

S.2237 (Rivera)/A.3020 (Gonzalez-Rojas)

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S.2237 (Rivera)/A.3020 (Gonzalez-Rojas)

SUBJECT

Essential Plan Coverage for Undocumented Individuals

DATE

January 30, 2023

SUPPORT

The Business Council strongly supports S.2237 (Rivera)/A.3020 (Gonzalez-Rojas), which would allow people currently ineligible for federal financial participation due to immigration status to buy health insurance under New York's Essential Health program.

This legislation directs the Commissioner of Health to seek a waiver within 90 days of its enactment to utilize the Essential Plan Trust fund to provide health insurance coverage to individuals who, except for their immigration status, are qualified to enroll in the Essential Plan. If this expansion is not authorized by the federal government, then the bill provides that a state-funded Medicaid program would be expanded to provide coverage to individuals aged 19 or older.

This legislation is an important step to breaking down barriers and ensuring universal health insurance coverage in New York. More than 95% of state residents are currently covered, and the state's uninsured rate dropped to 4.7% in 2017, the lowest ever recorded. Of the New Yorkers who remain uninsured, up to half are believed to be undocumented immigrants, who are ineligible for current coverages. This bill would secure coverage for this population, leaving the percentage of uninsured New Yorkers at near 2%, incredibly close to universal coverage.

According to the sponsor, this expansion of the Essential Plan will cost \$345 million. We believe this is a worthwhile cost as the state will save close to the same amount in emergency Medicaid spending on the same population. Additionally, the eligible population would be paying some minor premium amounts to contribute to their own coverage.

Expanding eligibility for the Essential Plan helps ensure a healthier population in a fiscally responsible manner. This is an important step to building a more equitable health care system and ensuring universal coverage in New York in an incremental and affordable way.

For these reasons, The Business Council enthusiastically supports S.2237 (Rivera)/A.3020 (Gonzalez-Rojas).