



Impact of House Budget Reconciliation Bills

May 2025

Overview: W&M and E&C Impacts on New York (as of 5/18/25)

Summary of Proposed House Budget on New York	Ways and Means (W&M)	Energy and Commerce (E&C)	Total NY Impact from Proposed House Budget
Newly Uninsured	224,000	1,240,740	1,464,740
Lost Federal Funding	(\$7,558,670,443)	(\$2,524,022,025)	(\$10,082,692,468)
New State Funded Medicaid Costs	(\$2,768,867,806)	(\$574,180,521)	(\$3,343,048,327)
Total Fiscal Impact NY	(\$10,327,538,249)	(\$3,098,202,546)	(\$13,452,740,795)

Ways & Means Bill

Overview: New York's Integrated Insurance Marketplace

- Since 2010, the number of **uninsured in New York State has declined by over 1.3 million**, and the share of uninsured remains below 5%, driven by the ACA Expansion and New York's Essential Plan – an affordable coverage alternative to Qualified Health Plans for low-income New Yorkers offered since 2016.
- Today, the Essential Plan has **more than 1.6 million enrollees**. These enrollees are **hardworking individuals** employed by New York's small businesses, elder care and childcare, retail, food service, and manufacturing.
- With these uninsured reductions, we have seen corresponding reductions in uncompensated care in every part of the state, which is foundational to our state's health care economy.

Overview: Essential Plan In The Crosshairs

- The healthcare provisions passed out of the House Ways & Means Committee will severely jeopardize the Essential Plan and New York's healthcare system.
- Funding for the Essential Plan is calculated based on federal premium tax credits, which is used to reimburse providers for care.
- The Ways & Means bill eliminates premium tax credit eligibility for almost **half of current enrollees and cuts more than 50% of the program's funding.**
- Combined, the provisions of this Bill equate to over **\$10 billion in annual losses** for New Yorkers and our healthcare economy.
- The loss of this funding will impact every community in the state.
 - Uninsured consumers will still seek care in hospitals and will need other social services to maintain their health.
 - Hospital financial losses will result in job losses and harm local economies.

Key Takeaways: Essential Plan In The Crosshairs

- The impact of the Ways & Means provisions will devastate New York's Essential Plan and shift unsustainable costs to the State's Medicaid program.
- The State would not be able to absorb the impacts:
 - Loss of over **\$7.5 billion annually** – more than half of the Essential Plan's annual budget.
 - Additional State expenditures of **\$2.7 billion** due to federal cuts.
 - Hospital losses will exceed **\$1.3 billion annually** and will result in job losses and local economic impact.
 - **Over 730,000 individuals** will lose their federally-funded Essential Plan coverage, of which 506,000 will move to Medicaid and 224,000 will become uninsured.

Key Takeaways: Essential Plan In The Crosshairs

- The impact of the Ways & Means provisions would cut New York State's Essential Plan funding by more than half.
- The State would not be able to absorb these impacts and will create a significant negative economic ripple effects statewide.

**\$7.5
Billion**

Lost annually --
more than 50% of the
Essential Plan
annual budget

**\$2.7
Billion**

In additional State
expenditures due to
loss of federal
funding

\$1.3 Billion

Increase in hospital uncompensated care costs

730,000

Individuals lose their Essential Plan coverage

Undercuts Affordability

For All New Yorkers

Key Takeaways: Ways & Means (W&M) Provisions (as of 5/18/25)

Current Essential Plan Enrollees		W&M Proposal: Enrollee Impact		W&M Proposal: Hospital Impact			W&M: Statewide Fiscal Impact	
Congressional District [#]	Number of EP Enrollees (Rounded)	EP Enrollees required to move to State-Only Medicaid	Newly Uninsured who Lost EP (Rounded)	Additional Uncompensated Care Losses	Reduced Reimbursement (From EP Rates to Medicaid Rates)	TOTAL Hospital Losses	New state costs of moving EP members under 138% of FPL to State Funded Medicaid	EP Funding Loss to State as a result of W&M eligibility change
1	77,200	21,408	9,472	(\$21,100,051)	(\$7,966,193)	(\$29,066,244)	\$115,525,899	(\$319,619,520)
2	78,000	21,630	9,570	(\$23,653,948)	(\$11,668,236)	(\$35,322,184)	\$116,723,059	(\$322,931,640)
3	63,700	17,664	7,816	(\$37,412,311)	(\$12,200,050)	(\$49,612,361)	\$95,323,832	(\$263,727,506)
4	67,000	18,579	8,220	(\$17,095,482)	(\$21,983,874)	(\$39,079,356)	\$100,262,115	(\$277,389,998)
5	113,700	31,530	13,950	(\$7,806,674)	(\$14,571,768)	(\$22,378,442)	\$170,146,305	(\$470,734,967)
6	163,600	45,367	20,073	(\$75,467,480)	(\$86,488,525)	(\$161,956,005)	\$244,819,134	(\$677,328,413)
7	99,600	27,620	12,220	(\$11,440,090)	(\$14,631,794)	(\$26,071,884)	\$149,046,368	(\$412,358,863)
8	97,700	27,093	11,987	(\$7,573,404)	(\$14,900,999)	(\$22,474,403)	\$146,203,114	(\$404,492,579)
9	123,800	34,330	15,189	(\$39,882,509)	(\$80,723,800)	(\$120,606,309)	\$185,260,445	(\$512,550,474)
10	79,200	21,963	9,717	(\$42,193,886)	(\$40,046,236)	(\$82,240,122)	\$118,518,798	(\$327,899,819)
11	73,700	20,437	9,042	(\$15,076,073)	(\$4,359,108)	(\$19,435,181)	\$110,288,326	(\$305,128,998)
12	24,200	6,711	2,969	(\$157,128,247)	(\$154,101,173)	(\$311,229,420)	\$36,214,077	(\$100,191,611)
13	91,500	25,373	11,226	(\$5,131,580)	(\$11,452,135)	(\$16,583,715)	\$136,925,127	(\$378,823,654)
14	121,700	33,748	14,932	(\$8,417,857)	(\$16,237,151)	(\$24,655,008)	\$182,117,901	(\$503,856,161)
15	104,400	28,951	12,809	(\$46,058,260)	(\$62,414,652)	(\$108,472,912)	\$156,229,325	(\$432,231,579)
16	61,300	16,999	7,521	(\$17,599,019)	(\$12,640,315)	(\$30,239,334)	\$91,732,353	(\$253,791,148)
17	42,900	11,896	5,264	(\$18,214,814)	(\$13,873,836)	(\$32,088,650)	\$64,197,682	(\$177,612,402)
18	42,500	11,785	5,214	(\$15,458,948)	(\$6,209,414)	(\$21,668,362)	\$63,599,103	(\$175,956,342)
19	37,400	10,371	4,589	(\$21,882,902)	(\$2,930,284)	(\$24,813,186)	\$55,967,210	(\$154,841,581)
20	32,800	9,096	4,024	(\$25,206,264)	(\$4,943,376)	(\$30,149,640)	\$49,083,543	(\$135,796,895)
21	44,700	12,396	5,484	(\$21,494,500)	(\$3,849,010)	(\$25,343,510)	\$66,891,292	(\$185,064,670)
22	37,100	10,288	4,552	(\$31,789,619)	(\$2,569,727)	(\$34,359,346)	\$55,518,276	(\$153,599,536)
23	33,000	9,151	4,049	(\$13,340,858)	(\$142,237)	(\$13,483,095)	\$49,382,833	(\$136,624,924)
24	33,700	9,345	4,135	(\$11,399,875)	(\$549,216)	(\$11,949,091)	\$50,430,347	(\$139,523,029)
25	41,300	11,453	5,067	(\$19,263,704)	(\$25,780,523)	(\$45,044,227)	\$61,803,363	(\$170,988,163)
26	40,000	11,092	4,908	(\$26,333,943)	(\$5,891,764)	(\$32,225,707)	\$59,857,979	(\$165,605,969)
Statewide	1,630,000	506,276	224,000	(\$737,422,296)	(\$633,125,396)	(\$1,370,547,692)	\$2,732,067,806	(\$7,558,670,443)

Energy & Commerce Bill

Overview: Medicaid and Child Health Plus

- The House Energy & Commerce (E&C) bill further destabilizes health insurance in NY, and would disproportionately harm New York by cutting federal funds and raising state costs for Medicaid and CHP.
- E&C eligibility changes could increase the uninsured by 500K by 2029 — and over 1 million annually after work requirements begin (2029 - 2034). Total uninsured from proposed house budget (E&C and W&M) is estimated at nearly 1.5 million.
- Coverage losses would fall heavily on lower-cost expansion adults, driving up average Medicaid costs and uncompensated care for providers.
- Work requirements and other changes are expected to increase state administrative costs by more than 20%.

Key Takeaways: State and Federal Medicaid Costs will Increase

- The impact of the E&C provisions will require wholesale changes to member benefits and eligibility to mitigate against the loss of coverage and new state Medicaid costs.
- The State would not be able to absorb the impacts:
 - Over **1 million Medicaid enrollees** – nearly 15% of the entire program – will lose coverage.
 - Additional State expenditures of over **\$3 billion** due to targeted federal cuts against New York.
 - Hospitals, Community Health Centers, Physicians and other providers will experience losses in revenue as populations lose coverage which will put essential Medicaid providers out of business and result in job losses and local economic impact.

Key Takeaways: Energy & Commerce (E&C) Provisions (as of 5/18/25)

	Current NYS Medicaid Enrollees		E&C Proposals: Medicaid Enrollee Impacts			E&C Proposals: Statewide Medicaid Fiscal Impacts				
Congressional District [#]	# of Medicaid Enrollees	# of ACA Adult Group	# of Current ACA Group Who Will Be Uninsured	# of Non-ACA Group Who Will Become Uninsured	Total # of Newly Uninsured	Increased Costs of DACA Recipients & Immigration Verification changes	New Admin/Operational Costs	ACA FMAP Penalty for Coverage of Undocumented Children and Adults	Lost State Share of MCO Tax Revenue	Total New State Fiscal Impact
1	221,807	63,077	(33,445)	(4,598)	(38,043)	(\$3,324,501)	(\$16,338,830)	(\$29,583,442)	(\$51,225,518)	(\$100,472,291)
2	227,065	63,478	(33,658)	(4,707)	(38,365)	(\$3,403,319)	(\$16,726,192)	(\$30,284,807)	(\$52,439,974)	(\$102,854,291)
3	159,546	49,622	(26,311)	(3,308)	(29,619)	(\$2,391,323)	(\$11,752,568)	(\$21,279,455)	(\$36,846,663)	(\$72,270,009)
4	199,703	59,795	(31,705)	(4,140)	(35,845)	(\$2,993,206)	(\$14,710,622)	(\$26,635,373)	(\$46,120,758)	(\$90,459,959)
5	354,371	109,423	(58,019)	(7,347)	(65,366)	(\$5,311,407)	(\$26,103,819)	(\$47,264,142)	(\$81,840,719)	(\$160,520,086)
6	379,240	117,005	(62,039)	(7,862)	(69,902)	(\$5,684,158)	(\$27,935,767)	(\$50,581,108)	(\$87,584,246)	(\$171,785,279)
7	366,997	115,524	(61,254)	(7,608)	(68,862)	(\$5,500,648)	(\$27,033,877)	(\$48,948,125)	(\$84,756,638)	(\$166,239,288)
8	358,329	113,642	(60,256)	(7,429)	(67,685)	(\$5,370,743)	(\$26,395,434)	(\$47,792,148)	(\$82,754,993)	(\$162,313,318)
9	404,544	122,502	(64,954)	(8,387)	(73,341)	(\$6,063,423)	(\$29,799,730)	(\$53,956,039)	(\$93,428,144)	(\$183,247,335)
10	302,724	90,852	(48,172)	(6,276)	(54,448)	(\$4,537,309)	(\$22,299,380)	(\$40,375,743)	(\$69,913,039)	(\$137,125,470)
11	248,273	71,281	(37,795)	(5,147)	(42,942)	(\$3,721,189)	(\$18,288,420)	(\$33,113,410)	(\$57,337,872)	(\$112,460,891)
12	109,331	43,914	(23,285)	(2,267)	(25,551)	(\$1,638,681)	(\$8,053,580)	(\$14,581,986)	(\$25,249,591)	(\$49,523,838)
13	421,063	144,817	(76,786)	(8,729)	(85,515)	(\$6,311,012)	(\$31,016,551)	(\$56,159,243)	(\$97,243,124)	(\$190,729,930)
14	415,862	130,840	(69,375)	(8,622)	(77,997)	(\$994,857)	(\$30,633,450)	(\$55,465,592)	(\$96,042,025)	(\$183,135,925)
15	512,999	157,401	(83,458)	(10,635)	(94,094)	(\$1,227,234)	(\$37,788,749)	(\$68,421,131)	(\$118,475,325)	(\$225,912,439)
16	262,890	78,885	(41,827)	(5,450)	(47,277)	(\$628,905)	(\$19,365,114)	(\$35,062,897)	(\$60,713,525)	(\$115,770,441)
17	197,481	41,172	(21,830)	(4,094)	(25,925)	(\$472,429)	(\$14,546,943)	(\$26,339,012)	(\$45,607,592)	(\$86,965,977)
18	204,073	54,593	(28,947)	(4,231)	(33,178)	(\$488,199)	(\$15,032,536)	(\$27,218,237)	(\$47,130,022)	(\$89,868,993)
19	194,945	54,358	(28,822)	(4,042)	(32,864)	(\$466,362)	(\$14,360,127)	(\$26,000,758)	(\$45,021,885)	(\$85,849,132)
20	161,248	46,881	(24,857)	(3,343)	(28,200)	(\$385,749)	(\$11,877,901)	(\$21,506,386)	(\$37,239,608)	(\$71,009,644)
21	237,534	63,508	(33,674)	(4,925)	(38,598)	(\$568,247)	(\$17,497,364)	(\$31,681,108)	(\$54,857,755)	(\$104,604,474)
22	206,838	54,995	(29,160)	(4,288)	(33,448)	(\$494,814)	(\$15,236,217)	(\$27,587,026)	(\$47,768,604)	(\$91,086,661)
23	181,139	50,671	(26,867)	(3,755)	(30,623)	(\$433,334)	(\$13,343,140)	(\$24,159,380)	(\$41,833,428)	(\$79,769,283)
24	166,929	44,872	(23,793)	(3,461)	(27,253)	(\$399,340)	(\$12,296,389)	(\$22,264,109)	(\$38,551,651)	(\$73,511,488)
25	205,134	58,884	(31,222)	(4,253)	(35,475)	(\$490,736)	(\$15,110,647)	(\$27,359,667)	(\$47,374,917)	(\$90,335,967)
26	227,942	67,137	(35,598)	(4,726)	(40,324)	(\$545,299)	(\$16,790,752)	(\$30,401,701)	(\$52,642,383)	(\$100,380,136)
Total	6,928,005	2,069,131	(1,097,110)	(143,630)	(1,240,740)	(\$63,846,421)	(\$510,334,100)	(\$924,022,025)	(\$1,600,000,000)	(\$3,098,202,546)

Thank You

Danielle Holahan
Executive Director
NY State of Health

Sonia Sekhar
Deputy Director
NY State of Health

Amir Bassiri
Medicaid Director