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Monday, October 12, 2009

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### Keep a public option out of reform package

October 11, 2009, 7:20 AM / 7 comments

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I'd like to express my appreciation to the majority of the Senate Finance Committee which rejected a public option for medical insurance. On behalf of my clients, I hope the issue is finally off the table and not included in final health care reform legislation.

As a member of the New York State Association of Health Underwriters, I have been extremely concerned about a public plan, which would compete on unequal footing with private plans.

Because a public plan would dictate what reimbursement rates it would pay doctors and hospitals—just like Medicare and Medicaid—lost revenue would be shifted by health care providers onto private plan subscribers.

As a health insurance broker, I am acutely aware of how insurance premiums affect families and small businesses in New York. My clients need to know that their high rates are already subsidizing someone else's coverage and would undoubtedly climb higher under a public plan. Such reform would simply cost us all more money, in the form of higher premiums, special assessments or income taxes.

For these reasons and others, I urge President Obama and Congress to keep the public option out of any final reform package.

Daniel C. Judge

*Amherst*

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