



Business calling for health care

Conference takes the lead in Albany today to discuss forms universal coverage might take

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ALBANY -- Getting health insurance shouldn't depend on where you work or how healthy you are, says John Arensmeyer, CEO of the Small Business Majority.

But if you are a small business owner, the chance of finding affordable health care for your employees is slim, said Arensmeyer, who represents 5,000 small businesses across the nation. And if one of your employees has an expensive medical condition, the price rises even higher. It's discrimination, he said.

Arensmeyer will speak today at a conference about universal health care sponsored by BALCONY, the Business and Labor Coalition of New York. The feeling that the time has come for universal health care, or some version of it, inspired conference organizers to hold the event for business, labor and government leaders at Empire State Plaza.

The conference will look at health insurance reforms adopted in other states and the skyrocketing cost of health insurance from the perspective of businesses, individuals and health care providers.

"We are trying to present a broad range of people who are impacted," said Lou Gordon, of BALCONY. "We are not taking the position that it should be a single-payer system, or that it should be Medicare for all, or that it should be private insurance. We want to lay out all these different options in front of people and have a dialogue."

Universal health care is the concept that everyone should have access to high quality, but affordable health care. It can take many shapes ranging from socialized medical care or government subsidized insurance to a employer-based system supported by payroll taxes.

Speakers at the conference include Vermont state Sen. Jim Leddy, one of the leaders of the health care reforms adopted in Vermont, and Lucien Wulsin Jr., the founder of Insure the Uninsured Project in California. Wulsin will describe reform efforts where Gov. Arnold Schwarzenegger has proposed requiring everyone to get health insurance and all employers to pay a certain amount toward health care.

Another panel will focus on small business.

"The average (health insurance) cost for small business is, across the board, 10 or 20 percent higher," said Arensmeyer, who will be one of the speakers.

Arensmeyer said his group doesn't endorse any particular reform program, but said it must embrace the idea of pooling risk.

"Everybody has to be in it," said Arensmeyer, who is critical of insurance pools that allow insurers to entice healthy individuals away with cheaper policies and leave the sickest, most expensive individuals behind in the pool.

Assemblyman Richard Gottfried, chairman of the Assembly Health Committee, has proposed a bill that essentially allows business owners to "buy in" to the state's Medicaid pool. The bill

would allow businesses to offer Family Health Plus, a Medicaid program, to its employees. The employer would pay at least 70 percent of the insurance cost, and the employee would pay 30 percent.

If the employee is eligible for Medicaid, the state would pay the individual's portion of the premium.

According to Gottfried's office, the average Family Health Plus policy costs \$274 a month -- 15 percent cheaper than private plans -- and has better benefits. The bill, however, has no sponsor in the Senate.

Peter Elitzer, president of Peter Harris Clothes, a Latham-based company with 30 stores and 300 employees, supports a universal health care system paid for by a progressive income tax where richer people pay more.

But Elitzer, who will speak today, said some interim changes could help lower insurance costs in the short term.

The government could require insurance companies to use a universal form to cut down the paperwork demand on doctors and hospitals, and, one step further, he suggested that insurance companies pool their billing and claims administration.

"They could start moving toward a universal clearinghouse for claims, which is what Medicare does so well now," he said. "That can cut out 20 to 25 percent of the cost of the health insurance, and it's politically more palatable."

The speakers all say there are many paths toward universal health care and they all require compromise, and a little pain, from everyone.