New York City Sinks If Health Care Reform Fails

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By David R. Jones
President and CEO, Community Service Society of New York

The federal health care reform effort seems to be barely breathing in Washington. I had one senior member of Congress tell me that Senator Brown's victory in Massachusetts sent a chill of terror, particularly among House Democrats who have to get elected every two years. Every new poll, every new attack by one interest group or another, causes them to freeze like deer in headlights without having any reform emerge. And plainly the American electorate, when polled, gets it. They're not real happy, particularly with members of Congress.

The latest New York Times poll indicates that Congress, significantly more than the President, is being blamed for the country's ills. The poll indicates that people believe that Congress can't move on health care and jobs because "Congress is beholden to special interests."

For our constituents, New York City and New York State's working poor, the stakes of federal health reform couldn't be any higher. The state has 2.6 million New Yorkers under the age of 65 without health insurance, including nearly 1 in 5 adults between 19 and 64. Between 2000 and 2009, health insurance premiums for family coverage in New York State rose 92 percent, while median income grew a scant 14 percent. The dangers of being uninsured can be devastating. A recent article in the American Journal of Medicine ("Medical Bankruptcy in the United States, 2007: Results of a National Study," August 2009) revealed that medical debt contributes to more than 60 percent of all bankruptcies.

Our most recent poll of people at or near poverty, The Unheard Third/Sick in the City, revealed that New York's businesses are reacting to the sharp escalation in health costs by significantly cutting back on employer-sponsored health coverage.

This is a problem that is overwhelming more than just poor people. What middle class parent do you know that isn't worried about their adult children - either just out of school and looking for work or at a job that has no health coverage - suddenly coming down with a serious illness or having an accident, which in one fell swoop could wipe out the entire family's reserves or force it to dip into retirement money.

I'm politically savvy enough to know that elected officials hate to take risk, but the health crisis is ballooning so fast and inundating so many Americans that the real political risk may come in the near future when the majority of us can't get anything close to adequate health care because of escalating cost and want to find out whom to blame. So we all have to collectively light a fire under congressional rear ends, before we're all looking at health care premiums higher than most working people's incomes.