

**REPORT  
THE HEALTH CARE PULSE OF NEW YORK FORUM**

June 12<sup>th</sup>, New York



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## THE HEALTH CARE PULSE OF NEW YORK FORUM

On June 12, 2008, **BALCONY**, the Business and Labor Coalition of New York ([www.balconynewyork.com](http://www.balconynewyork.com)) hosted a Health Care Public Opinion Research forum that focused on the health care concerns and preferences for health care reform of New Yorkers and New York's small businesses. The forum was co-sponsored by the **New York Chapter of the American Association for Public Opinion Research** ([www.nyaapor.org](http://www.nyaapor.org)), the **American Cancer Society** ([www.cancer.org](http://www.cancer.org)), and the **Baruch College School of Public Affairs** ([www.baruch.cuny.edu/spa](http://www.baruch.cuny.edu/spa)), and took place at Baruch College.

Five health care research and policy experts presented and discussed public opinion surveys and qualitative research studies as they tried to understand the implications of the current health care system and of possible reforms for all affected parties, from medical consumers to nurses, physicians, medical services providers, insurers and patient advocates. The discussion was moderated by **Robert Y. Shapiro**, Professor of Political Science at Columbia University and 2007 – 08 President of the New York Chapter of the **American Association of Public Opinion Research**.

**BALCONY** is a statewide, non-partisan, non-profit organization that is committed to finding common ground between business and labor. BALCONY represents more than 1000 small businesses, labor unions, trade associations in New York State. **Lou Gordon is the Director of BALCONY** and can be reached at [loug@balconynewyork.com](mailto:loug@balconynewyork.com) or (212) 219-7777.

## THE HEALTH CARE PULSE OF NEW YORK FORUM PANELISTS:

**James Parrott**, Chief Economist at the **Fiscal Policy Institute**, who presented his study "The Health Care and Social Costs of the Uninsured in New York State" ([www.fiscalpolicy.org](http://www.fiscalpolicy.org)).

**Elisabeth Ryden Benjamin**, Director of New York Healthcare Restructuring Initiatives at the **Community Service Society**, who presented two survey studies on "The consumer's worries about health care and preferences for reform" conducted by Lake Research Associates ([www.hcfany.org](http://www.hcfany.org)).

**Eleni Delimpaltadaki**, Director of Research for **BALCONY**, and **Benjamin Geyerhahn**, of the **Small Business Majority**, who presented the "Health Care Pulse of New York Small Businesses Survey" ([www.balconynewyork.com](http://www.balconynewyork.com), [www.smallbusinessmajority.com](http://www.smallbusinessmajority.com)).

**JoAnn Lamphere** Director, State Government Relations HLTC at **AARP**, who presented findings of different surveys regarding "50+ adults' attitudes in New York State" and provided "a comparison of New Yorkers' opinions to those of residents from other states." ([www.aarp.org/research/knowledge](http://www.aarp.org/research/knowledge)).



(left to right) Robert Y. Shapiro, James Parrott

**Moderated by Robert Y. Shapiro**, professor of political science at Columbia University, and 2007-08 President of the New York Chapter of the American Association for Public Opinion Research (NYAAPOR).

**Bruce Ventimiglia** and **Alan Lubin**, Co-Chairs of BALCONY, and **Catherine Abate**, President and CEO of the Community Healthcare Network will participate on the convening panel.

## NEW YORK'S BEAT FOR HEALTH CARE IS STRONG

The forum kicked off with brief remarks from the two BALCONY co-chairmen.

BALCONY Co Chair **Alan Lubin**, who also serves as NYSUT Executive Vice President, noted that although BALCONY had only been in existence for two years, and it already was devoting considerable resources to the issue of affordable health care for all.

***“Upstate New York cannot survive without a healthy small business community, one that has access to high quality health care and that creates a level playing field for all involved,”*** Mr. Lubin said.

“Health care may ultimately get fixed in Washington, D.C., but states like ours have an obligation to provide band-aids in the interim.” This sentiment was echoed by **Bruce Ventimiglia**, BALCONY Co-Chairman and CEO of Saratoga Capital Management.

***“The survey empirically proves what we have believed anecdotally for a long time, that the current system is anti-competitive and favors those who can avoid paying premiums for health care.”***

***Three-quarters of the uninsured in New York State work either part- or full-time for one or more small businesses.”***

Mr. Shapiro noted that public opinion was a mighty force when the health care debate was last joined in 1993-1994, so it should not be ignored now as the issue once again rises to the fore. Mr. Shapiro explained that “the panelists would report on the current opinions and their relative strength - of business, workers, and the public at large that state political leaders will confront as they consider action to address the myriad problems in the nation's health care system”.

## THE HEALTH CARE AND SOCIAL COSTS OF THE UNINSURED

**James Parrott**, the chief economist for the Fiscal Policy Institute, focused on the social and economic costs of the uninsured in New York State, referencing the study “The Health Care and Social Costs of the Uninsured” that he had done for BALCONY in November 2007. “No other advanced country has the health care crisis that we have,” Mr. Parrott stated, “and no other industrial country requires employers to pay extra fees for the uninsured. **Our health care system for the uninsured is an economic albatross.**”

While there are obvious costs for serving the uninsured, costs that someone must pay, **there are also social costs attached to the very fact that many New Yorkers are uninsured or under-insured.** These social costs, sometimes difficult to quantify, include ill health, stunted development, poor educational achievement, family anxieties, the ripening of chronic conditions, and added burdens to Medicare and Social Security Disability Insurance.

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These hidden social costs are pegged at a range of from \$65 billion to \$130 billion nationwide. Because New York State accounts for roughly seven per cent of the uninsured, ***New York's hidden costs work out to \$4.6 to \$9.2 billion annually.***

Parrott ended his presentation by reminding the audience that universal coverage would reduce this hidden burden somewhat, by achieving economies of scale that would be unattainable without coverage for all.

## **HEALTH CARE CONSUMERS AND THEIR PREFERENCES**

**Elisabeth R. Benjamin**, Director of the New York Healthcare Restructuring Initiatives at the Community Service Society of New York presented findings from two earlier polls which CSS had commissioned. **The 2.6 million New Yorkers who are currently uninsured are more likely to be working adults, to be poor (defined as below 200% of the federal poverty line), to be immigrants (30%), and to live downstate (54% in New York City alone).**

Stating that ***“if health care reform is not realistic for families, it cannot work,”***

Ms. Benjamin pointed out survey results that **health care is the top personal concern for New Yorkers, by a 2 to 1 margin.** It is the top concern by New York State legislators, by a 4 to 1 margin. **Over half of all New Yorkers know someone lacking insurance**, and almost one quarter of all New Yorkers either delayed obtaining prescription medicines or lowered their assigned dosages for lack of money.

Ms. Benjamin emphasized that New Yorkers had strong policy responses to this issue:

***“New Yorkers do not like mandates and distrust health savings accounts, but do enthusiastically approve proposals that incorporate sliding scales.***

***They want reform but don't want it to proceed too fast, but they realize that those under the poverty line are unlikely to have savings or fall-back accounts.”***

Most polled New Yorkers thought that paying about five per cent of one's total income before taxes to secure health care coverage was a fair and equitable formula.

## HEALTH CARE PULSE OF NEW YORK SMALL BUSINESSES

The findings of the “Health Care Pulse of New York Small Businesses” survey were jointly presented by BALCONY Director of Research **Eleni Delimpaltadaki** and Small Business Majority’s New York Director **Ben Geyerhahn**.

Eleni Delimpaltadaki brought attention to the telling finding that small businesses strongly believe by a **vast majority (82%)** that

**“it is important to share the responsibility for financing it among individuals, employers and government in order to make health care more affordable.”**



It is particularly noteworthy that small businesses across the board embrace a wide range of comprehensive reforms to help resolve the health care crisis because **they strongly believe that access to affordable health care is critically important to their livelihood and business success.**

Mr. Geyerhahn explained that small businesses recognize that extending health care to their workers actually can improve their bottom line, as offering coverage enables businesses to attract and maintain higher quality employees. He continued describing the health care profile of small businesses revealing the distressing finding that **nearly half of small businesses offer health care coverage, and that approximately half of small businesses favor mandates** (including, counterintuitively, half of those that do not offer health care themselves!). Mr. Geyerhahn explained this by saying “small businesses are so desperate to solve this problem that they will accept anything in lieu of nothing.”

Ms. Delimpaltadaki continued describing the attitudes of small businesses towards health care reform. The survey did much to rebut the stereotype that small businesses are insular and conservative and deeply distrustful of government.

**Nearly 85% of these businesses respondents also believe that government must also play a role, as a watchdog for the entire health care delivery industry and the financial coffers that enable it.**

Ms. Delimpaltadaki then illustrated the most popular policy proposals among the ones tested in the survey based on what is circulated in Albany. **Small businesses supported by a large margin (72%) the statewide pool policy as best solution to confront high costs** and make health insurance affordable. This policy would require businesses to pay a fee to the pool which then would bargain costs down.

Following in popularity there are three other policies which earned about equal support considering the margin of error of the survey (+/-4.9). These were the only policies among those tested which garnered majority support.

**A universal health care coverage plan, similar to the initial one proposed by Assemblyman Gottfried which will require employers to either purchase health insurance or enroll their employees in a New York State public health plan by paying 8% of payroll costs, was supported by 56%.**

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Furthermore, **52% were in favor of a proposal that suggests expansion of the current NYS Family Health Plus to allow all individuals (on a sliding scale) and businesses to buy health insurance from the State's plan.**

Last, **a plan similar to the Massachusetts plan which dictates individual mandates gained equal support (51%). Ms. Delimpaltadaki pointed out that the Massachusetts plan would leave behind the vast majority of small businesses in New York since it does not require employers with ten or less employees to offer health insurance.** In New York State, eight per cent of small businesses have ten or fewer employees, and these "Mom and Pop" operations are the most vulnerable to rising medical costs and inequalities in the health care distribution system.

Ms. Delimpaltadaki concluded by presenting some additional findings that illuminate the quandary in which small businesses often find themselves.

**The vast majority of small businesses believe that rising prescription drug costs imperil their ability to offer coverage to their employees.**

Over half of the small businesses surveyed say they do not offer coverage to their employees simply because they cannot afford it. At the same time, to confront the rising costs, small businesses will consider taking action which could negatively impact employees, such as changing to a high deductible plan (39%), reducing benefits (26%), increasing employee contributions (26%) or dropping coverage altogether (20%).

Last, 58% of small businesses are aware of the Healthy New York insurance program provided by New York State, and another 4% offer it. 38% are not aware of the program. Of the small businesses which do not offer health insurance, 40% are not aware of Healthy NY.

## **ATTITUDES OF NEW YORKERS COMPARED TO PEOPLE FROM OTHER STATES**

The final presentation was by **JoAnn Lamphere**, the Director of State and Government Relations for Health and Long-Term Care for AARP ([www.aarp.org/research/knowledge](http://www.aarp.org/research/knowledge)). She said that AARP uses poll results extensively and that

***the overwhelming majority of New Yorkers (88%) from age 50 to 64 want affordable health care access***

She reminded the audience that "people who age into Medicare frequently come in with more chronic health issues than their counterparts who have always had health care coverage." The AARP's polling results generally indicated that consumers are satisfied with their own coverage but still perceived a major need for changes in how health care is organized, delivered, and paid for. Ms. Lamphere finished her presentation with a classic warning:

**"When you craft solutions," she said, "don't allow the perfect to become the enemy of the good."**

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## PANEL DISCUSSION

After the presentation, the panel remained on stage and fielded questions and comments from the audience. BALCONY Co-Chairmen Lubin and Ventimiglia were joined by the panel by Catherine Abate, a former New York State Senator who now heads the Community Healthcare Network ([www.chnnyc.org](http://www.chnnyc.org)).

**Ms Abate** emphasized that forums like this one are critical in getting all the various interested parties to bear in mind their commonalities and remember that, whatever their differences, they all possess one shared goal.

**“We need the political will and determination to show that ‘Now is the time’ to create an affordable health care system for all New Yorkers.**



(left to right) Alan Lubin, Caterine Abate, Robert Y. Shapiro

Even those with insurance live in constant ongoing fear that one change in coverage or catastrophic accident will plunge them into a deep hole and threaten their family's stability.” Ms. Abate further stated that **New York State must convert from a system that primarily treats disease into a system that promotes well-being for all and makes the preventive aspect of health care as valued as the treatment aspect.** “We need a system that healthy citizens buy into,” Abate said. “They are the ones that vote and their collective bundled power is necessary to get this legislation through the powers-that-be in Albany.”

One woman in the audience was a resident physician at Lincoln Hospital in the South Bronx. Dr. Kate Aberger, M.D. pointed out that after eight years of specialized medical training, she was now working eighty hour weeks and was over \$200,000 in debt. While Dr. Aberger was an enthusiastic supporter of affordable health care for all, she also served as a reality check, reminding the audience that making the complicated adjustments required to deliver quality health coverage will necessitate sweeping changes in the traditional roles and organizations that comprise our current under-performing system.