

**STATE OF NEW YORK
DEPARTMENT OF HEALTH**

PARTNERSHIP FOR COVERAGE PUBLIC HEARING

TESTIMONY BY COLLEEN DIPIRRO/PRESIDENT-CEO

AMHERST CHAMBER OF COMMERCE

Good morning. My name is Colleen DiPirro and I am the President and CEO of the Amherst Chamber of Commerce, a membership organization representing over 2000 businesses in the Buffalo Niagara region. The Amherst Chamber of Commerce, celebrating its 50th anniversary this month, represents the largest town in Erie County with a population in excess of 117,000.

The Amherst Chamber of Commerce represents 2311 businesses that employ approximately 100,000 employees. Additionally, the North Campus of SUNY Buffalo is located in Amherst and is home to 34,000 students and 7,000 faculty.

The majority of our membership is locally owned businesses that employ individuals from throughout Western New York and Southern Ontario, Canada.

The Amherst Chamber of Commerce administers two health insurance programs; one for businesses employing 1-10 employees and Benefit Solutions for employers with 11 to 100+ employees. While we have administered our basic program for over 20 years, it has taken us almost 3 years to develop the ACC health insurance program, Benefit

Solutions. Currently, we insure over 6,000 lives for 1900 businesses through our insurance offerings.

Why are we in the insurance business? We are in it because our members were challenged by the unaffordability of health benefits. The cost of providing benefits for their employees was impacting their prosperity. The group plans available in the marketplace did not offer the benefit or cost choices that met their needs. So, the Amherst Chamber, with the assistance of our members, created a knowledgeable insurance resource for the business community. We understand risk, and underwriting requirements and we have a good idea why medical inflation is so high. Based on our research, we see the High Deductible Health Plan, with or without a Health Savings Account is the first step in beginning to solve the affordability crisis.

No insurance company, even with the most modern claims system or up to date care management software can monitor the millions of small transactions which are insured. More importantly, businesses and smart shoppers no longer want to pay the high cost of insuring these smaller transactions which some people use reasonably and others abuse. As you will see, the High Deductible Health Plan with a Health Savings Account encourages each insured to be a smart shopper within the chosen deductible level. Instead of spending the community health budget dollar on premiums, businesses encourage their employees to be smart, healthier consumers while saving money.

The Amherst Chamber of Commerce is committed to educating consumers on the value of this approach to medical insurance. We will work on behalf of the employer and the employee with a goal of

insuring more Western New Yorkers in a more cost effective manner. This will result in lower governmental health care subsidy and a more prosperous business community. Our next speaker, Amy Christieson, will present our product and show you how we are bringing it to the marketplace.