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

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<b>BILL</b> S.2237B (Rivera) / A.3020B (Gonzalez-Rojas)
<b>SUBJECT</b> Essential Plan Coverage for Undocumented Individuals
<b>DATE</b> January 05, 2024
<b>SUPPORT</b>

The Business Council strongly supports S.2237B (Rivera)/A.3020B (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 authorizes the Commissioner of Health to seek a waiver 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 coverage. 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 would lead to a combined savings in excess of \$400 million in Emergency Medicaid spending, a significant savings for state and local governments and New York taxpayers. 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.2237B (Rivera)/A.3020B (Gonzalez-Rojas).