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September 24, 2012

James Introne
Deputy Secretary for Health
Executive Chamber, State Capitol
Albany, NY 12224

Re: Benchmark Options for Essential Health Benefits

Dear Deputy Secretary Introne:

I am writing to urge the State to adopt the New York State Employee Plans' Empire Plan as the benchmark option for Essential Health Benefits (EHB) in New York. The selection of this benchmark is a fundamental step in implementing the Affordable Care Act in New York State and improving access to quality, affordable health care coverage for New Yorkers.

The EHB package that New York decides upon must meet the needs of diverse segments of the state's population, including those of different ages, racial and ethnic backgrounds, genders, sexual orientation, and people with disabilities. It must also meet the needs of people with chronic illnesses and diseases. A comprehensive benefit package is critical to adequately address the complex needs of this diverse population, and also to provide quality preventive care to reduce long-term costs on the health care system.

The Empire Plan is the most comprehensive of the ten benchmark options that will be used in New York's individual and small group insurance markets. Empire is the only benchmark option that covers almost all of New York's individual and small group benefit mandates, which has the added benefit of helping the State avoid additional costs. It also has more generous limits on many services that are restricted by the other benchmark options. In addition, it covers women's health services like medically necessary and elective abortions, infertility services, and contraception.

Further, I have reviewed the letters submitted by health care experts, including Health Care for All New York and New Yorkers for Accessible Health Coverage, and I believe they provide strong

and detailed justifications for the Empire Plan. I also believe that citizens in New York deserve the same degree of coverage as New York State's elected officials and other state employees.

Thank you for your attention to this important matter.

Sincerely,

A handwritten signature in black ink that reads "Liz Krueger". The signature is written in a cursive, flowing style.

Liz Krueger
State Senator

Cc: Donna Frescatore, Executive Director, New York State Health Benefit Exchange
Danielle Holahan, Project Director, New York State Health Benefit Exchange