



*Come join Senator Roxanne J. Persaud  
in a discussion about*

## **The ACA and Efforts to Protect your Healthcare**

**T**he Senate Democratic Conference has a comprehensive plan to protect New Yorkers' healthcare. The Senate Democratic proposals would protect the 3.6 million New Yorkers currently receiving health insurance thanks to the Affordable Care Act (ACA) and combat efforts to strip them of their coverage. Additionally, the innovative single payer health plan advanced by the Senate Democrats would ensure every single New Yorker has access to high-quality health insurance.



**Featuring guest speaker Senate Democratic Conference Leader Andrea Stewart-Cousins, a panel of healthcare experts and other elected officials, followed by a Q&A.**

**Thursday, April 13th**

**6:30-8:30PM**

**Canarsie JCC**

**(1170 Pennsylvania Ave # 1B, Brooklyn, NY)**

**“Every hard working person and family** in New York State has a right to affordable and quality health insurance,” **Democratic Conference Leader Andrea Stewart-Cousins** said.

**Bill Sponsor Senator Roxanne Persaud** said, **“I am proud to sponsor legislation** that would cement New York’s Health Exchange into state law so no matter what happens in Washington, **New Yorkers will remain protected.** Health care is a basic human right, and I will stand up for it.”

The “New York Health Act” would provide comprehensive, universal health coverage for every New Yorker and would replace private insurance coverage. The bill is sponsored in the Assembly by Health Committee Chair Richard N. Gottfried (A.4738) and in the Senate by State Senator Gustavo Rivera (S.4840). Details of this legislation include:

- 1 Freedom to choose your health care providers.** There would be no network restrictions. Only patients and their doctors – not insurance companies – would make health care decisions.
- 2 Comprehensive coverage.** All New Yorkers, regardless of immigration status, would be covered for all medically necessary services, including: primary, preventive, specialists, hospital, mental health, reproductive health care, dental, vision, prescription drug, and medical supply costs – more comprehensive than commercial health plans.
- 3 Paid for fairly.** Today, insurance companies set the same high premiums, deductibles, and co-pays, whether it’s for a CEO or a receptionist, and a big successful company actually pays less than a small new business. Under New York Health, individuals and employers would not pay premiums, deductibles and co-pays. Instead, coverage would be funded through a graduated assessment on payroll and non-payroll taxable income, based on ability to pay. The biggest share of savings will go to middle-class families.
- 4 Less administrative waste, better care, more accountability.** The total cost would be \$45 billion less than what we now spend, because we wouldn’t be paying for huge insurance company administrative costs and profits or for the costly time and paperwork health care providers spend dealing with insurance companies. Health coverage would be accountable to the people of New York, not to insurance company stockholders.
- 5 Job-friendly.** Health care costs are a significant and unpredictable problem for business. The New York Health Act simplifies and reduces costs for employers – large and small – by taking them out of the business of buying health coverage. That would make New York dramatically more job-friendly, especially for small businesses, start-ups, low-margin businesses, local governments and taxpayers, and non-profits.
- 6 The most affordable way.** The cost of eliminating financial barriers to health care and providing universal coverage would be more than offset by savings on administration and through negotiated pricing for pharmaceuticals and other services.