



Panel 2
in packets

A New York State of Health

Testimony on the Impact of Federal Health Care Reform

Presented to New York Senate Health Committee, Senator Kemp Hannon, the Senate Insurance
Committee and Senator James L. Seward

Monday, Jan. 13, 2014

10:00 a.m.

Hearing Room B, Legislative Office Building

Albany, NY

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Simply put, at the end of the day, I would still end up paying more. I am NOT opposed to the idea of deductibles or co-pays. In fact, I do feel that personal responsibility is necessary to achieve affordable health care. I am simply saying that in terms of dollars and cents, the end product is not cost effective to fit into the budget of this middle class business woman/soccer mom. In fact, many business people I've encountered have said it is cheaper to pay the fine then to purchase health insurance.

If you truly want to help hardworking New Yorkers like myself, then I would ask the Legislature to look for ways to reduce the overall health care costs.

Eliminating the out-of-network charges might sound like a good idea to people who already have health insurance, but it would increase the costs for the rest of us. For people with health insurance, there are already safeguards in place to ensure that they receive necessary medical care - regardless of whether it is achieved in or out-of-network. To achieve universal coverage, we must look for ways to reduce overall costs.



The exchange addresses part of the health care problem. It provides one-stop access. It's up the Legislature to take the next hard step and to help control costs.

Thank you for your time.

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