



CDF-NY Testifies Before State Assembly on Proposals for Mandated Employee Coverage of Health Insurance

On Tuesday, May 23rd, the New York State Assembly held a hearing on proposed legislative "Fair Share" proposals that would require employers to contribute to the costs of health insurance for their employees. As the only advocacy organization representing children, CDF-NY noted the enormous progress that has been made in reducing the number of uninsured children in New York State – a 36 percent decrease in just six years. At the same time, we reminded the Assembly members that were present that there are still 465,000 children in New York State who have no health insurance at all.

Testifying on behalf of CDF-NY, Kinda Serafi, Senior Policy Associate, applauded the Assembly for its leadership in sponsoring the hearing and being creative in thinking of all the options for addressing the crisis of the uninsured in New York State. At the same time, she raised a number of issues that need to be carefully considered before moving forward with this proposal, most significantly crowd out and adverse selection.

Crowd out occurs when individuals enrolled in private health coverage opt to drop their health insurance in order to enroll in more affordable public health insurance. According to federal law, if "crowd out" rates exceed 8 %, individuals will have to wait six months after their private health insurance ends before being able to enroll in public health insurance. Adverse selection occurs when individuals with more serious health conditions leave private health insurance in large numbers to join a more low-cost public health plan. This can drive up costs and push health insurers out of the market.

In the final analysis, CDF-NY commended the Assembly for its vision and leadership yet as Ms Serafi's testimony stated, we strongly recommended that "any proposals that are considered be carefully examined before implementation to ensure that they in no way compromise or negatively impact the current health insurance program. We want to protect the hard fought gains we have achieved together over the last decade and therefore should proceed with caution on any major new untested initiatives".

For more information on CDF-NY's campaign to provide health insurance for every child in New York contact Kinda Serafi at 212-697-2323 x 108 or kserafi@cdfny.org

CALL TO ACTION! HELP SENATORS CHOOSE CHILDREN NOT GIVEAWAYS TO THE WEALTHY

The Senate will soon consider yet another giveaway for the wealthy at the expense of our poorest children-- this time it is Estate Tax repeal or "reform." Help them choose children:

- [Email your Senators and demand they choose children, not giveaways for the wealthy.](#) Join other advocates from around the country and add your organization's name to a letter opposing repeal and "reform" of the Estate Tax. The letter is being circulated by the Coalition on Human Needs. Visit: <http://capwiz.com/cdf/utr/1/EEOAFXQKGI/HNZGFQXQKIP/742373356>
- [Add your group's name to a letter to stop Congress from giving tax breaks to the wealthy at the expense of children.](#) Visit: <http://capwiz.com/cdf/utr/1/EEOAFXQKQI/MTTZFXQKIQ/742373356>

Estate Tax repeal would benefit only the top one percent of estates – at the expense of millions of our children. It would cost nearly \$1 trillion over ten years. Estate Tax "reform" would cost almost as much. It is unjust to give this money to the wealthiest while children suffer.

The deadline for sign-ons is May 31, so please add your names now. The Senate is expected to vote on Estate Tax repeal or "reform" after the Memorial Day Recess.

Cost of Immigration Reform Inflated by Critics

The Heritage Foundation claims that granting undocumented immigrants' legal status will increase federal welfare spending by at least \$30 billion per year. However, according to the Center on Budget and Policy Priorities and the Congressional Budget Office, these costs will only amount to approximately

\$1 billion per year (with the costs increasing over time) for the next ten years: a small fraction of the Heritage Report's \$30 billion prediction.

The Heritage Report also inaccurately states that 85 percent of undocumented immigrants will be granted welfare. The Report does not take into consideration the fact that immigrants must pass several bars before being admitted a citizen such as: having contributed years of employment to the U.S., the ability to communicate in English, regularly paying taxes, and meeting financial requirements like a \$2,000 fine and application fees. The average potential immigrant would have great difficulty meeting all of these standards.

At this time when our country is debating and deciding on critical immigration reform, it is essential that we consider the true costs as well as the benefits associated with immigration reform.

Some Myths About Immigrants

Compiled by Various Sources in USLatinIssues Yahoo Group 5/22/06

Myth: Immigrants take jobs and opportunity away from Americans.

The greatest U.S. immigration wave since the early 1900s was also the time of our lowest national unemployment rate and fastest economic growth. Immigrant entrepreneurs (e.g. in Silicon Valley) create jobs for U.S. and foreign workers alike.

Myth: Immigrants don't pay taxes.

Immigrants pay income, property, sales and other taxes at federal, state and local levels. Though sources vary in their exact amount, many studies have found that immigrants pay between \$90 and \$140 billion per year in all levels of taxes.

Myth: Immigrants are a drain on the U.S. economy.

Alan Greenspan says that 70 percent of immigrants arrive in their prime working age, do not cost us for education and will contribute \$500 billion toward U.S. social security in the next 20 years. The U.S. immigrant net benefit is \$10 billion annually.

Immigration Amendment Defeat Signals Victory for EITC

Yesterday, the Senate approved legislation to reform immigration policy by increasing border security, establishing a guest-worker program, and providing an opportunity for millions of unauthorized immigrants to become citizens, among other provisions.

Thankfully the Senate saw fit to defeat an amendment to the immigration bill introduced by Senator Sessions that would have denied EITC to legal immigrants. The amendment was defeated by a vote of 60 to 37.

The EITC is one of the primary ways the U.S. government compensates low-wage taxpayers for the excessive tax burdens they face. The Senate amendment would have been particularly harmful to children as 98 percent of the EITC goes to working families with children. Census data proves that the EITC helps more children escape poverty than any other federal policy or program. The Senate and the House must now reach a compromise before the immigration bill can become law.

\$9.4 million needed in City budget for summer jobs

On May 24, 2006, the Campaign for Summer Jobs held a press conference and rally to urge that the City's Fiscal Year 2007 budget (which begins July 1) include an additional \$9.4 million for the summer youth employment program (SYEP). Currently, the City only has \$44 million of the \$53.4 million needed to provide job opportunities to nearly 42,000 youth again this summer. Without the additional \$9.4 million, SYEP will lose about 6,800 jobs. *For more information about the Campaign for Summer Jobs, call Anthony Ng of the United Neighborhood Houses at (212) 967-0322, x329.*

Opportunity: Children's PressLine

Children's PressLine (CPL) is accepting applications from 8- to 17-year-olds for their free summer journalism program. CPL gives children the opportunity to represent themselves in the media. They are looking for youth who have the potential to be leaders, want to get involved in something fun, smart and important – and who can dedicate two days a week to CPL from July 5th to August 17th. The next New Members Training will be held on Saturday, June 17th at Martin Luther King, Jr. High School Campus (122 Amsterdam Ave. at 65th Street). Sign-in begins at 12:00p.m., training is from 12:30-4p.m. For more information or to RSVP call 212-501-1118 or email cpl@cplmedia.org.

Resource: Report on Communications Barriers in Health Care Available – from the New York Academy of Medicine

The New York Academy of Medicine has issued a report focusing on the language barriers faced by over half of New York City's Haitian, Russian, and Latino first-generation immigrants that result in barriers to accessing healthcare. Among their key problems: Being able to communicate health symptoms to doctors and other professionals; lack of complete understanding of medical information on bottles, leaflets, etc. and physician instructions; and discourteous treatment in health centers, often causing repeat visits to understand unclear information.

National, state and local laws demand that interpreter services and translated documents be provided for non-English-speaking patients at all hospitals, health clinics and Medicaid offices that serve Medicare and Medicaid patients. An example of this is the fact that the New York State Patients' Bill of Rights requires "that a hospital provide interpreters in any language spoken by at least 1 percent of the hospital's service area." Implementation of these requirements needs to be enforced immediately and aggressively to ensure that families of all cultures have true access to the healthcare they need.

To learn more about the language barriers of New York City immigrants, particularly Haitian, Russian and Latino ones, download the full report at <http://www.nyam.org/initiatives/sp-pub.shtml> or www.fcd-us.org.