



NYIC 2016 State Policy & Budget Priorities

Health Coverage for All Immigrants

Recommendation

Expand health coverage for all New Yorkers regardless of immigration status.

- **“Clean-up” the Essential Plan by creating a state-funded version for immigrants who are permanently residing under color of law (PRUCOL).** The Governor and State Legislature should commit \$10 million for Essential Plan coverage for PRUCOL individuals who would otherwise be eligible for state-funded Medicaid, but who cannot enroll because their income is too high.
- **Establish a state-funded Essential Plan to extend coverage to all immigrants regardless of their status.** The Governor and State Legislature should pass legislation establishing a state-funded Essential Plan for all New York State residents, and should ensure there is sufficient funding to cover the additional costs.

History

- **2010:** Affordable Care Act passes in Washington, DC, but limits coverage to “lawfully present.”
- **2012:** Centers for Medicare & Medicaid Services clarifies that those with Deferred Action for Childhood Arrivals (DACA) not considered lawfully present & may not be covered under federally-financed programs.
- **2015:** New York State rolls out Essential Plan (EP) to cover lower income individuals up to 200% of federal poverty level and lawfully present immigrants who were previously covered by Medicaid.

Community Need and Background

New York State’s implementation of the Affordable Care Act (ACA) has benefitted many lawfully present immigrants who are among the 2 million New Yorkers who have enrolled in private and public insurance plans. But the work of covering all NYS residents is not done. An estimated **457,000 state residents are uninsured** because they are barred by from ACA programs.

Denying coverage to New York State residents on the basis of immigration status not only hurts immigrant families, it hurts the whole State. Families without access to coverage are more likely to delay care or seek it in costly emergency room settings. Hospitals are forced to provide care for which they may not be reimbursed. Gaps in coverage can lead to cost inefficiencies and waste.

Opportunity and Talking Points

New York State’s commitment to improve population health, transform health care delivery, and eliminate health disparities requires a coverage solution for everyone, regardless of status.

- Ensuring that everyone has access to quality, affordable care will benefit NYS health care providers and **will make it easier for the state to control costs** and manage health outcomes for all.
- Closing coverage gaps will **strengthen the fiscal health of NYS health care providers**, especially in the wake of hospital funding cuts projected in the ACA.
- Facilitating coverage is important for integrating immigrant families into our communities, and strengthening their ability to work, be productive, and contribute to the economy.
- The Division of Budget estimates **savings of \$300 million from covering lawfully-present immigrants** through the Essential Plan, thereby creating cost savings for the state. These savings can be directed to cover those who remain uninsured because of their immigration status.

For additional information, please contact Claudia Calhoon at ccalhoon@nyic.org.