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It seems moot to testify before a panel seeking information about the structure and content of an insurance exchange that will be in compliance with the Patient Protective and Affordability Act of 2010 while advocating for a single-payer universal health care program.

I have the audacity to appear before you because I believe that the federal act provides the flexibility of waivers to allow the State of New York to build a health infrastructure that would provide our citizenry with universal comprehensive health care at the lowest cost. A2356 and S2340 were presented to the legislature in 2010 and are ready to implement that plan.

The research and demonstration of the efficacy and economy of single payer plans is overwhelming, and demonstrated in the programs of Western Europe, Japan, Singapore Taiwan and Canada.

There is no place for commercial health insurance in a workable system. Health insurance is not a viable endeavor. It requires too much frequent administration, and would soon price itself out of the market without government support. It is like insuring the purchase of groceries. The industry is better suited to insurance of life, fire and, theft where claims are not so frequent.

I understand that this panel is obliged to consider commercial health insurance. However, I urge you to include information on waivers in the federal legislation that can lead to a comprehensive, universal single-payer option for the State of New York.