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Story

What health care 'reform' means to the average New Yorker

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Increased costs, rising taxes

By MICHAEL TANNER Last Updated: 11:38 AM, October 18, 2009 Posted: 12:10 AM, October 18, 2009

For most Americans, the health care debate in Washington must seem like a confusing blur.

Numbers are thrown around with ever more zeroes at the end. There are heated debates over "trigger" and "average actuarial value" and the "sustainable growth formula." The president says the health care system must be completely transformed, but that you shouldn't worry because nothing is really going to change.

But when all the speechifying is over, when the Congressional Budget Office has issued its final "score," when supporting characters like Olympia Snowe have pronounced themselves satisfied, what does health reform mean to you?

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About 59% of New Yorkers receive their insurance through work, and if surveys are correct, more than 80% are happy with their current plan. However, under the health care reform being considered now, they might not be able to keep that plan.

If there is a "public option," or government-run plan, your employer might be tempted to save money by dumping you into it. But even if there is no public option, as now seems likely, your current coverage could be at risk.

Your company will have five years to switch to a new government-defined minimum benefit package, including such benefits as prescription drug coverage, drug and alcohol rehabilitation, and vision and dental care for your kids. If your current plan doesn't include those benefits, your employer will have to switch to one that does.

Those added benefits may sound good, but they don't come free. Insurance in New York is already some of the most expensive in the nation. You don't see most of this cost because your employer pays it, but nearly all economists agree that you ultimately bear the cost through lower wages or fewer other benefits.

The reform plans in Washington would drive that cost higher. Some studies suggest that health reform could add as much as \$4,000 annually to your premiums through new regulations. Since, on average, your employer pays 65% of the cost of your plan, you will pay another \$1,600 per year. Say good-bye to that raise you were expecting next year.

You will also be paying higher taxes. In fact, the big debate in Washington right now is whether they should tax your income or your insurance.

The House of Representatives wants to add a surtax onto the income tax of everyone making more than \$250,000 per year, hardly an excessive wage in New York. Combined with already high New York state and city taxes, and President Obama's plans to allow the Bush tax cuts to expire, the top tax level in New York City would be 59%, the highest marginal tax rate in the world.

On the other hand, the Senate wants to impose a 40% excise tax on so-called "Cadillac" insurance plans — that is, plans that cost more than \$21,000 for a family. Given the average cost of \$19,600 for a New York family policy, a lot of New Yorkers are going to find that their plans fall into that Cadillac category.



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have a Cadillac tomorrow.

Now, it is true that the insurance tax won't be applied to individuals directly. Congress will actually tax the insurance company based on the price of your plan. But insurers will simply pass the tax on to customers in still-higher premiums. Any way you look at it, you are going to pay and pay and pay.

Your state taxes may be going up as well. Congress wants to expand Medicaid, but is going to pass on much of the cost to state governments — as much as \$35 billion under the Senate bill. You may have noticed that Albany seems a bit short of cash. The only way they can pay their share of this unfunded mandate is to reach into your pocket.

If you don't get your insurance at work, you might be a bit better off. You will be required to buy insurance, of course, and that insurance will have to meet the government's standard benefits requirements, even if you don't want all those new benefits. Your insurance, too, will go up in price.

But at least some of you will have part of your premiums subsidized by the government. Even so, most of you will have to pay up to 12% of your income on insurance. And those with incomes over the princely sum of \$88,000 per year will face higher taxes and premiums.

While you are going to pay more, the health care you get may not be as good. The reform bills slash reimbursements to providers. That will have a significant impact on struggling New York hospitals, and may exacerbate the city's physician shortage.

So forget all the billions and trillions. Pay no attention to all the speech-making. Never mind the insurance technobabble.

The bottom line of health care reform is less money in your pocket and less health care when you need it.

That's something we can all understand.

Michael Tanner is a senior fellow at the Cato Institute and co-author of "Healthy Competition: What's Holding Back Health Care and How to Free It."

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just jim

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10/18/2009 6:21 PM

Yes, there are many things in the USA that needs fixing. First we start with term limits. Second, we make a President prove he is a born in the USA type nation, proper paper work, open Pass port info., open schooling records, etc. That has not been done for the sitting president, and a hearing will take place Jan 10, 2010 or thereabouts, the doj has jumped up and down, screamed, ranted and raved, however the atty.s for the citizens has a final hearing and Obama is on very shaky ground, because to this point he has stone walled people and gotten away with it. This time, no soft soap.

As far as costs of the health ins. program, yes, we could develop a program to provide goldplated care for all work CITIZENS, illegal aliens need not apply and it could be done without too much increase.

You may recall it started with 45 million people not covered, now we are down to 12 mill that are not cover, we know that is a lie.

This dog and pony show is based on nothing but lies.

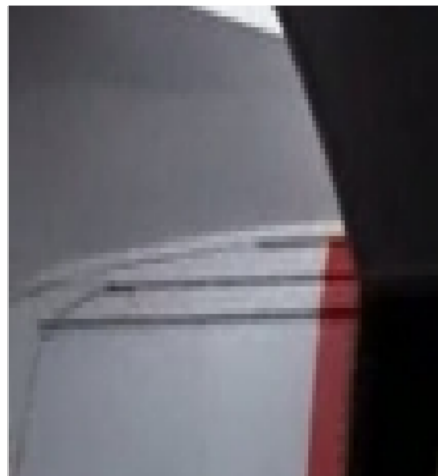
Look at this way, HOW MUCH OF YOUR PAY CHECK ARE YOU WILLING TO PART WITH TO PROVIDE HEALTH CARE FOR ILLEGAL ALIENS? A THIRD OF WHICH ARE ALL READY ON SOME TYPE OF TAXPAYER FUNDED PROGRAM, TO THE TUNE OF OVER 200 BILLION DOLLARS A YEAR?

What is the limit of pain you are willing to face? Is 75 per cent of your earnings going directly to the govt. too much?

Because by the time it gets all the bugs out, that 75 per cent will not be considered a non-valid idea for the folks living in NYC. With the far less than gold plated bill NYC folks will be paying 59 per cent and thats only 11 per cent from 70 Per Cent, so just how much Personal Pain are you willing to live with so Jose and Maria will have every thing they need?

How hungry are you willing for your kids to be, so everyone elses kids eat? At your expense?

The top tax bracket in WW Two was 95 per cent on all over the first 100k, thats a matter of



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just jim [Report Abuse](#)
 10/18/2009 6:05 PM
 DonOne,
 Call it what ever you wish, Nazism, Facism, Socialism, Communism, when you boil all the fat and cute slogans, its all about a dictatorship, the govt. against the citizens,
 Lets see, Nazis in Germany murdered about 10 million or so people, in the gas chambers, their own citizens in the War on the Eastern Front, battle of Stalingrad killed all most 300 thousand young men in battle and by freezing them to death, with lack of warm clothes, food, etc.
 Joe Stalin was the fellow who murdered about 60 million of his own citizens in Russia, now he did not personally shoot or otherwise murder all of these people, he simply ordered other people to carry out his orders, they did or he had them killed.
 The fine print of any dictatorial govt. is they can and will do what ever those of power wish and if a few million american citizens have to die to establshe a Dictatorial Govt. for our Nazi, Communist, Facist, a rose by any other name, if the govt. has you shot by a firing squad, or killed in a hosp. are you dead by degrees?
 Idiiotic to think so, dead is dead, by an air bubble in a needle or a 45 slug behing the ear, or having your throat cut, you will still be dead.
 They way this nation is going? 50 million dead in a civil unrest uprising would not shock me.

Beside that, I suspect that Obama will be removed from office before this happens.
 At least, I hope so.

Panton [Report Abuse](#)
 10/18/2009 5:04 PM
 Wow, DonOne. "Mao and Stalin are not the same as H1tler and Mussolini." I guess your distinction on dictators (or potential ones) is only the number of people they killed. Who let him out of the facility?

windmere [Report Abuse](#)
 10/18/2009 3:26 PM
 Yea Mike, after Pres Acorn took over, more people got laid off, so they don't have health insurance they once did. And, with the escalating deficit, I THINK WE ALL SHOULD BE LOST JUST LIKE THE DEPRESSION. No one should have anything....maybe then, UNIONS (and the Demacommie party) WOULD BE RELEVANT

windmere [Report Abuse](#)
 10/18/2009 3:24 PM
 The 'average' ny is lucky if he has enough take home to get roach spray for their apts after the Demicommies have aborbed it all for taxes. But, they keep reelecting these people (even ones who don't pay the taxes THIER mandating). I don't feel sorry for them. Live by the commune, die by the commune. Hammer & Sickle should be on NY's flag.....

DonOne [Report Abuse](#)
 10/18/2009 11:49 AM
 "Your company will have five years to switch to a new government-defined minimum benefit package, including such benefits as prescription drug coverage, drug and alcohol rehabilitation, and vision and dental care for your kids." Mike, you kidding, no pun intended. Do these qualify as outlandish benefits for your kids, prescription drug coverage or vision and dental care? Go F yourself.

DonOne [Report Abuse](#)
 10/18/2009 11:46 AM
 Mike Tanner is clueless. 59% get health insurance at their job. He forgot to mention that number is plummeting. 80% of that 59% is satisfied with their coverage. Sounds good but that number is inflated by the healthy who don't use it. It is safe to assume they are satisfied with their health and therefore their coverage. How about the level of satisfaction for those who get denied benefits or medication by their insurance company? Anyone with a chronic condition is not satisfied but won't complain for fear of loosing the meager care they do get. How satisfied am I knowing that my doctor is willing to commit insurance fraud on my behalf so my knee surgery is covered. Or the other procedures he has falsified forms for me to get. This little white collar crime isn't even mentioned when discussing healthcare. Mike, may the fleas of a thousand dogs infest you when you are between jobs and have no insurance.

DonOne [Report Abuse](#)
 10/18/2009 11:36 AM
 Jungle Jim, communism and facism\nazism are not the same. They are vastly different. Mao and Stalin are not the same as H1tler and Mussolini. Which one is it you are trying to save us from? The 1gnorance in the sky is falling argument discounts any real arguments you are trying to advance. I'm left to assume you don't think there is a problem that needs fixing and therefore the only thing left to do is trash the answers being suggested and those suggesting them.

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