



The Enzi Bill: Bad Medicine for New York

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Congress is considering S. 1955, the Health Insurance Marketplace Modernization and Affordability Act, sponsored by Senator Michael Enzi of Wyoming. If this legislation becomes law, more than 6.2 million New Yorkers will lose important consumer protections that now apply to their health insurance.

- **The Enzi bill overrides important New York laws that regulate health insurance plans. This legislation** will allow insurers to offer plans without the benefits, services, and providers that the state legislature has identified as critical for New Yorkers. These changes apply to the small group, large group, and individual health insurance markets.
 - **Medical treatment protections lost in New York:** Alcoholism treatment, ambulance transportation, ambulatory cancer treatment, ambulatory surgery, bone density screening, cervical cancer screening, contraceptives, diabetic supplies and education, drug abuse treatment, emergency services, home health care, hospice care, infertility treatment, mammography screening, maternity, mental health (general), metabolic disorders/PKU, minimum mastectomy stay, off-label drug use, prostate cancer screening, second medical/surgical opinion, and well-child care.
 - **Access to provider protections lost in New York:** Chiropractors, dentists, nurses, nurse midwives, occupational therapists, optometrists, physical therapists, podiatrists, psychologists, social workers, and speech/hearing therapists.

These protections are the result of years of consumer advocacy and thoughtful consideration by New York state legislators. Not only does the Enzi bill wipe out these existing laws, but it also prevents New York legislators from making decisions in the future about even minimal protections for the state's health care consumers.

- **The Enzi bill sets aside state laws that protect consumers in the small group market from discriminatory pricing practices.** The Enzi bill sets aside state laws that protect consumers in the small group market from discriminatory pricing practices. Currently, insurers in New York are not allowed to discriminate based on health status, age, or gender. Taking a step opposed by the National Association of Insurance Commissioners, the Enzi bill would allow insurers to charge small businesses as much as 67 percent more for premiums if some of their workers are in less-than-perfect health. Additionally, the Enzi bill would also allow unlimited premium increases based on gender, age, geography and other factors, all of which the New York state legislature has passed laws to protect consumers from.
- **The Enzi bill forces consumers to choose between accepting barebones policies and paying higher rates for the more comprehensive coverage they need.** Many people who need comprehensive coverage will wind up with much higher premiums than they pay today, making health insurance unaffordable for many more people.
- **The Enzi bill increases the cost of insurance for many small businesses by pitting younger, healthier groups against older, sicker groups.** Existing consumer protections that regulate how much insurers can raise premiums when a small business renews coverage would be set aside. Small businesses—even those with just one sick worker—could see their premiums rise sharply.