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Date: Tuesday, May 28, 2019 05:58AM
Subject: My statement on the NY Health Act

The first thing to know about NYHA is that it solves many of the weaknesses in our healthcare system

The NYHA cover 100% of the cost of covered care. No co-pays or deductibles and no need to buy additional part B or D coverage. If you are on a budget and struggling to pay these costs, that should help.

The NYHA covers much more than Medicare currently does. It covers dental, vision, mental healthcare, and long term care. If you are on a budget, again, this should help.

Everyone gets covered. There is no more begging Congress to help first responders, or the military, because they will be covered. Waiters get covered. Farmers get covered. Retirees get covered, children get covered. That's what "All" means.

Everyone gets the same coverage. There are no more gold plans for some and crummy plans for others. If the bureaucrat in Washington wants his knee fixed, your knee is covered too. You get the same coverage your Senator, your Representative, your boss, and everyone else gets. People who work harder still get bigger boats, and houses, but everyone gets the healthcare they need.

^^And that saves money. The amount of time our healthcare system wastes figuring out who gets what covered, or how much covered, or by whom, has grown so large it costs more than just covering everyone, even at our inflated prices.

Last week it took at least 16 phone calls over three days between my Doctor, my insurer, the lab and me to schedule an MRI. It should have taken one call to make that appointment and one more for the lab to tell me how to prep myself. That's our healthcare dollars not being spent on healthcare.

NYHA negotiates drug prices.

In 2004 Congress wrote and passed section 1860D-11 of the Social Security Act which banned Medicare from interfering in the price negotiations between Medicare and Medicare Part D providers. As a result we are paying twice the price for medicines compared to the rest of the world or even the Veterans Administration pays for medicines.

15 years ago I went to the pharmacy to pick up a 60 day prescription for my wife. When I got there I was told my insurance would only fill a 30 day prescription. So instead of one \$15 copay, I had two. Insurance knows nickles and dimes add up. I could afford it, but not everyone can.

Insurance companies and elected officials all know that Americans are going without needed healthcare. They all know our care gets delayed, our claims get denied, our friends and families go without, get sicker and sometimes die.

And they are letting it happen.

I am a farmer, a volunteer and one of many struggling on a budget while everything finance touches gets out of reach.

Private insurance will have well funded lawyers and lobbyists speaking on their behalf at this hearing.

The only hearing they should be attending, is the one that charges them with callous indifference to the pain, suffering, and sometimes the deaths of Americans.

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