



# TIMES UNION

**Times Union, April 6, 2008**

*Health wise: Despite slumping economy, state cannot abandon reform*

*By Courtney Burke*

This time last year, it seemed you couldn't pick up a newspaper without reading about a populous state that was racing toward universal health care coverage. New York, California and Illinois were among states passing and debating reforms to increase health care coverage in the public and private markets, while Massachusetts was in the midst of implementing its universal health coverage plan.

What a difference a year and a slumping economy make.

Twelve months later, most states' budgets are in peril because of revenue declines caused by the severe downswing of the real estate and stock markets. (New York's budget, so closely tied to a teetering Wall Street, has been hit particularly hard). Now those same newspapers are full of stories about potential cuts to meet balanced budget requirements.

No one questions the need for fiscal restraint during trying financial times. But derailing the move toward universal coverage in our state might not only be penny-wise but pound-foolish, it might derail a wisely incremental approach to a complicated mission.

New York has a big challenge in covering the uninsured: There are more than 2.5 million people here without health insurance. Inevitably, in any given year, some get sick or have accidents, costing the system hundreds of millions of dollars and substantially disrupting the lives of those who have no insurance to pay for costly medical bills. Of those who are uninsured in New York, it is estimated that about one-third may be eligible for a public health insurance program but are not enrolled.

Last year, when times were relatively good, the state put in place reforms to improve the enrollment rates for people eligible for public programs. This required new taxpayer investment and was appropriate given the state's fiscal condition.

This year, the state is collecting input from the public, employing experts to model various coverage scenarios and weighing different financing options for achieving universal coverage. At little cost to the taxpayer or the state's bottom line, collection of data and public input, and performing analysis should continue to move forward if we have any hope of reaching the ultimate goal of universal coverage.

All is not lost. Although there was no money in this year's budget to finance large-scale initiatives, the state was able to set aside resources to greatly expand the Child Health Plus program. Together with new legislation that simplified enrollment in public programs, this investment enabled New York to make modest progress to expand existing health coverage despite the difficult economic climate.

The state should continue this creativity in pushing for reforms that can occur in the private market to make insurance more accessible and affordable. Using what was done on the public side as an example, the state can make it easier for people to purchase private health insurance by simplifying the process.

New York is home to numerous programs that make it easier for sole proprietors and other small businesses to buy health coverage. These include Health PASS, a New York City-based alliance among employers, city government and health insurers; Working Today, operated by the Freelancers Union; the Long Island Health Alliance; and programs offered by dozens of chambers of commerce around the state. These purchasing alliances and co-

operatives are designed to “create power in numbers” for small businesses and sole proprietors to obtain health insurance. Such programs can be tapped or be used to explore ways to replicate one another’s successful practices to increase health insurance coverage and access in the private market.

Options for incrementally expanding health insurance coverage or making the health insurance market more affordable also can be explored. For instance, the state could consider allowing individuals who are 19 to 25 years old to stay on their parents’ insurance, expand or merge the current risk pools, or consider making existing programs, such as Healthy NY, available to a wider audience. As small employers have proposed for years, the state could consider

allowing lower-cost health plans that emphasize catastrophic coverage.

The state has weathered recessions before. The key is not to slip backward but instead to continue exploring how to leap forward, and be ready to do so, when the time is right. Even if now is not the right time for large-scale spending on new programs, there is never a wrong time for reform.

The state should continue exploring options and trying different approaches so when capital becomes available, we’re ready to put our healthiest foot forward.

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