

**The Reporters:****Barbara Benson:** (718) 855-3304**Gale Scott:** (212) 210-0746*Crain's Health Pulse* is available Monday through Friday by 6 a.m.**Reproduction, forwarding or reuse in any form is prohibited.**

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Today's News Wednesday, August 13, 2008[Click here to access Pulse Extra](#)**No Med Mal Reform**

Aside from the budget cuts proposed on Monday, the agenda for the upcoming special session of the Legislature, which starts Aug. 18, is known only to Gov. David Paterson. But those hoping for a legislative solution to the state's looming medical malpractice crisis—such as setting caps on awards—say they are almost certain that medical malpractice reform won't be a topic, mostly because of the state's other priorities. "We aren't anticipating legislative action," says Donna Montaldo, president of the New York Chapter of the American College of Obstetricians and Gynecologists. The only good news for her organization's members, she says, is that it appears that the state Insurance Department will delay threatened premium increases for malpractice insurance. "Public opinion is weighing in on our side," she says. "People don't want their obstetricians to leave the state."

Drug Disposal

Responding to growing concerns about water quality, the state Department of Environmental Conservation has launched a campaign to ask New Yorkers not to throw unused prescription drugs down the toilet. The "Don't Flush Your Drugs" campaign features a Web site, www.dontflushyourdrugs.net, that offers alternative disposal methods, such as mixing medications with coffee grounds before putting them in the trash. New York is one of 24 major metropolitan areas found to have pharmaceuticals, including anti-anxiety medications and antibiotics, in their drinking water. The DEC is working with the state Department of Health to monitor water contaminants.

Access For Disabled

In a victory for the disabled, New York Lawyers for the Public Interest announced that private ferry operator NY Waterway is making its ferry landings accessible to those with special needs, particularly people who use wheelchairs. The accommodation came about as a result of a complaint that was filed with the NYC Commission on Human Rights and settled this spring. Activists have been fighting for the change since 2002.

Housing Works maps out Haitian ventures

Manhattan-based Housing Works is taking its AIDS advocacy work abroad for the first time.

Working with Haitian activist Esther Boucicault—who has raised awareness of AIDS by speaking out about her own HIV infection—Housing Works is pursuing two projects to create jobs in Haiti.

In one, Housing Works will sell tons of donated clothing left over from its overstocked New York City thrift shops to Ms. Boucicault's group in St. Marc at the rate of \$76 for a 200-pound box, a standard wholesale rate. When resold in Haitian marketplaces, that same clothing should bring in about \$500, with the profits staying in Haiti.

In a second venture, Housing Works is raising \$30,000 to buy sewing machines, cloth and other supplies to set up workshops for Haitian artisans.

"They'll either make products to sell in Haiti, or wholesale them to us here for sale," says Housing Works founder Charles King. "These can both be self-sustaining ventures instead of just charitable donations."

Haiti has been devastated by the HIV virus. Life for gay people in the Caribbean nation is particularly difficult. In addition to coping with the country's persistent poverty and climate of political violence, gay Haitians must fight homophobia, according to Housing Works.

At A Glance

WHO'S NEWS: Senior Health Partners, a New York City managed long-term care plan, named Jim Curcio vice president of operations and Janet O'Connor vice president of clinical excellence. ... Sound Shore Medical Center of Westchester named Dr. Stephen Jesmajian director of medicine; he was most recently acting director. He joined the hospital in 1992 as chief of internal medicine and director of ambulatory care.

PULSE EXTRA: Today's edition gives stats on the cost and availability of long-term care insurance in New York state.

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The need for home health care and nursing home care is high—40% of Americans who were 65 or older in 1990 would need nursing home care at some point, according to one estimate—and so are the costs. To encourage people to buy long-term care insurance, New York state designed a program, called the Partnership, that allows people to buy limited-coverage policies and escape Medicaid's spend-down asset requirement. In addition, New York and other states have been adjusting the regulations governing the regulation of long-term care insurance in an attempt to stabilize rates. The state Department of Insurance calculates sample premium costs at <https://awebproxyprd.ins.state.ny.us/onepage/StartForm.jsp?link=/LTC/StartPage.jsp>.

LONG-TERM CARE COSTS IN NEW YORK STATE

Average costs for nursing home care, 2006 (semiprivate room)

	PER DAY	PER YEAR
Downstate	\$333	\$122,000
Upstate	\$257	\$94,000

Average costs for home health care

	PER HOUR	PER YEAR, 20 HRS/WEEK
Downstate	\$16	\$17,000
Upstate	\$22	\$23,000

Source: New York State Department of Insurance

POLICIES AND REGULATION IN NEW YORK STATE

Number of policies	288,991
Percentage of national policies	5.1%
State ranking in number of policies	4
Fully adopted National Association of Insurance Commissioners guidelines?	No
Number of consumer complaints in 2006	Fewer than 100

Source: U.S. Government Accountability Office

HEALTH INSURERS THAT OFFER LONG-TERM CARE INSURANCE IN NEW YORK STATE

Allianz Life Insurance Co. of New York
www.allianzlife.com/newyork

American Family Life Assurance Co. of New York
www.aflacny.com

American Independent Network Insurance Co. of New York
www.penn treaty.com

Bankers Consec Life Insurance Co.
www.bankersconsec.com

Berkshire Life Insurance Co. of America
www.berkshirelife.com

John Hancock Life Insurance Co.
www.johnhancocklongtermcare.com
Partnership policy (individual)

Massachusetts Mutual Life Insurance Co.
www.massmutual.com

MedAmerica Insurance Co. of New York
www.medamericaltc.com
Partnership policy (individual and group)

Metropolitan Life Insurance Co.
www.metlife.com
Partnership policy (individual and group)

Mutual of Omaha Insurance Co.
www.mutualofomaha.com

New York Life Insurance Co.
www.newyorklifeltc.com
Partnership policy (individual)

Northwestern Long Term Care Insurance Co.
www.nmfn.com

Prudential Insurance Co. of America
www.prudential.com

State Farm Mutual Automobile Insurance Co.
www.statefarm.com

Transamerica Financial Life Insurance Co.
www.transamericaltc.com

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