

Brooklyn, New York

This gift traces the evolution of our insurance products over the 3 ½ years it has taken to bring them to market. It is a summary analysis of the products as they were first envisioned by the Consortium and the final products that will be approved by the New York State Insurance Department. (The approval process is proceeding as we meet). The “Before” and “After” benefit plan descriptions and corresponding premiums serve as a roadmap, reflecting the twists and turns of the evolving political processes, marketing strategies, and community and small business input that have redefined the scope and details of the product.

While many aspects of our products remain the same, many have been altered in response to the interest and needs of the various constituencies whose consensus was required for this product to find its way into the marketplace: The New York State Insurance Department, GIH (our underwriter), our hospitals, our community health service providers, our communities at large, and the small businesses in our demonstration area. The narrative explains briefly how and why our product evolved to meet the exigencies of all parties involved.