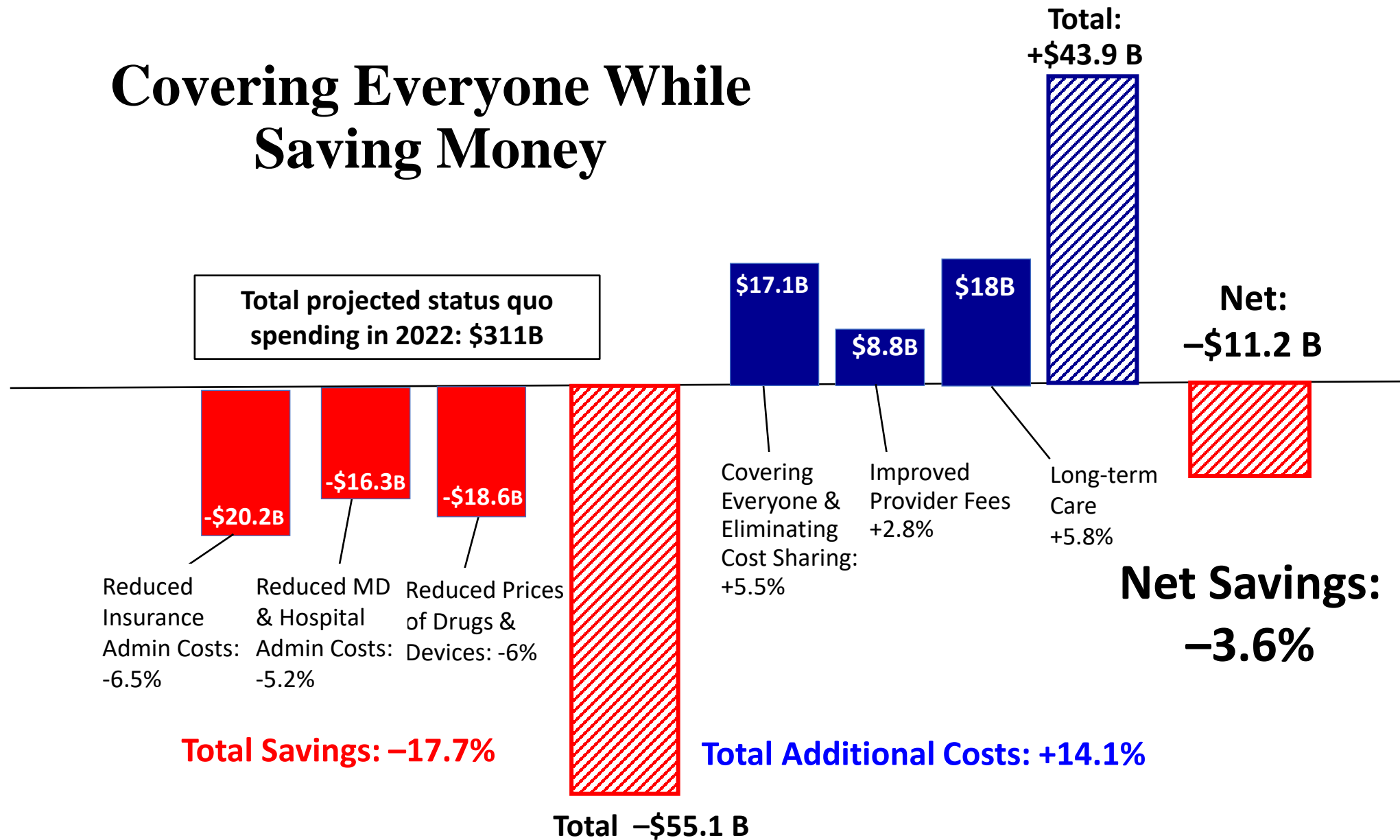


# Covering Everyone While Saving Money



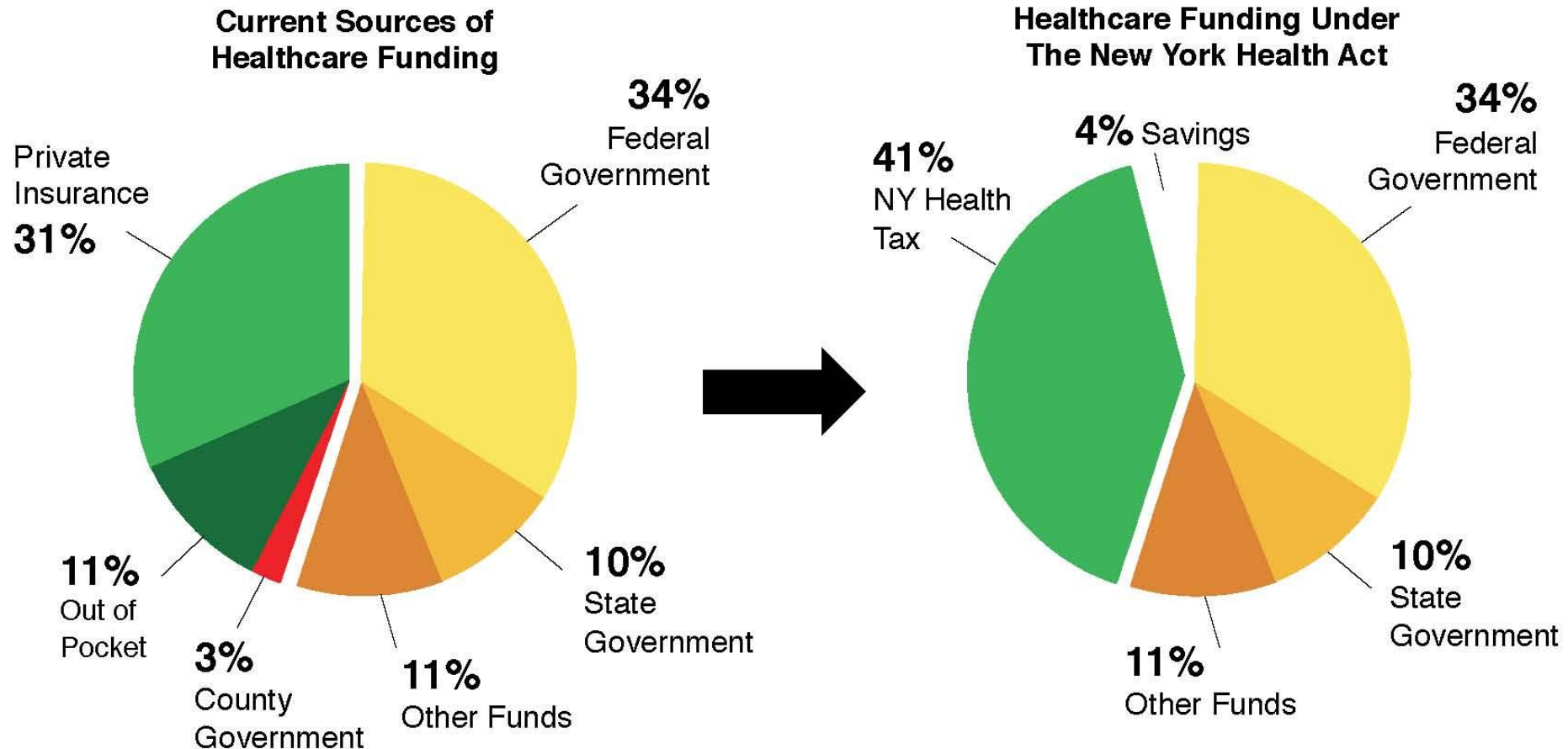
Sources: Jodi Liu, et al., *An Assessment of the NY Health Act*, RAND Corporation, August 2018  
[www.rand.org/content/dam/rand/pubs/research\\_reports/RR2400/RR2424/RAND\\_RR2424.pdf](http://www.rand.org/content/dam/rand/pubs/research_reports/RR2400/RR2424/RAND_RR2424.pdf)

Leonard Rodberg, *Summary and Evaluation of the RAND Corporation's Assessment of the NY Health Act*, September 2018  
[www.infoshare.org/main/Summary\\_and\\_Evaluation\\_of\\_the\\_RAND\\_report\\_-\\_LRodberg.pdf](http://www.infoshare.org/main/Summary_and_Evaluation_of_the_RAND_report_-_LRodberg.pdf)

# Current Sources of Funding v. Funding Under NY Health

**The NY Health Tax replaces**  
private insurance, out-of-pocket  
costs, & county Medicaid costs

**Saving Billions**  
through administrative simplification and  
reduced prices of drugs and medical devices



Sources: Jodi Liu, *et al.*, *An Assessment of the NY Health Act*, RAND Corporation, August 2018; Leonard Rodberg, *Summary and Evaluation of the RAND Corporation's Assessment of the NY Health Act*, September 2018.

# Progressive Graduated Tax under the NY Health Act

## Paying for NY Health through Payroll & Non-Payroll Tax <sup>1</sup>

80% paid by employer, 20% paid by employee  
 Covers all essential medical care <sup>2</sup> with no cost-sharing <sup>3</sup>



	Income/year	Effective Tax Rate	Employee Pays (20%) /year	Employer Pays (80%) /year	Non-Payroll (investor pays)
A	\$50K	6.9%	\$690	\$2,760	\$3,450
B	\$75K	10.2%	\$1,535	\$6,140	\$7,675
C	\$100K	12.3%	\$2,455	\$9,820	\$12,275
D	\$200K	16.9%	\$6,775	\$27,100	\$33,875
E	\$400K	20.8%	\$16,615	\$66,460	\$83,075

1. Payroll & non-payroll tax rates determined separately
2. Inpatient/outpatient, specialist, prescriptions, dental, vision, hearing, long-term care
3. Replaces all premiums & out-of-pocket copays, deductibles

Sources: Jodi Liu, et al, *An Assessment of the NY Health Act* (RAND Corporation, August 2018).

Leonard Rodberg, *Summary and Evaluation of the RAND Corporation's Assessment of the NY Health Act* (September 2018).