

Request to cosponsor S9589 (Rivera) 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|A# TBD (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 would go back to job-based coverage in July. This is not true. These New Yorkers have incomes between 200-250 FPL (\$31,000-\$39,000 a year for an individual). They are small business employees, gig workers, part-time workers, students, and other low-wage workers – working jobs without coverage.

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.

Some people say that the State shouldn't pay for coverage that employers offer. More employers than ever are dropping coverage because it costs over \$10,000 a year per employee. The half million New Yorkers losing coverage did not have offers of coverage because Marketplace rules prevent people with job-based coverage from enrolling.

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 |