

Request to cosponsor S9589 (Rivera) | 10926 (Paulin) to Protect Health Coverage

Problem: The new federal law, HR1, has terminated federal funding for health insurance for many New Yorkers. As a result, on April 1, 2026, half a million New Yorkers received notice that their Essential Plan health insurance coverage would end on July 1 of this year. Their incomes are between 200-250 FPL (making between \$31,000-\$39,000 a year for an individual). Eighty percent of them are U.S. Citizens, with the remaining being lawful immigrants (e.g., refugees, asylees).

Solution: Under S9589|A10926 (Rivera|Paulin), the State can cover these people for as little as \$393 million in FY26-27 fiscal year, and \$639 million and \$675 million, for FY27-28 and FY28-29 respectively.¹

Some people say that it would cost \$3.5 billion a year to keep half a million New Yorkers covered. That inflated estimate assumes the State pays gold-standard insurance premiums that are not required under the bill. Moreover, the Governor set aside a \$2.4 billion coverage contingency fund in her SFY26-27 budget (\$3.5 billion/yr for out years) to pay for coverage if the federal government denied the State's request to return the Essential Plan to the Section 1331 Basic Health Program. Since the federal government approved New York's request, the State can use some of the contingency funds to cover half a million New Yorkers losing coverage.

Some people say that New York State shouldn't have to clean up the HR1 mess caused by the Republicans. Patients shouldn't have to suffer for a political principle. This bill offers a pathway to mitigating the worst impacts of HR1.

Some people say that people losing Essential Plan coverage used to get job-based coverage and they will go back to it in July. This is not true. Marketplace rules prevent people with job-based coverage from enrolling, so these people were never able to get job-based coverage. They earn between 200-250 FPL (\$31,000-\$39,000 a year for an individual). They work jobs that don't offer coverage. They are small business employees, gig workers, part-time workers, students, and other low-wage workers.

Some people say that people losing EP coverage can just buy health insurance on the individual market. This is not realistic. Marketplace coverage for people at these income levels costs \$3,000 a year, with a \$2,500 deductible. This is unaffordable for low-waged workers.

¹ Includes three-part proposals to offer coverage to 444,000 EP enrollees losing coverage mid-year, 6,000 New Yorkers with DACA or residual PRUCOL statuses, and to provide marketplace subsidies to 15,000 lawfully present immigrants. Estimates assume 113,000 New Yorkers enroll in a state-funded essential plan option with a \$50 premium.

RESIDENTS LOSING COVERAGE AS OF JULY 1, 2026 BY COUNTY

County	Residents Losing Coverage as of 7/1/2026
Albany	5,371
Allegany	757
Bronx	42,451
Broome	3,994
Cattaraugus	1,489
Cayuga	1,621
Chautauqua	2,491
Chemung	1,677
Chenango	1,020
Clinton	1,445
Columbia	1,259
Cortland	1,063
Delaware	824
Dutchess	5,265
Erie	16,886
Essex	698
Franklin	928
Fulton	1,381
Genesee	1,237
Greene	948
Hamilton	89
Herkimer	1,341
Jefferson	2,155
Kings	75,576
Lewis	601
Livingston	1,128
Madison	1,246
Monroe	16,188
Montgomery	1,148
Nassau	30,865
New York	23,803
Niagara	4,444
Oneida	4,821
Onondaga	9,053
Ontario	2,241
Orange	8,518
Orleans	897

County	Residents Losing Coverage as of 7/1/2026
Oswego	2,456
Ostego	1,125
Putnam	1,494
Queens	76,129
Rensselaer	2,790
Richmond	10,670
Rockland	7,881
Saratoga	3,586
Schenectady	3,790
Schoharie	543
Schuyler	418
Seneca	590
St. Lawrence	1,790
Steuben	2,102
Suffolk	36,774
Sullivan	1,798
Tioga	946
Tompkins	1,340
Ulster	3,928
Warren	1,529
Washington	1,421
Wayne	2,079
Westchester	17,348
Wyoming	723
Yates	531
Statewide Total	460,700