



Actors Fund ☞ African Service Committee ☞ Children's Defense Fund-New York
Coalition for Asian American Children and Families ☞ Community Service Society of New York ☞ Consumers Union
Empire Justice Center ☞ Hispanic Federation ☞ The Legal Aid Society ☞ Make the Road New York
Medicare Rights Center ☞ Metro New York Health Care for All Campaign ☞ New Yorkers for Accessible Health
Coverage ☞ New York Immigration Coalition ☞ Project CHARGE
Public Policy and Education Fund of New York/Citizen Action of New York ☞ Raising Women's Voices-New York
☞ Schuyler Center for Analysis and Advocacy ☞ South Asian Council for Social Services ☞ Young Invincibles

Memorandum in Support of A6058/S5474 May 2021

Health Care for All New York (HCFANY) is a statewide coalition of over 170 consumer-focused organizations dedicated to achieving quality, affordable health coverage for all New Yorkers, and ensuring that the concerns of real New Yorkers are heard and reflected in policy conversations. We support **A6058/S5474** which would provide all New Yorkers with health insurance under a single-payer system.

Health coverage reduces mortality and morbidity and greatly reduces poverty.¹ However, under the current system, New Yorkers report struggling to afford care *even when they have health insurance*. In a statewide survey from 2019, over 50 percent of New Yorkers with insurance indicated that they had experienced a medical affordability burden in the prior year, including forgoing visits to the doctor, cutting their pills, or paying for care through a credit card.²

Our current patchwork health care system that relies on onerous cost-sharing and deductibles unnecessarily pits providers against their patients. For example, over 50,000 New Yorkers have been sued by New York's non-profit hospitals since 2015 because they could not pay their medical bills.³ Medical debt disproportionately affects low-income communities and communities of color.⁴ Thousands of others have had their wages garnished or had liens placed on their homes exacerbating deleterious social determinants of health.

Moreover, New York's current healthcare system precludes the inclusion of residents based upon their immigration status. The New York Health Act would include all state residents, including immigrants ensuring a more egalitarian society.

The New York Health Act would promote health equity and improve economic security by covering all New Yorkers and eliminating the growing problem of under-insurance that leads patients to avoid care or risk their financial health.

HCFANY strongly supports the New York Health Act for those reasons.



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- ¹ Benjamin D. Sommers, Atul A. Gawande, and Katherine Baicker, “Health Insurance Coverage and Health – What Recent Evidence Tells Us,” *New England Journal of Medicine*, August 10, 2017, 377: 585-593, DOI: [10.1056/NEJMs1706645](https://doi.org/10.1056/NEJMs1706645); Laura R. Wherry, Genevieve M. Kenney, and Benjamin D. Sommers, “The Role of Public Health Insurance in Reducing Child Poverty,” *Academic Pediatrics*, April 2016, 16 (3): S98-S104, <https://doi.org/10.1016/j.acap.2015.12.011> and Sanders Korenman, Dahlia K. Remler, and Rosemary T. Hyson, “The Impact of Health Insurance and Other Social Benefits on Poverty in New York State: Final Report to the Howard J. Samuels State and City Policy Center,” July 18, 2018, http://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/centers-and-institutes/demographic-research/New-York-HIPM_2018-08-06.pdf; and Amanda Dunker and Elisabeth Benjamin & A. Dunker, “How Structural Inequalities in New York’s Health Care System Exacerbate Health Disparities During the COVID-19 Pandemic: A Call for Equitable Reform,” *Community Service Society of New York*, June 2020, <https://www.cssny.org/news/entry/structural-inequalities-in-new-yorks-health-care-system>.
- ² Altarum Healthcare Value Hub and Community Service Society of New York, “New Yorkers Struggle to Afford High Healthcare Costs; Support a Range of Government Solutions Across Party Lines,” March 2019, <https://www.cssny.org/news/entry/new-statewide-healthcare-affordability-survey>.
- ³ Brian Rosenthal, “One Hospital System Sued 2,500 Patients After Pandemic Hit,” *The New York Times*, January 5, 2021, <https://www.nytimes.com/2021/01/05/nyregion/coronavirus-medical-debt-hospitals.html>.
- ⁴ A. Dunker & E. Benjamin, “Discharged Into Debt: Racial Disparities and Medical Debt in Albany County,” *Community Service Society of New York*, March 2021, <https://www.cssny.org/news/entry/discharged-into-debt-medical-debt-and-racial-disparities-in-albany-county>