



CAPITAL REGION SMART

Testimony to
Senate Health and Insurance Committees
New York State of Health: A discussion on implementation

Presented by
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Good morning Chairman Hannon, Chairman Seward, and committee members. I'm Mark Eagan, President and CEO of the Albany-Colonie Regional Chamber of Commerce. I appreciate this opportunity to address the impact of federal health care reform on businesses, families and individuals.

Our Regional Chamber, which covers the Capital Region, has 2,200 members who employ more than 110,000 area citizens. We are a proactive advocate for policies and projects that will improve the business climate and enhance the economic vitality of the Capital Region. We appreciate and commend you for holding this hearing to review the impact of the implementation of the Affordable Care Act at this time.

What we have seen so far is that the vast majority of small businesses have simply followed our lead and navigation in selecting health insurance options, due most of all to confidence in and a positive relationship with their chamber. Sole proprietors were angry and many were shocked to learn that under the Affordable Care Act that they are no longer considered a small business and now have to purchase insurance as an individual instead of a business. This has caused most sole proprietors to experience a significant increase in premiums.

Beyond impending taxes that are expected to exceed \$100 billion over the next ten years, today we have two immediate concerns that need your attention. First, the current process of shopping for a healthcare plan on the exchange can be improved by allowing visitors the option of an extensive window-shopping function where one can look at plans available in their area without having to create an account first. We believe without this option, people are deterred from enrollment. Secondly, and more importantly, there is growing concerns over the impact on doctor choice. We are learning of cases where doctors and hospitals are choosing not to accept insurance plans from the individual market; there is no out of network coverage for individuals. For example, a college student insured on their parents' plan who attends school outside the covered network must go home to receive regular or preventative care or for surgical procedures. A sole proprietor who travels extensively in his business is not covered for health issues that may arise on an out of town business trip. Unless it is a life threatening emergency situation, they are not covered.

We all agree on the enormity of the challenges posed by rising health care costs, increased demand and the need to rein in spending while still being patient-centric. These are uncertain times for businesses, families, and community-based organizations. Further reform and fixes are needed. On behalf of our members, business owners, and community stakeholders throughout the Capital Region, thank you again for the opportunity you've given us to offer this testimony.

At the Center of New York's Tech Valley

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