

## Upstate Employer Toolkit: Single Payer Legislation

New York State legislators are seriously considering legislation to create a Single Payer health care system. This legislation known as the New York Health Act (NYHA), would eliminate private health insurance coverage in New York and create a state-run government plan.

Consumers would lose their choice of private insurance as participation would be mandatory. The economic devastation would be staggering; an estimated 160,000 jobs would be lost – including more than 50,000 in Upstate New York – and \$250 billion in new taxes would be required.

The State's uninsured rate is among the lowest in the country, with 95% of consumers in NY having health insurance – and the rate in Upstate NY is even higher at 97.5%. This has been accomplished due to the access, affordability and choices offered by the current health plan marketplace, which relies on a partnership of government programs and the private sector's support. The strength of this partnership was apparent during the pandemic, where despite all of the challenges that COVID-19 brought to New York, this uninsured rate remained stable. This is in contrast to other parts of the country, which saw uninsured rates increase above the pre-pandemic national average of 10.9%.

The recently passed State Budget expands upon the success of New York's existing system by eliminating Essential Plan premiums and out-of-pocket expenses and expanding coverage for postpartum women. These initiatives will further reduce NY's uninsured rate and enhance affordability in the individual market.

Instead of building on this progress — which has brought New York closer than ever to universal coverage — the NYHA will demolish the current system and immediately destabilize New York's health care landscape.

New York should continue to build on the current system and expand measures like the ones mentioned above, instead of passing a government run single payer system.

That's why we are asking you to **please take a moment to tell your elected officials to OPPOSE the NEW YORK HEALTH ACT.**

## Table of Contents

This toolkit provides you with the tools you need to be an effective advocate against the legislation. It includes the following:

- Summary of the legislation
- Talking points
- Links to easy on-line tool to look up your legislators and their contact information or to automatically send them an email
- Sample Memo in Opposition to legislators
- Sample letter to legislators
- Myths and facts about Single Payer
- General infographics on the legislation
- Legislator-specific infographics showing the impact on their district

## Summary of Legislation (S.5474/A.6058)

### The New York Health Act

- Applies to all New York residents
- Coverage extended to full-time employees who live out of state, but who work in New York
- Eliminates all private insurance coverage including:
  - Employer-sponsored
  - Union coverage, both private and state employees
  - Medicare
- No premiums, deductibles, or other cost-sharing
- Coverage for inpatient and outpatient services, prescription drugs, dental, vision, rehabilitation and long term care
- Includes all services required under state insurance law or covered for state employees and enrollees in Medicaid, Medicare and Child Health Plus
- Financed thru a tax on all employers and most individuals and reductions to hospital and physician reimbursement

### Single Payer Impact

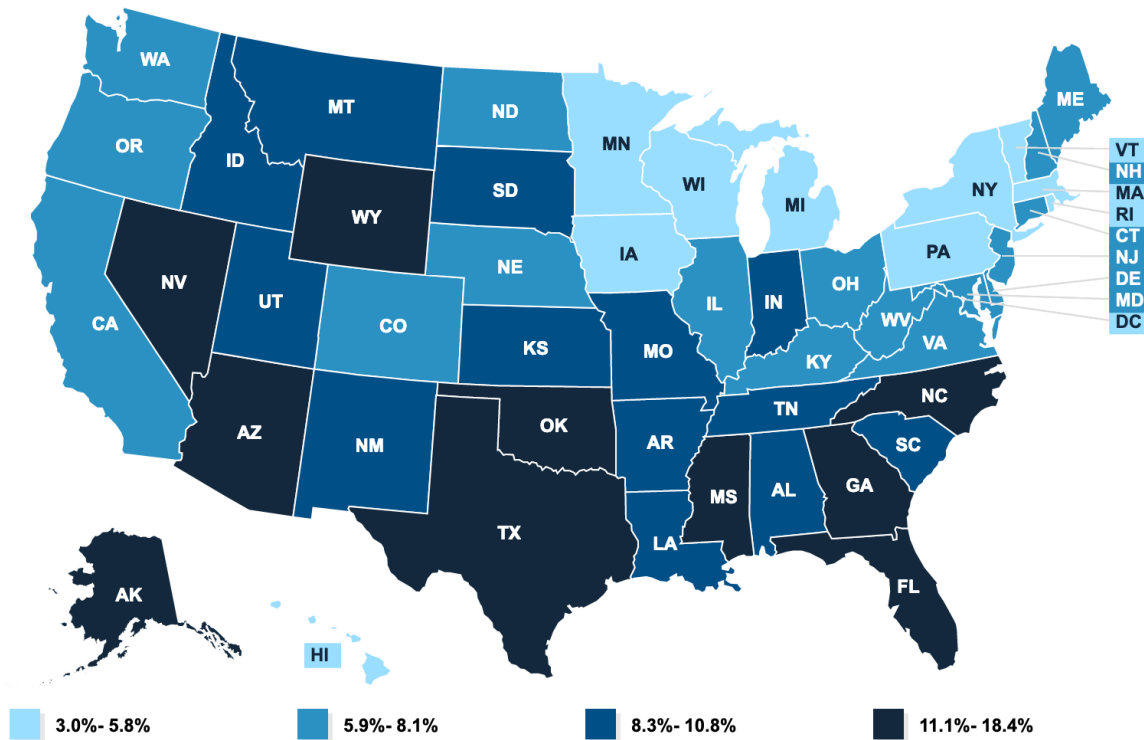
- 160,000 jobs eliminated, a major blow to the Upstate economy
- \$250 Billion in new taxes, on top of what New Yorkers already pay in taxes
- Albany politicians control the entire health care system in New York State
- Lower reimbursement rates to hospitals and providers, leading to reduced/delayed access to high quality health care

### [Text of Legislation](#)

## Talking Points

- A Single Payer system would require \$250 billion in new taxes – the largest State tax increase in U.S. history.
- By outlawing private health insurance, the bill would eliminate 160,000 jobs in New York State
- Everyone will be lumped into a one-size-fits-all government-run health plan.
- Single Payer will mean longer wait times and less access to care. The median wait time for care in Canada is 22 weeks. Canadians have to wait 34 weeks for a knee or hip replacement.
- [Polling shows](#) that the majority of New Yorkers are satisfied with their current health insurance coverage and would not want to lose it for a government-run plan.
- **95% of New Yorkers have health insurance coverage.** We should be focusing on covering the remaining 5% instead of experimenting with a Single Payer system.
- **The uninsured rate in Upstate New York is even lower at about 3.5%**
- The State's insured rate has remained stable at 95% throughout the COVID-19 pandemic due to the access, affordability and choices offered by the current health plan marketplace which relies on a partnership of government programs and the private sector support.
- **New York's uninsured rate is one of the lowest in the country. The national uninsured rate pre-COVID was 10.9%.**

## How New York's Uninsured Rate Compares to Other States



Source: Census Bureau American Community Survey 2019

## Contacting Your Legislators

With the State Legislature seriously discussing the Single Payer legislation, it is critical that they hear from constituents who are opposed to the legislation. The proponents of the bill have a very active, vocal campaign supporting the legislation.

There are several ways you can contact your legislators:

### 1) Send Memo in Opposition and Letter via US Mail

- Sample MIO and letter provided in the next section
- Click the links below to look up your legislators  
[Find my Senator](#) | [Find my Assemblymember](#)
- Click the link below to find the address for your local representatives  
[Senate and Assembly Contact List](#)

### 2) Use the Realities of Single Payer Online Tool

One easy way to share your opposition right now is to send a virtual letter to your local Senate and Assembly members.

- Click "Take Action!" below
- Enter your name and contact information
- Click "Send Message" – and that's it!

## Take Action!

### 3) Call Legislators' Offices Using Provided Talking Points as a Guide

- Click the links below to look up your legislators  
[Find my Senator](#) | [Find my Assemblymember](#)
- Click the link below to find the phone number for your legislators  
[Senate and Assembly Contact List](#)

## Sample Memo in Opposition

**MEMO IN OPPOSITION:** S.5474 (Rivera) / A.6058 (Gottfried)

**Title:** AN ACT to amend the public health law and the state finance law, in relation to establishing the “New York health act” and to establishing New York Health

This legislation would create a government run, “single payer” health care system that would replace New York’s current system of health coverage. The new system would be financed by a new mandatory payroll tax on both employers and employees as well as new taxes on other income such as interest and capital gains. These taxes would be devastating to businesses in Upstate NY. **(Name of Organization)** opposes S.5474/A.6058.

An independent study conducted in 2018 by the RAND Corporation found that the New York Health Act would require at least \$210 Billion in new taxes when fully implemented. This would represent the largest state tax increase in the history of the U.S. This is three times more than what New York State currently collects to pay for everything from schools to roads and bridges.

New York’s taxes are already too high. Businesses and our economy cannot sustain such a massive tax increase required to fund the New York Health Act. As costs and taxes rise, it becomes more difficult for employers to keep our doors open and stay competitive with our counterparts in other states.

This legislation would take away choices that are working for them and meet their health care needs, forcing them into a radical and unproven system for their care. Today more than 95% of New Yorkers have health care coverage through a combination of private, employer-sponsored and government supported plans. Rather than upending both our economy and health care system, the focus should be on covering the 5 percent of the population that is uninsured

The cost of the New York Health Act is too great a price for my company and my employees and will harm the economy. For these reasons, **(Name of Organization)**, opposes this legislation.

## Sample Letter

Dear (*insert Senator*) and (*insert Assemblymember*),

I am writing to voice my strong opposition to the New York Health Act (A.6058/S.5474), which would create a one-size-fits-all, government-run health care system in our state.

As a member of the business community who lives and works in (*insert city/town*), I am concerned about the impact that the New York Health Act would have. If it becomes law, 160,000 New Yorkers would lose their jobs and our community will be devastated.

Like you, I believe that all New Yorkers should have health coverage. With 95% of New York residents insured, and 97.5% Upstate, we should build upon the current system, including measures adopted in the recent state budget, to strengthen and enhance public and private health insurance options and provide coverage to remaining 5% of individuals who are uninsured. New York's coverage rate is impressive compared to other parts of the country, which saw uninsured rates increase above the pre-pandemic national average of 10.9%.

The New York Health Act is unnecessary. It will force companies to close, putting the Upstate economy in an even direr situation. For all these reasons, I urge you to oppose this legislation.

Sincerely,

(*your name*)



## Myths & Facts About Single Payer

### **MYTH: The New York Health Act would reduce costs**

**FACT:** Advocates claim it will not cost New Yorkers more to cover all individuals under the NYHA, but massive state tax increases would be needed to pay for health care costs of a government-run, single payer system. The estimated new tax increases needed climb to more than \$250 billion when fully implemented.

### **MYTH: The New York Health Act would save money for New Yorkers**

**FACT:** Advocates suggest the NYHA would reduce costs by eliminating administrative expenses, negotiating lower prices for prescription drugs, and reducing the costs doctors and hospitals are paid for care. However, it would not eliminate all administrative costs, as the State would still need to set up system to verify eligibility, administer claims and protect against fraud. Further, the State cannot set payment rates to pharmaceutical manufacturers, which would fail to address one of the major factors driving health care costs – increases in prescription drug prices. Countries that have enacted government-run systems institute price controls that mandate payments at a specific level. Savings would come about through lower reimbursements paid to doctors, hospitals and other providers.

### **MYTH: The New York Health Act would put more money in the pockets of New Yorkers**

**FACT:** While the NYHA would eliminate out-of-pocket costs for health care, the money needed to finance a government-run system would require massive new taxes. The bill would be funded in part through a premium payroll tax paid by employers and their workers – on more than half of New York businesses. As the NYHA would impose new payroll taxes, it would reduce individuals' take-home pay, leaving less money in their pockets.

### **MYTH: The New York Health Act would lead to the creation of more jobs in the state**

**FACT:** The NYHA's supporting economist estimates that New York will lose 160,000 jobs if the bill is implemented, approaching job losses experienced during the Great Recession.

### **MYTH: The New York Health Act would not affect Medicare beneficiaries**

**FACT:** By creating a government-run system, the NYHA would eliminate Medicare as it exists today for seniors in New York by lumping them into a larger health care program run by the State. Individuals currently covered by Medicare would lose their Medicare coverage.

**MYTH: The New York Health Act would not results in increased wait times for patients**

**FACT:** Citizens in both Canada and the United Kingdom, the only two countries with similar single payer systems, report long wait times for care, provider shortages, have higher rates of hospital mortality and are increasingly dissatisfied with their country's health care systems. In fact, a Health Foundation report found that a single payer system would lead to greater congestion at local hospitals.

**MYTH: The New York Health Act would not affect access to care.**

**FACT:** Government-run health care systems frequently attempt to control spending and tax increases by rationing care and limiting what benefits and services are covered. By creating a single payer system, the NYHA would leave unaccountable, government bureaucrats in charge of the health care system, resulting in less access to care.

**MYTH: The New York Health Act would be better than coverage through an employer**

**FACT:** Today, more than half of all New Yorkers receive coverage through their employer or a union. These individuals would lose their coverage under a government-run system, taking away the ability of employers to manage their health care costs while still being subjected to massive tax increases. Also, polls show the majority of people like their current health insurance.

**MYTH: The New York Health Act could be implemented within two years**

**FACT:** Implementation of the NYHA is contingent on the state receiving waivers from the federal government to both revise the state's current Medicaid wavier and include Medicare beneficiaries in the new system. No waiver has ever been granted for a states to implement their own single payer system. The legislation would likely also face legal challenges under ERISA (The Employee Retirement Income Security Act).

## Infographics

Single Payer would lump everyone into a one-size-fits-all health care system run by Albany politicians. Think about the bureaucratic inefficiencies at state agencies like the DMV. That is what will happen to our entire health care system.



Other countries with Single Payer health care systems are known for their access issues. Waiting for medically necessary treatment has become a defining characteristic of Canadian health care – and even Canada allows private coverage.

## Government-Run Single Payer Means Longer Wait Times!

A government-run Single Payer health care system as proposed by the New York Health Act (A.6058/S.5474) would lead to longer wait times for care.

Countries with Single Payer systems are known for their access issues. Waiting for medically necessary treatment has become a defining characteristic of Canadian health care.

**In 2020, specialist doctors surveyed by the Fraser Institute reported a median waiting time of 22.6 weeks between referral from a general practitioner and treatment.**<sup>1</sup>

- ▶ That number is highest for those seeking orthopedic surgery, such as a hip or knee replacement.



- ▶ Patients in that category can end up waiting **34 weeks**.



While all health care systems took a hit due to COVID-19, the pandemic has NOT been the direct cause of Canada's wait times.



In 2019, the median wait time was **20.9 weeks**



Long wait times have **serious consequences** such as increased pain and suffering, both physically and mentally. They can also result in worse medical outcomes, turning potentially reversible illnesses or injuries into chronic, irreversible conditions or disabilities.



Long waits for surgery and medical treatment cost Canadians almost **\$2.8 billion** in lost wages and productivity last year.<sup>2</sup>

**The New York Health Act would be even more restrictive than the Canadian health care system.**

**New Yorkers can expect to wait a long time for care under Single Payer!**

### Sources

<sup>1</sup> <https://www.fraserinstitute.org/sites/default/files/waiting-your-turn-2020.pdf>

<sup>2</sup> <https://www.fraserinstitute.org/sites/default/files/private-cost-of-public-queues-2021.pdf>