems of our health care system are now under serious discussion.

It is important to remember why we are undertaking this exercise – the current system is not working. Healthcare costs continue to skyrocket while millions go without any health coverage at all. To the extent that these millions receive care, it is through emergency rooms – after they are already far more ill than necessary – which is a horribly ineffective service delivery model both in terms of the health of the individual and of the cost to the system. Critics of reform claim healthcare will be rationed under the new system while failing to acknowledge that we have more rationing of healthcare in the United States now than anywhere else in the developed world. But since that rationing occurs under the guise of an inability to afford to get treatment, some seem to see that as acceptable. It is not.

The costs of continuing our current system are simply unsustainable. Over the last decade, employer-sponsored health insurance premiums have increased 119 percent – four times the rate of inflation. A study of bankruptcy filings in 2007 found that 62 percent of them were related to medical expenses, and that it was not just the uninsured who were impacted. In 80 percent of those bankruptcies, the filers had insurance which failed to adequately cover their costs. Without national health care reform, by 2018, national health care expenditures are expected to reach \$4.4 trillion – more than double 2007 spending.

Fundamental reform must meet the following basic criteria:

- Access to insurance for all Americans, regardless of income;
- Cost containment through increased competition and improved efficiencies;
- Preservation and strengthening of Medicare and Medicaid as a foundation for expanded coverage;

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- Provide for Shared Responsibility: government, individuals, the industry, taxpayers and businesses must all equitably participate in reform; targeted incentives and penalties to encourage full participation by employers and individuals;
- Ensure reform is sustainable during all economic conditions: the federal government must create a system of counter-cyclical funding which is sustainable during downturns so that states have the necessary financial resources to ensure health care for all. States like New York, who are further ahead of other states in providing public health options need to maintain our existing federal matches and must not be penalized for having been ahead of the curve.

The plans proposed by the House and the Senate all attempt to balance these goals with greater or lesser degrees of success. I believe the reluctance of some in the Senate to support a public option undermines the ability to achieve the appropriate balance of these goals because it leaves private insurers with little incentive to change their long-standing practices and huge profit margins which have led to the skyrocketing costs we now see. A robust public option will provide more choice for consumers and businesses and create greater competition in the insurance market. The arguments against a public option are also often blatantly self-contradictory – arguing that we can't let government into the insurance business because government is inefficient, at the same time they suggest government will drive private insurers out of business by offering better benefits at a lower cost. And they seem to forget that government has run Medicare and Medicaid for years.

Reforming healthcare is not an easy thing. Healthcare is a huge part of our economy, making up more than 17 percent of our Gross Domestic Product, and we've certainly seen past Presidents, who took on this issue, fail. But this time around there seems to be a greater recognition that we must address this crisis now, both for the well-being of our citizens and for the economic health of the country. We can and should fight over the details of the final plan, and hopefully do so in a civil and constructive manner, but in the end we must recognize that the worst possible outcome is the status quo – a broken healthcare system, with out-of-control costs, which leave millions of American unprotected.\_\_\_\_

## **COMMUNITY SPOTLIGHT**

**State Senator Liz Krueger's Senior Advisory Board**

**Presents**

### **RESOURCE FAIR FOR SENIORS & CAREGIVERS**

**Date:** Thursday, October 29th

**Time:** 1:30PM – 4:30PM

**Place:** Temple Emanu-El

One East 65<sup>th</sup> Street (at 5<sup>th</sup> Avenue)

**No RSVP Required - Call (212) 490-9535 for further information.**

**State Senator Liz Krueger's  
Co-op and Condo Forum**

Bring your questions about your rights  
and responsibilities as a co-op or condo owner

**Date:** Wednesday, November 4

**Time:** 6:00 PM – 8:00PM

**Place:** Hunter College School of Social Work Auditorium  
79th Street and Lexington Avenue (N.W. Corner)

**No RSVP required - for more information, call (212) 490-9535**

**"The Senator is In"  
Rotating Office Hours In the District**

**East Midtown**

Date: Sunday, October 17th

Time: 1:00 PM – 3:00 PM

Place: Dag Hammarskjold Plaza,  
2<sup>nd</sup> Avenue at East 47<sup>th</sup> Street

**Upper East Side**

Date: Saturday, October 24th

Time: 11:00 AM – 1:00 PM

Place: 3<sup>rd</sup> Avenue b/t East 80<sup>th</sup> and 81<sup>st</sup> Streets  
(in front of Eli's)

**East Side Health Care Forum on October 13**

There will be an East Side National Health Care Forum on October 13<sup>th</sup> from 7:30 PM to 9:30 PM at NYU Medical School (550 First Avenue at 32nd Street, Alumni Hall B on the ground floor).

Speakers include Jeff Gold and Mark Hannay from the Metro Health Campaign, Greg Krakower from the New York State Senate Policy Group, and Elizabeth Benjamin from the Community Service Society.

### **Mammogram Van Coming to the Upper East Side:**

On Friday, November 20<sup>th</sup> the Scan Van Mobile Mammogram Program will have a van at All Soul's Church at 1157 Lexington Avenue at 80<sup>th</sup> Street, beginning at 12 Noon. This program provides mammograms for women 40 and older who have not had a mammogram in the past year. Medicaid, Medicare and other insurance plans accepted, and the service is free for uninsured women 50 and older. An appointment is necessary. Please call (800) 564-6868 to make an appointment.

### **West Nile Virus in Central Park:**

The New York City Department of Health has detected West Nile Virus in Central Park. This makes it particularly important for park users, especially people over 50, to take precautions to prevent mosquito bites. The Department of Health recommends:

- Use repellents which contain DEET, Oil of Lemon Eucalyptus, IR3535, or Picardin and always follow label instructions;
- If outside from dusk to dawn, wear protective clothing if possible, such as loose fitting pants, long sleeve shirts, and socks; and
- Make sure that your doors and windows have tight fitting screens, and fix or replace screens which have tears or holes.

For more information about West Nile Virus, call 311 or go to [www.nyc.gov/health](http://www.nyc.gov/health).

### **Facts on Reducing Your Carbon Footprint:**

Here are some facts from *Mother Jones* on how much you can reduce your carbon footprint by updating your home and/or limiting your driving:

- Recycling newspaper, magazines, glass, plastic aluminum, and steel cans: 19 tons of CO2 saved;
- Replacing old refrigerators with energy-efficient model: 21 tons saved;
- Replacing ten 75-w incandescent bulbs with 25-w Energy-efficient lights: 40 tons saved;
- Replacing single-glazed windows with energy-efficient windows: 133 tons saved;
- Reducing miles driven from 231 to 155 per week: 162 tons saved; and
- Increasing car's fuel economy from 20 to 30 mpg: 163 tons saved.

The bottom line: Keep recycling. Switch out those light bulbs. But whatever you do, cut down on your car time, and if you must drive, do it in a fuel-efficient car.

## **SPOTLIGHT ON POLICY**

### **Green Jobs**

Last month the Senate passed the groundbreaking Green Jobs/Green NY bill, a measure which will create thousands of jobs across the state and help hundreds of thousands of families and businesses from Montauk to Buffalo save up to a billion dollars annually in energy costs. The bill, which passed the Senate 52-8 and passed the Assembly unanimously, is a major step toward rebuilding New York's crippled economy and rescuing the State's energy consumers.

This program will create jobs, save consumers on their energy bills and help get our economy back on track. This bill encourages conservation, helps consumers with the cost of capital improvements to their homes and businesses, and creates jobs in the new economy. It's a win-win for New York State, especially Upstate New York where a well-trained workforce will be in demand to keep the heat in and energy bills down every winter.

Key components of the program include:

- The New York State Energy Research and Development Authority (NYSERDA) will establish a revolving loan program to provide up to \$13,000 per residential customer to retrofit a home, and up to \$26,000 to retrofit each qualifying business, and also conduct energy audits, program administration and a credit enhancement for critical private sector capital investments.
- In partnership with the Department of Labor, NYSERDA will also create workforce training programs throughout the state to ensure that the State's workforce is highly trained and in place to handle mass-scale retrofitting.
- The program will front the cost of the work, enabling property owners to afford energy efficient retrofits. Although property owners will repay the full cost over time, their total energy usage will be reduced by 30-40%, and the loan payment on their energy bill will be less than what they saved, yielding a net saves to the property owner.
- Local contractors, certified to perform the retrofits will be able to expand their crews, creating new and permanent jobs in green construction and additional jobs in local businesses and manufacturing that serve those new workers.

The program will be funded with revenue raised by the auction of carbon emission credits through the Regional Greenhouse Gas Initiative. This funding will be used to leverage private and federal investments. The bill allocates \$112 million from these auctions to NYSERDA. Auctions of carbon emission credits over the last two years raised \$126 million, with an estimated \$75 million more expected in the next two auctions this year alone.

This program has the potential to be a win-win for the State, addressing our current economic crisis by providing much needed jobs throughout the State while at the same time moving us toward a more energy efficient and environmentally responsible future.

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