



IMPACT OF H.R.1 LEGISLATION ON NEW YORK'S ESSENTIAL PLAN

Federal funding cuts have impacted New York's Essential Plan program. Governor Hochul has taken steps to protect Essential Plan coverage for most enrollees, but there are changes that will impact some enrollees starting July 1, 2026.

Who is affected?

- Enrollees with incomes between 200% and 250% of the Federal Poverty Level (FPL), (\$31,920 - \$39,900 annual income) will no longer be eligible for the Essential Plan starting July 1, 2026.
- This impacts 450,000 individuals.
- There are no changes for the 1.3 million enrollees with income below 200% FPL (income below \$31,920).

What is changing and when?

- Federal funding cuts mean New York State can no longer offer expanded Essential Plan eligibility after June 30, 2026.
- Enrollees whose eligibility is ending received a notice from NY State of Health on April 1, 2026.
- We will send another notice in early May with information about new coverage options.

What new coverage is available?

- Most people affected by these changes can enroll in a Qualified Health Plan (QHP), with financial assistance.
- QHPs have monthly premiums and other costs that differ from the Essential Plan. The average silver plan costs \$220 per month after tax credits.
- The enrollment window opens on May 16, 2026. Impacted enrollees will have until August 30, 2026, to enroll in new coverage without a gap in coverage.

What help is available to consumers?

- Free in-person assistance from enrollment assistors: info.nystateofhealth.ny.gov/findassistor
- Customer Service Center: 1-855-355-5777
- Web chat at nystateofhealth.ny.gov

Pregnant Individuals

- All pregnant enrollees will stay continuously enrolled in coverage.
- Pregnant enrollees whose due date is before January 1, 2027 will remain enrolled in the Essential Plan.
- Pregnant enrollees whose due date is after January 1, 2027 will be transitioned to Medicaid on July 1, 2026.

Deferred Action for Childhood Arrivals (DACA)

- DACA recipients with incomes at or below 138% FPL will move to Medicaid on July 1, 2026.
- Higher-income DACA recipients who are pregnant will move to Medicaid on July 1, 2026.
- Under federal rules, higher-income DACA recipients who are not pregnant will no longer qualify for any NY State of Health program after July 1, 2026.

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for more information and resources**

