

Testimony of Bernie Fetterly
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We support a single-payer health care plan for New York where the government pays providers for necessary health care services directly and doctors remain fee for service. All necessary health care must be covered including eye care, dental care, prescription drugs and home care. Health care would be paid for through taxes and for-profit health care would be eliminated.

The savings generated by eliminating inefficient private health insurance would easily pay for: covering the uninsured; re-training for those who would lose employment; and it would provide money necessary to improve outcomes and better health care facilities. Doctors would be paid well and imbursements to hospitals would be determined by global budgets, which would provide greater efficiency.

Under government guaranteed health care insurance all residents would be covered and associated with a one risk pool for greater efficiency. Only under such a plan can the United States deal with the rising cost of health care and only under such a plan can the US truly negotiate for lower prescription drug prices.

The Task Force alerts you to the up-most urgency. As a state and a nation we must act soon for a responsible health care system. If we fail to act now many will go bankrupt, be denied care, and go without their medicine? How many of our children will go without preventive care or dental care? How many will needlessly die this year?

New York State must lead the way for a single-payer health care system for NY and the United States, because of the deficiencies in the White House and the incompetence of the governor of California. Governor Spitzer has the potential to be a great governor and we urge the Governor to act as soon as possible.

Health Care in the United States and New York State is getting worse. Have you heard of health care credit cards, care management organizations, or concierge medicine? These are dangerous. If doctors and hospitals force patients to pay for health care services with credit cards and if a patient misses a payment; the patient could be paying 20 percent interest on their debt forever. We as a responsible state cannot let this happen. Case Management Organizations are forming at a fast rate to give counseling and help (for a fee) to those with big health care costs. These will just add another middleman to the health care industry and they will drain off even more money that could be going toward health care.

Concierge Medicine is where a patient pays a doctor a fee to be included in his practice. The fee is for that only and does not go to pay for an office visit. The doctor on the other hand uses that fee to see fewer patients and he gets to spend more time with his patients. We are starting to get a shortage of primary doctors in America and unless we go to a single-payer system it will only get worse. Concierge Medicine favors those with the ability to pay and also splits the risk pool even more.

We are starting to see fewer dentists available as they charge more money and work fewer hours. So many now do not take Medicaid patients.

In conclusion for-profit health care has failed and will continue to fail. Because of the 80/20 rule and adverse selection private health care cannot deliver a good health care system. Because of the 80/20

rule health care must be covered by insurance and private insurance can't handle it. They dump the sick off on the government. The United States government now pays two-thirds of the cost of health care.

We have another concern for New Yorkers. The Tompkins County Health Care Task Force is visiting every county in NY to try and get a single-payer health care resolution passed in every county. During our travels we found out that many people are losing their homes because property taxes are too high. We found out after visiting 30 counties that 60 to 70 percent of a counties tax levy is going to pay for Medicaid and employee health care. Under a single-payer system that money could be used for infrastructure or returned to the residents.

Again the need for health care reform in New York is urgent. Take advantage of the Gottfried and Schneiderman bills in the New York State Senate and Assembly. We hope the governor will act and support a single-payer health care system and head-off a great amount of suffering.