

**TIME
FOR
AFFORDABILITY**

FOCUS ON

PROTECTING CONSUMERS

In an article in the Albany Business Review, business and insurance plan leaders explain how new proposed mandates in conjunction with New York's existing rate setting laws will impact health insurance costs.

These insurance mandates could raise health care costs for employers, critics say

June 6, 2016, **Marie J. French**_Reporter *Albany Business Review*

“Lawmakers are considering requirements for insurance companies to cover a growing range of procedures with big price tags, from heroin and opioid addiction treatment to in vitro fertilization.

The proposed insurance mandates would drive up costs for employers and employees, critics say, exacerbating already growing health care costs for businesses.

New York's insurance companies have asked the state to increase rates for employers with fewer than 100 employees by an average of 12 percent in 2017. They are also asking for increases in the individual market.

“We are seeing the health insurance plans asking for more significant increases in rates because they have been running a deficit. That should serve as a wake up call for policymakers to go in the other direction with mandates.”

Lev Ginsburg,
The Business Council of New York State Inc.

Lawmakers have introduced measures this session that include requiring insurers to cover costly in vitro fertilization treatments without any age limits or other restrictions, ultrasound follow-ups for dense breast

tissue found in cancer screenings and local pharmacy access to medication.

They are also considering new rules for covering in-patient treatment for heroin and opioid addiction, focusing on an overdose epidemic in New York.

“Government is failing to address the core problem in health care today, which is affordability. You can't address affordability by simply imposing prior approval of rates. They're not doing anything to address the cost, in fact they're increasing the costs as each of these mandates do ... Each one might have a 'penny on the dollars' effect on premiums, but they add up.”

Bob Hinckley, CDPHP

The New York Health Plan Association supports changes to the state's ability to review rate increases proposed by insurers. The state's Department of Financial Services has the authority to revise those rates, which they've used to limit increases in the past.

Health insurance executives and trade groups say those limitations are unsustainable as health insurance plans are faced with coverage requirements and an unpredictable market for Affordable Care Act exchange plans.

Read more: <http://www.bizjournals.com/albany/news/2016/06/06/these-insurance-mandates-could-raise-health-care.html>

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Ensure consumers' choice of plans and access to affordable health care coverage.