

The New York Health Act (NYHA) will guarantee comprehensive, universal health coverage for every New Yorker as a fundamental right.

Similar to Medicare or the Canadian system – but better. All New Yorkers will have healthcare, regardless of age, employment, financial means, marriage, or immigration status. No more worrying about getting health insurance through your job or spouse or buying it on your own! We will have access to healthcare the same way we have access to the fire department, libraries, and schools – as public services that we can trust and rely on without any worries about bills.

Freedom to choose your health care providers. There will be no network restrictions. Only patients and their providers – not insurance companies – will make healthcare decisions.

Comprehensive coverage for all. All New Yorkers will be covered for primary and preventive care, specialists, hospitalization, mental health, reproductive health, dental, vision, prescription drugs, and medical supply costs. It will be more comprehensive than commercial health plans, and the cost of drugs and medical devices will decrease.

Paid for fairly, with no co-pays or deductibles. The NYHA will finance our healthcare collectively through a progressive tax, based on what one can afford. 98% of New Yorkers will pay less, and we will save an estimated \$45 billion annually.⁸

You are your healthcare providers will work to keep you healthy. New York Health will pay the bill.



HEALTHCARE FOR ALL IN NEW YORK The Fight Is ON!

The Campaign for New York Health is shining a light on the experiences of everyday New Yorkers under the current profit-driven health system. To date, volunteers across the state have gathered more than 1300 testimonials using the "Healthcare Rights and Access Survey."

The stories reveal the distress that the healthcare system causes individuals and families. No matter where you are from, a health system driven by insurance and pharmaceutical company greed hurts all of us. It is especially harmful to people of color, women, and immigrants.

Our stories are our most powerful evidence for putting the current health system on trial. We need your help. Tell us how you and your community are impacted. Together we can demand healthcare as a human right!

Share your story and join the Healthcare Stories Outreach Team:
www.nyhcampaign.org/tell_your_story

Take Action for Guaranteed Healthcare for All!



Share your healthcare story.

Shine light on the need for a healthcare system where coverage is guaranteed and no one is left behind: www.nyhcampaign.org/tell_your_story. Submit a video testimonial: OnStack.org and follow the instructions for submitting your 60 second video story.

Call your Senator.

We have never been closer to winning universal healthcare! Call your state Senator today and urge them to do the right thing and fight for the New York Health Act! www.nyhcampaign.org/contact_your_senator

Volunteer to Grow the Movement!

Volunteer organizers are needed to encourage others to share their stories, contact legislators, and grow the movement by recruiting patients, healthcare workers, business owners, and community leaders. Sign up to volunteer: www.nyhcampaign.org/volunteer.



Barbara and Nadine, Allegany County

"When Nadine was diagnosed with leukemia at 17, our small rural hospital did not have the facilities to treat her. We moved 110 miles from our home to care for her. My husband was unable to go with us because he couldn't leave his job without losing our medical insurance. He put off retirement until Nadine is 26, to keep her on his medical insurance. I worry desperately about what will happen when we can no longer help."



Chinyere Onwumelu, Registered Nurse, Rockland County

"Too many times I see patients having to fight insurance companies to get the care they absolutely need. Patients must literally fight for their lives at times. With the New York Health Act, medical decisions will be made between the doctor, nurse and patient – not a bureaucrat who has no clinical training and has never even set eyes on the patient."

New Yorkers Have Been Facing a Healthcare Crisis For Decades

Over one million New Yorkers currently lack health insurance,¹ and millions more have plans that would bankrupt them when faced with a medical emergency.²

If you're lucky enough to have insurance, chances are you are being forced to cover more of the cost every year, while having to fight insurance company denials and restrictions. The cost of employer-sponsored family health insurance premiums in New York rose by 78-92% over ten years.^{3,4}

We deserve better.



Tracy Engle, Registered Nurse, Marcellus

"In December 2011, I was diagnosed with invasive breast cancer and underwent surgery. Navigating the medical system, dealing with the insurance company and the cost of healthcare added another layer of stress to an already frightening diagnoses. The co-pays did not go towards the out of pocket maximum. In 2012 alone, I spent over \$8,000 in medical bills and insurance premiums."

The current system relies largely on private commercial health insurance, which spends exorbitant amounts of money on CEO salaries, advertising to "customers," and creating huge amounts of unnecessary paperwork and administrative costs – all while denying claims and restricting people's access to care. Health insurance companies in the U.S. spend up to 20 cents of each dollar on administration; Medicare, by comparison, spends only 2 cents of each dollar.⁵ We throw away billions on commercial health insurance costs that are unrelated to direct patient care.



Maureen Knapp, Dairy Farmer, Cortland County

"Health insurance is just too expensive for small family farms. For many years, my husband and I have gone without insurance and are unable to offer insurance to our employees."

New York leads the country, and the U.S. leads the world, in how much we spend on healthcare. But our health outcomes lag far behind similar places in nearly every category. Maternal mortality is actually increasing in the U.S., while every other comparable country is reducing these deaths.⁶



Rahzie Seals, Syracuse

"Even when I was insured, I wasn't able to afford preventative care. As a result, I have thousands of dollars in medical debt which have negatively impacted my credit score. I also suffer from an enlarged heart, a condition that runs in my family. My sister Michelle had a similar condition and passed away in 2004."

Financial barriers to care are significant drivers in our shameful health outcomes. Each year, nearly one-third of patients *with insurance* are forced to go without prescribed medicines or medical attention because of high deductibles and co-pays.⁷ It's not just lack of insurance that's the problem; even having insurance doesn't ensure that people can access the care they need.



Sara Palmer, Buffalo

"I didn't have insurance during short periods during my 3 pregnancies and the medical debt still follows me today. At times our family has gone years without dental or proper vision coverage. I support the New York Health Act because healthcare is a human right as defined in our U.S. Constitution, 'to promote the General Welfare' of our people."

It doesn't have to be this way.

The current system is designed to make profits – which it does very well – not to provide healthcare.

Together we can change this!

1. NYC Comptroller Scott Stringer "More than 962000 New York City Residents Lack Health Insurance." 2015.
2. "Medical Bankruptcy in the United States, 2007: Results of a National Study." *Am. J. Medicine.* 2009.
3. NY State Health Foundation. "The Growing Cost of Health Insurance Coverage." 2014.
4. Kaiser Family Foundation. "2016 Employer Health Benefits Survey."

5. "Medicare Is More Efficient Than Private Insurance." *Health Affairs.* 2011.
6. "Global, regional, and national levels of maternal mortality, 1990-2015." Figure 9. *The Lancet.* 2016.
7. Kaiser Family Foundation. "Data Note: Americans' Challenges With Healthcare Costs." 2017.
8. Friedman G. "Economic Analysis of the NY Health Act." 2015.