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### **Federal Health Care Reform in New York State**

The Insurance Exchange should counsel the public about the most serious problems in the federal law. I will summarize the major weaknesses, all of which would be eliminated by New York State requesting an exemption from the federal act and establishing, instead, a single-payer system. Weaknesses of the Patient Protection and Care Affordability Act include:

- All US residents are not covered. The law is estimated to help 30 million of the 50 million uninsured. The number of under-insured is unclear.
- The benefits covered are not clear. It is estimated that acute care benefits will cover at least 70%. Long-term care benefits are not included. Everyone is mandated to purchase health insurance, whether from non-profit or for-profit corporations.
- Administrative costs for private health insurers average 31% compared to Medicare at 2-3%.
- No one agency is in charge of the new federal plan. No one is responsible for keeping down costs.