



Dear Assistor:

As you may already know, federal policy changes have forced New York State to adjust the coverage options available under the Essential Plan.

**As a result, consumers enrolled in the Essential Plan coverage at the waiver's expanded eligibility level (200 – 250% FPL) will have this coverage end on July 1, 2026.**

We understand how unsettling this news will be for the consumers that you support. New York State was proud to offer expanded coverage to these consumers that, until last year, were not eligible for such support. The federal government's decision to end such coverage is deeply unfortunate.

**NY State of Health will be sending emails to impacted consumers beginning today, informing them that their coverage will end on July 1, 2026.** Copies of this email in English and Spanish are attached.

Consumers will receive formal notification about their specific coverage at least 3 months before the change takes effect.

**Nothing will change for members enrolled in Essential Plan 1, 2, 3, or 4 (enrollees with income up to 200% FPL).**

#### **Background on New York's Essential Plan Program**

- New York State has operated the Essential Plan since **April 2015**. Originally, the program operated under the Affordable Care Act Section 1331 Basic Health Program (BHP), which limits eligibility to adults ages 19-64 with income up to **200%** of the Federal Poverty Level (FPL).
- To expand Essential Plan income eligibility to **250%** of FPL and reach more New Yorkers, NY State of Health applied for a **Section 1332 State Innovation Waiver**, which was approved effective **April 1, 2024**.
- As a result of the Essential Plan Expansion, under the approved 1332 Waiver:
  - 450,000 Individuals with income between 200-250% FPL gained \$0 premium coverage, saving them over \$6,000 per year compared to Qualified Health Plans

#### **Take-Aways & Next Steps**

New York is committed to preserving coverage for as many New Yorkers as possible and minimizing the harm of H.R.1 and minimizing the financial losses to the health care delivery system by retaining most Essential Plan coverage. We will be working with CMS to design and provide affordable coverage options for members who will no longer qualify for current Essential Plan waiver coverage or the BHP.

- NY State of Health will leverage the "Stay Connected" communications campaign to notify stakeholders and impacted consumers.
- NY State of Health will work with consumers before any changes are implemented to evaluate their eligibility for Qualified Health Plans with Advance Premium Tax Credits or other options that will help with the cost of health insurance. We will provide 90 days' advance notice of the change and provide consumers with their coverage options.

We will continue to keep you informed and support you as we approach July 2026. Be sure to bookmark our "Stay Connected" page for updates: <https://info.nystateofhealth.ny.gov/stay-connected>