

**NEW YORK
CITY BAR**

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January 6, 2014

Hon. Kemp Hannon
Chair, Standing Committee on Health
New York State Senate
420 Capitol Building
Albany NY, 12247

Hon. James L. Seward
Chair, Standing Committee on Insurance
New York State Senate
430 Capitol Building
Albany NY, 12247

Dear Senator Hannon and Senator Seward:

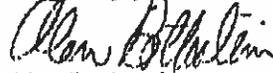
We write on behalf of the members of the New York City Bar Association in connection with the upcoming hearing your committees are conducting regarding "New York State of Health". We want to make you aware of a situation that affects thousands of sole proprietors, including doctors, lawyers, artists and other professionals, who through the end of 2013 had health insurance under association-sponsored group health plans. Under the Affordable Care Act (ACA), participants in group health plans who are sole proprietors (defined as not having a non-spouse employee) will no longer be able to obtain small group coverage, but rather will be able to purchase only individual health insurance plans. These sole proprietors are finding a limited number of options for individual coverage, and we understand many cannot find an adequate replacement for their current coverage, even at a higher price. We do not take a position of the merits of this provision in the overall scheme of the ACA, but certainly its ramifications are being felt by our membership.

We recognize the change is required by federal law. We had been hoping that the effort to permit people who are happy with their current health plan, and whose plan was compliant with the ACA, to retain their coverage would in some way be extended to the sole proprietors who are members of our association and the many other professional associations in New York that sponsor health plans. However, no adjustment has been forthcoming.

Our interest is in trying to provide the best range of options for our membership, and I am sure that interest aligns with the concerns of our professional association counterparts. We will continue to work with our insurance carrier and broker to seek the best options for our members.

Thank you for your attention.

Very truly yours,


Alan Rothstein