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Letters to the Editor Times Union Albany, New York 12212

To the Editor

Sincerely

Steven Sanders' commentary ("Gov. Cuomo, make insurance industry pay its fair share," June 30) regarding insurance coverage of early intervention services misses the mark. Since 2013, health plans have been covering medical services related to early intervention. The legislation he discusses would increase the state's "covered lives" assessment on insurance by \$40 million to pay for educational and developmental services that have been the responsibility of the state and municipalities.

The "covered lives" assessment is one of several health insurance "taxes" that add more than \$5 billion annually to the cost of coverage for consumers, employers and union benefit plans, and amount to well over \$1,000 to premiums for the average family in New York. The legislation he references will add to those costs by requiring payment for non-health care services. Further, it would do nothing to improve the quality or efficacy of services provided to children or assure they are evidence-based.

Shifting these costs from the state and municipalities onto individual consumers, families, union benefit plans, small businesses and large employers without making meaningful reforms to ensure that the services are appropriate is nothing more than a huge hidden tax on the cost of health coverage. With New Yorkers struggling with the high cost of health care, increasing health insurance taxes by \$40 million will exacerbate that challenge.

Making health care more expensive is bad public policy and the governor should veto the bill.

President & CEO, New York Health Plan Association

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