



Coalition for Democracy of Central New York

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Assembly Committee on Health
Legislative Office Building, Room 822
Albany, NY 12248

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Dear Committee,

Thank you for hosting this hearing on How to Achieve Universal Health Coverage in New York State.

I am here as the facilitator of the Healthcare Reform Work Group of the Coalition for Democracy of Central New York. Our committee came together out of concern for the state of the U.S. healthcare system.

In September, we invited residents of Delaware and Otsego Counties to come to a Healthcare Speakout to voice their concerns about our healthcare system. In response, people poured out their stories: Some lack health insurance altogether, others forgo care because of high premiums and co-pays or because basic needs like long-term care, dental and mental health care aren't covered. People complained bitterly about the mountains of insurance paperwork and the resulting confusion. The list of problems was huge, some leading to tragic consequences. (I am submitting a written summary of comments from the Speakout.)

In the months since, we have made a study of possible reforms for our failing healthcare system. As you know, the U.S. leaves 47 million people uninsured. Our patchwork system of employer-based health insurance forces people to scramble for coverage every time they change jobs or move. And yet, we in the U.S. pay almost twice as much for this healthcare as our neighbors in Canada. What's more, our system puts American industry at a growing competitive disadvantage. U.S. automakers say healthcare costs for U.S. workers amount to some \$1,500 per car – money they don't have to spend in countries with national health insurance.

After our study, the Healthcare Reform Work Group agreed that piecemeal reforms will not solve our healthcare crisis. We have agreed that we all want to work for a national healthcare system that is simple, portable, publicly funded, and covers everyone.

To keep health care affordable and fair for all we believe there should be one nationwide risk pool. If reform is negotiated state-by-state, we fear that some corporations will whipsaw states against each other for their benefit and not the benefit of Americans.

However, from what we ourselves have experienced and from what we've heard in our Speakout and from our coworkers and on the street in our area – we can't wait for an equitable national system to be put in place. We hope that your efforts will meet our principles and can thus set the example for national reform.

On November 19, we sponsored a fascinating discussion in Oneonta in Otsego County with Dr. Laura Chalfin. Dr. Chalfin had practiced medicine in Delhi in Delaware County for 15 years. A year-and-a half ago, she moved her practice to British Columbia. We invited her to talk with us and others in the community about her experiences with the two systems. What we heard was eye-opening. With their universal Care Cards, Canadians can depend on receiving needed healthcare whenever and wherever they need it -- imagine that! Dr. Chalfin was glowing about the ability of the Canadians' national insurance system to provide high-quality care for everyone at a much lower cost than in the U.S. She noted that in her practice in Delhi, NY, she'd had a staff of three. Now she only needs a staff of one, thanks to reduced paperwork. That is just one way that eliminating the tangle of private health insurance companies from our healthcare system could reduce our nation's spiraling healthcare costs. Canadians won their national health insurance system by first winning reforms province by province which they then largely reconciled in a national system. Hopefully you can start the same process for us.

Support for national insurance is growing in our area. On October 11, for example, the neighboring Ulster County legislature voted by a margin of 28-2 (including 12 Republicans) in support of "comprehensive, affordable high-quality health care through a single-payer financing mechanism for all Americans." On June 7, the Ithaca Common Council and Mayor Carolyn Peterson passed a resolution 9-0 in support of national health insurance. The resolution calls on Congress to pass single-payer legislation that would cover all Americans' basic, preventive, and emergency health care needs. A recent survey of 600 registered New York State voters found nearly half support replacing private insurance with universal public insurance. The next most popular proposal, for

mandating employer coverage, garnered only 35% support. (The poll was conducted in October 2006 by Pace University, according to New York Magazine, WCBS 2 News, and WNYC.)

In the past, many elected officials have said that while they supported universal public insurance, it simply wasn't politically viable. We think times have changed. What isn't viable today is trying to apply band-aids to extend the life of our complex, broken down healthcare system. Instead, we need an overhaul. We need a proven, simple solution: a public system like one of those adopted by any other industrialized nation in the world.

We hope you and our other elected officials have the political courage to do what clearly needs to be done: ban private health insurance and replace it with a single statewide public health insurance or create a single statewide health system that covers everyone, along the lines of the Veterans Health Administration. We need a healthcare system that is simple, portable (not tied to employment), publicly funded, and covers everyone. It also needs to provide a just transition for all the healthcare and insurance workers whose jobs will become redundant once a new system is put in place.

We'd be happy to further discuss this issue with you or your staff. Please respond to: John Ruland, 481 Hell Hollow Road, Otego, NY, 14825, (607) 433-1833, or email Laura McClure in Bovina Center, NY at lauramcclure@earthlink.net or call me in the evenings at 607-832-4447.

Sincerely,

Michael Kaufman