Our Healthcare System is Failing New Yorkers

Healthcare is inaccessible to millions of New Yorkers
- Over 1 million residents statewide are currently uninsured.
- 400,000 immigrants are unable to access coverage due to their status.
- About 2,000 New Yorkers die every year due to lack of access to care.

Existing health insurance options are not comprehensive
- 21% of New Yorkers are underinsured.
- Each year, 1/3 of patients with insurance go without prescribed medicines or needed healthcare due to high deductibles and co-pays.
- While 7 in 10 people over age 65 will require some form of long-term care these expenses aren't covered in most employer or public healthcare plans.

Healthcare costs in the U.S. are exorbitantly high—and rapidly growing
- In 2022, New York will spend an estimated $311.2 billion on healthcare.
- With average annual costs for long-term care ranging from $20k to $140k, most New Yorkers cannot afford these services and supports for long.
- Each year, hundreds of thousands of people file for bankruptcy due to medical debt.
- Health care costs are growing faster than workers’ wages each year.

For all these reasons, support for the New York Health Act is growing.

The NYS Assembly has passed the bill four years in a row by large majorities and a majority of NYS senators have shown support for this bill.

Let’s make healthcare a guaranteed right for all New Yorkers – Pass the New York Health Act with long-term care services!
The New York Health Act can bring us all:

**Truly comprehensive coverage:** All residents, regardless of age, health condition, immigration status, and income, will be covered for: primary, preventive, and specialty care; hospitalization; mental health; reproductive health; dental, vision, and hearing; prescription drugs/medical supplies, and starting this year - comprehensive long-term care services.

**Inclusion of long-term care:** The need for long term care affects New Yorkers at all income levels and no other healthcare proposal addresses this devastating gap in our healthcare system. No longer would people need to impoverish themselves to be eligible for long-term care services through Medicaid. With the inclusion of long-term care services, NYHA can still result in savings, while better serving those often left behind: women, people of color, and older adults, this bill is truly providing *healthcare for all.*

**Freedom to choose:** No network restrictions. Patients will choose the nurses and doctors they want and make healthcare decisions with them, not with insurance companies.

**Fair funding:** Universal coverage funded through a graduated tax on income, based on ability to pay. These taxes do not represent completely new funding - rather, they replace billions in current private and public spending on insurance premiums, deductibles, out-of-pocket costs, or co-pays. Not only will public hospitals and clinics in New York will receive fair payment for the patients they serve but healthcare costs will be cheaper for most New Yorkers and businesses.

**Equality of Care:** We know that there are different standards of care based on whether you are uninsured, have Medicaid, or private insurance. With the New York Health Act, everyone will be treated equally and covered for the same high-quality care.

**Decreased administrative costs:** No more paying insurance companies’ administrative costs and profits. No more time spent by doctors, hospitals, employers, and patients completing forms and negotiating with insurance companies. Healthcare will be accountable to the public's health, not to insurance company stockholders.

**Reduced cost of drugs and devices:** Direct negotiation with pharmaceutical companies and medical device makers will bring prices down by as much as 40%.