



**STATEMENT
OF THE
NEW YORK STATE NURSES ASSOCIATION
BEFORE THE NEW YORK STATE
DEPARTMENTS OF HEALTH AND INSURANCE
ON “INCREASING ACCESS TO HEALTH
INSURANCE COVERAGE AND MOVING TOWARD
UNIVERSAL HEALTHCARE COVERAGE:
DEFINING THE GOALS AND
IDENTIFYING THE STEPS”**

November 26, 2007

Constituent of United American Nurses
Constituent of the American Nurses Association

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**Testimony before the New York State
Departments of Health and Insurance on
“Increasing Access to Health Insurance Coverage and
Moving Toward Universal Healthcare Coverage:
Defining the Goals and Identifying the Steps”
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Good afternoon. My name is Jan Howard. I am a registered nurse and member of the New York State Nurses Association. The Nurses Association is the largest professional organization and union for registered nurses in New York State. A key part of our mission is to improve the public's health by providing leadership in changing the healthcare environment. I appreciate the opportunity to give you a nurse's viewpoint on the need for comprehensive health care reform that will provide access to quality health care for all.

Nurses believe that health care is a right, not a privilege. We are concerned about the disparities and gaps in access to health care that exist in New York's current system. Mirroring a national trend, close to 2.5 million New Yorkers are uninsured. Most of those who are insured are covered by diverse employer-based health plans that are available only through private, for-profit insurance companies. Because of this patchwork system, even New Yorkers who have health coverage may be denied care because it is excluded from their specific policy package or is unavailable from their network providers.

Employer-based health insurance has failed to reach all New Yorkers and is incapable of expanding coverage to the uninsured. Further, studies have shown that health coverage based on a private, for-profit system is extremely expensive and does not improve access to, or the quality of, the health care that covered individuals receive. Even those with health insurance can find that the cost of co-payments, deductibles, and non-covered treatments are beyond their means. It has been estimated that more than half of the bankruptcies in the U.S. are due to healthcare costs. About 75% of these individuals had insurance at the outset of their illnesses.

Increasing numbers of New Yorkers, uninsured and insured alike, are forgoing necessary health care and putting themselves at increased risk for illness and death. It is estimated that 18,000 people in the U.S. die each year because they lack health insurance. We cannot let this go on.

The current system clearly has a negative impact on individuals and families, but it also is problematic for the health care system in New York State. The uninsured are more likely to be hospitalized for conditions that could have been prevented if they had received appropriate preventive care in a timely manner. The uninsured also more heavily rely on emergency services as their primary source of health care, a situation that not only contributes to the overcrowding of emergency departments, but to higher treatment costs as well. Uninsured patients are often sicker by the time they seek health care, so their care is more costly. As a result, the cost of providing even substandard health care to New Yorkers is rising at an unsustainable rate.

The American healthcare crisis has been the subject of in-depth research, documentation, and discussion. A simple internet search results in hundreds of news articles and an abundance of data proving that our nation's health care system is critically flawed and in need of reform. Because New Yorkers living within this flawed system are at risk, it is time to move beyond talk and take action to make sure that all New Yorkers have access to affordable, safe, quality care.

In the absence of federal action, the New York State Nurses Association urges New York to take the lead in health care reform that guarantees universal access to affordable, quality health care.

NYSNA and the registered nurses we represent believe a reformed system should:

- Focus on prevention and wellness rather than illness and cure.
- Guarantee comprehensive, universal coverage with single-payer financing – regardless of gender, age, race, ethnicity, education, income, disability, geographic location, or sexual orientation.
- Be based on a government-run, single-payer financing system. Recognizing that a new system cannot happen overnight, we can support positive interim steps leading to the ultimate goal of a universal, single-payer health care system.
- Provide at a minimum, coverage for preventive and screening services, primary care, acute and outpatient hospital services, mental health care, rehabilitative services, palliative care, dental and vision care, and prescription drugs.
- Ensure that consumers are able to choose healthcare practitioners, such as nurse practitioners, clinical nurse specialists, and nurse midwives, who are qualified to provide many of the healthcare services patients require.

These five elements are nonnegotiable. They constitute basic healthcare services, not luxuries available only to those who can afford them. To that end, NYSNA supports the expansion of public programs to achieve access to this level of care for all New Yorkers.

Like Governor Spitzer, the nurses of New York are appalled at President Bush's veto of the expansion of the State Children's Health Insurance Program (SCHIP). NYSNA applauds the Governor and stands with him in the fight for federal funding that will help make healthcare coverage a reality for all of New York's children.

The New York State Nurses Association supports the expansion of programs such as Child Health Plus and Family Health Plus as a step towards increasing the availability of health insurance to the uninsured – including children and the working poor. Not only must these programs expand, but reform initiatives must include improved mechanisms for enrollment. We need to make an increased effort to enroll all eligible New Yorkers – improving promotion and education, sending more enrollers into at-risk communities, and creating enrollment programs through employers to reach the growing number of working individuals that would be eligible.

Another step is to allow individual and employer buy-ins into public programs. Individual private coverage is often cost-prohibitive, leaving New Yorkers, including the disabled and working adults, either uninsured or unable to afford coverage for their entire families. Individual and employer buy-ins into public programs would provide these individuals affordable healthcare coverage.

Health care reform also must include an efficient and equitable public financing mechanism. The cost of health care must be affordable for all. Reform initiatives must not force the uninsured into poverty by requiring them to pay for health insurance coverage.

We need only look to our neighbors in Massachusetts to see that mandated coverage does not improve access to care. Mandates force individuals who are already financially vulnerable to purchase health insurance and then punishes them when they can't afford to do so. This type of system benefits the private insurance industry, not the uninsured citizen. New York's reform should not punish those in need. We must increase access to care, not insurance company profits.

Recognizing that the healthcare crisis is nationwide, NYSNA strongly supports the ultimate goal of a health care system that meets the needs of all Americans. In October 2006, we joined the Healthcare-NOW Coalition, a movement of organizations committed to a national quality health care system with single-payer financing. NYSNA has also upheld the work of Rekindling Reform, a joint project of more than 65 organizations in New York State aimed at moving our nation toward affordable quality health care for all.

New York's current system cannot be repaired. It must be replaced with an efficient, equitable healthcare delivery and payment system that will eliminate healthcare disparities and save lives. Universal health care provided under a single-payer plan is

the ultimate solution and NYSNA urges the state legislature to immediately take steps toward achieving this solution.

Thank you for the opportunity to submit testimony at this most critical time of healthcare crisis. The New York State Nurses Association stands ready to work with the Governor and members of the Legislature to craft a health care system that will make comprehensive and affordable quality health care available to all New Yorkers and will serve as a model of reform for the entire nation.