# Coverage4All



## **Creating Healthy Communities:**

#### Coverage4All

There are 154,000 uninsured, low-income New Yorkers who are ineligible for coverage because of their immigration status. New York policymakers can make them eligible for quality, affordable coverage through a state-funded Essential Plan. We estimate that 46,000 of them would enroll annually when the program is fully implemented. Other states—including California, Minnesota and Illinois—have established state-only funded programs for certain groups of immigrants, such as young people and older people.

Uninsured New Yorkers often avoid medical care for fear of costs. As a consequence, many experience prolonged illness and suffering and even risk death. When they can no longer avoid care they may incur huge medical bills that result in uncompensated care for providers. According to the Community Service Society and Citizens Budget Commission, insuring 46,000 uninsured people could save \$19 million in uncompensated care costs.

New York has a history of providing some coverage to immigrant communities excluded from federal programs. More recently compared to other states we are falling behind. The state should continue to step up where federal policies fall short and lead nationally on immigrant healthcare issues by enacting a state-funded Essential Plan for immigrants.

#### **Recommendation:**

New York State should create a state-funded Essential Plan for ALL low-income New Yorkers regardless of immigration status by enacting <u>S2237/A3020</u>.

- This would immediately provide coverage to immigrants not eligible for insurance due to their immigration status.
- Join advocates in pushing for the Federal Government to approve the State's 1332 waiver, which could secure federal funding for health coverage extension.

### **Key Points:**

- Uninsured New Yorkers often avoid medical care for fear of costs. As a consequence, many experience prolonged illness and suffering and even risk death. When they can no longer avoid care they may incur huge medical bills that result in uncompensated care for providers. According to the Community Service Society and Citizens Budget Commission, insuring 46,000 uninsured people could save \$19 million in uncompensated care costs.
- According to a 2021 report by Families USA, more than 8,200 New Yorkers died from COVID-19 due to lack of health coverage. We estimate at least 2,050 of them are undocumented.
- New York has a history of providing some coverage to immigrant communities excluded from federal programs. More
  recently compared to other states we are falling behind. The state should continue to step up where federal policies
  fall short and lead nationally on immigrant healthcare issues by enacting a state-funded Essential Plan for immigrants.