



Memo of Support A.5062/S.3525

The NYS AAP, representing more than 4,100 pediatricians across New York State, strongly supports A.5062/S.3525.

Currently in New York we have an uneasy truce between health insurance companies and physicians, hospitals and other health services institutions. In addition, there are often huge differences between, the state's Medicaid program, the commercial insurance market, ERISA (self-insured corporations), and various Health Care Saving Account options. Add to this hugely complex system the State's newly operational Health Insurance Exchange and the world of health insurance coverage becomes ever more complicated for consumers and for providers.

The current multiple payer and multiple billing system for multiple products, differential co-pays, differential coverage combine to create one of the most chaotic and ill-conceived health insurance marketplaces for both consumers and for providers. The administrative burden incurred to simply process all the payment and coverage differences is enormous. There are entire systems on the provider side devoted to juggling the different requirements and different billing systems and different coverage of the different insurance companies.

In New York we have all worked hard together to create patient protections, generous and appropriate coverage and benefits, and appeals processes, however, our system, in its very efforts to do the right thing, has become especially onerous for both the consumer and the provider and for the public and private oversight and advocacy organizations.

Moving toward a single payer health insurance approach in New York could go a long way to create equity in health care. It could address health disparities caused by race, economics, education and cultural norms. Access to care would be universal. Quality of care would be unified and evaluation would be across a level playing field.

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