

NY STATE OF HEALTH

ASSISTOR NEWSLETTER





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WELCOME MESSAGE

Dear Assistors,

As we move into the heart of summer 2025, I want to acknowledge the challenges we face and the incredible resilience you continue to demonstrate in serving New Yorkers across our state.

We are deeply concerned about the July 4th enactment of the Congressional Budget Reconciliation Legislation. The provisions in the law present significant obstacles for our work and could make it much more difficult for many of our consumers to maintain their health insurance coverage. After more than a decade of progress in expanding affordable health care access, this law harms our health care system and impacts New Yorkers who need coverage most.

But even in the face of these federal changes, your dedication remains the backbone of NY State of Health. This summer, as we crisscross communities across New York, your expertise and compassion are more vital than ever. Whether you're staffing a booth at the State Fair, providing enrollment assistance at a local event, or helping families navigate their coverage options during a period of uncertainty, you are the face of health care access in our state.

The policy landscape is complex and evolving rapidly, but we are committed to providing timely updates, resources, and support as we navigate these changes together.

Thank you for the work you do to ensure New Yorkers have access to quality, affordable health coverage. Together, we will weather this storm and continue to expand health care access for all.

With deep appreciation,

Danielle Holahan
Executive Director
NY State of Health



Danielle Holahan
Executive Director
NY State of Health



GENERAL NEWS

Understanding the Impact of the Federal Reconciliation Bill on New York



The sweeping changes contained in the Congressional Budget Reconciliation Bill represent more than just policy adjustments — they present substantial challenges to the health care infrastructure that millions of New Yorkers rely on for their well-being. As the full scope of this legislation becomes clear, we want to keep you updated on the wide-ranging consequences that will affect every level of our health care system, from individual families struggling to afford care to hospitals facing unprecedented financial strain.

1. Essential Plan

The legislation will have devastating effects on New York's Essential Plan, which currently serves 1.6 million New Yorkers who depend on this affordable coverage option:

- Significant changes to eligibility for lawfully present immigrants (EP 3 and EP 4)
- This will result in over 730,000 individuals losing their Essential Plan coverage starting in 2026. New York State is reviewing options for these individuals
- There will be new limits on Marketplace ability to leverage trusted data sources needed to verify the consumer's information

2. Medicaid

The impact of the bill extends to New York's Medicaid program, which provides comprehensive health coverage to more than 7.5 million New Yorkers:

- Between 1 and 1.5 million Medicaid enrollees may lose insurance due to new paperwork and work requirements
- Nearly 2 million enrollees will have to renew their coverage twice a year instead of annually and face additional cost-sharing requirements
- Mandatory work requirements and other reforms will increase Medicaid administrative costs by at least 20 percent

3. Health care Providers

The ripple effects will also be felt throughout New York's health care system - as populations lose coverage, hospitals, community health centers, physicians, and other providers will experience losses in revenue, prompting cuts in costs to cover losses, which will reduce access to care, and loss of jobs and economic development. Uncompensated care costs for NYS hospitals are projected to exceed \$3B annually because of this legislation.

As we face these unprecedented challenges, NY State of Health remains committed to protecting New Yorkers' access to affordable health care and minimizing the impact of these federal changes however possible. We will continue to provide timely updates and resources to help assistors support consumers during this period of uncertainty. Visit our Stay Connected webpage for the latest information and talking points to address consumer questions.

4. CMS Releases Marketplace Integrity Rule

The Centers for Medicare & Medicaid Services (CMS) recently issued the "Patient Protection and Affordable Care Act; Marketplace Integrity and Affordability Final Rule," which establishes standards for health insurance marketplaces.

Several federal policy changes will affect some NY State of Health consumers, and we wanted to highlight two of the changes that will take effect in the coming months.

Changes for DACA Recipients

Starting August 30, 2025, consumers with Deferred Action for Childhood Arrivals (DACA) status will no longer be eligible for Qualified Health Plans (QHPs) or premium tax credits through NY State of Health due to new federal regulations.

What This Means:

- DACA recipients currently enrolled in QHPs will be disenrolled
- This change applies to all QHPs, both with and without financial assistance

- DACA recipients will still be able to purchase QHPs directly through a health insurance company
- DACA recipients enrolled in Medicaid or the Essential Plan are NOT affected

What We're Doing:

- Affected consumers will receive advance notices by mail
- Email and text reminders will also be sent
- We will work with enrollment assistors on an outreach plan to your clients about these changes
- We are committed to minimizing the disruption and providing information about alternative coverage and care options where possible

Income Documentation Changes

The second change affects the timeframe for documenting income discrepancies:

- The reasonable opportunity period to provide income documentation has been reduced from 150 days back to the federally required 90 days, effective August 2025
- This applies to both Essential Plan and QHP consumers
- Starting August 2025, NY State of Health will no longer extend the additional 60-day grace period that was previously available

We understand these changes create uncertainty and additional complexity in your work with consumers. These federal changes are part of a broader policy landscape that continues to evolve rapidly. As always, we will keep you updated on policy changes as quickly and as often as possible. We acknowledge there is significant information circulating about potential impacts, and we want to ensure you have accurate, up-to-date guidance to help your consumers.

NEWS FLASH

Essential Plan Cooling Program SUCCESS

As extreme heat events increase across New York State due to climate change, NY State of Health is taking action to protect our most vulnerable residents through the Essential Plan Cooling Program (EPCP). Since launching on June 2, this groundbreaking program has already made a significant impact in communities across the state.

To date, we have received over 4,000 applications from New Yorkers seeking assistance.

Applications align with areas that correlate to the Department of Health Heat Vulnerability Index maps, showing the program is reaching those most at risk during extreme heat events.

The Essential Plan Cooling Program is funded through New York's 1332 Innovation Waiver, building on the successful model of the existing HEAP (Home Energy Assistance Program) administered through the Office of Temporary Disability Assistance.

We have plans to expand to other health conditions in future years, including high-risk pregnancy, another population vulnerable to extreme heat. This program represents our commitment to health equity and climate adaptation, ensuring that our most vulnerable consumers have access to life-saving cooling equipment during increasingly hot summers.



EPCP Applications by County Across New York State:

County	Applications
ALBANY	64
ALLEGANY	2
BRONX	1026
BROOME	26
CATTARAUGUS	2
CHAUTAUQUA	6
CHEMUNG	7
CHENANGO	2
CLINTON	4
COLUMBIA	5
CORTLAND	5
DELAWARE	4
DUTCHESS	7
ERIE	41
ESSEX	2

County	Applications
FRANKLIN	2
FULTON	7
GENESEE	5
GREENE	1
HERKIMER	8
JEFFERSON	7
KINGS	795
LEWIS	1
LIVINGSTON	8
MADISON	6
MONROE	193
MONTGOMERY	2
NASSAU	37
NEW YORK	878
NIAGARA	8

Continued from page 4

County	Applications
ONEIDA	28
ONONDAGA	26
ONTARIO	9
ORANGE	13
ORLEANS	5
OSWEGO	5
PUTNAM	2
QUEENS	433
RENSSELAER	18
RICHMOND	118
ROCKLAND	3
SARATOGA	11
SCHENECTADY	31
SENECA	6
ST. LAWRENCE	7
STEUBEN	5
SUFFOLK	36
SULLIVAN	4
TIOGA	3
TOMPKINS	7
ULSTER	4
WARREN	2
WASHINGTON	5
WAYNE	13
WESTCHESTER	54
YATES	1
Total	4,010

NEWS FLASH

Improving the Consumer Experience



NY State of Health is committed to continuously improving the experience for New Yorkers seeking health coverage. This summer, we're embarking on a comprehensive study of consumer administrative burdens with Manatt Health Solutions to identify and eliminate barriers that may prevent people from enrolling or maintaining their coverage.

The Administrative Burdens Audit will take a deep dive into every aspect of the applicant and enrollee experience across our programs. This isn't just about looking at what consumers are doing—it's about understanding why they make certain decisions and actions.

THE AUDIT WILL SPECIFICALLY EXAMINE:

- Application processes and user interface design
- Eligibility and enrollment procedures
- Renewal processes and requirements
- Consumer communications and notices
- Overall user experience across all programs

Findings from the study will help streamline processes, improve communications, and reduce administrative friction. These findings will inform future enhancements to our application, ensuring that accessing affordable health coverage becomes even easier for New Yorkers.

STAY CONNECTED

Getting Ready for the **2025** GREAT NEW YORK STATE FAIR!

The countdown is on! The 2025 Great New York State Fair runs from Wednesday, August 20, through Labor Day, Monday, September 1. NY State of Health will once again be at the fairgrounds in Syracuse, to connect with fairgoers from across the Empire State.

Founded in 1841, the Great New York State Fair is America's third-largest state fair and has been entertaining New Yorkers for more than 100 years! What started as America's first State Fair has grown into a spectacular 13-day celebration of delicious food, eye-opening exhibits, captivating entertainment, and great fun.

The Fair draws visitors from every corner of New York State, giving us a chance to connect with New Yorkers who might not

otherwise be aware of our programs and services. Our booth will provide information about all NY State of Health programs and help visitors understand their coverage options. With the current uncertainty around federal legislation, this face-to-face engagement is more important than ever.

The 2025 New York State Fair promises to be an unforgettable celebration of everything that makes New York special. We look forward to seeing you there!



ASSISTORS IN ACTION



United Community School – Community Forum at P.S. 52

Navigator Shaikh Islam from the Charles B. Wang Community Health Center, Inc.

EVENT SEASON HEATING UP: Join Us This Summer to Help New Yorkers Get Covered!

[NY State of Health events](#) are heating up across the state! With summer vacation in full swing and more New Yorkers outside, there are many local events offering opportunities to connect consumers with the coverage they need.

Community events provide valuable face-to-face assistance, helping New Yorkers understand their insurance options and navigate the enrollment process. Your participation makes a real difference in expanding our outreach to those who need it most.

Watch for upcoming event announcements and help us ensure every New Yorker enjoys both the summer sunshine and the security of proper health coverage!



Earth Day at SUNY Stony Brook

NY State of Health tabled at SUNY Stony Brook's "Earth Stock 2025 Festival" on April 25, 2025, to bring awareness to the NY State of Health Marketplace insurance affordability programs. This festival celebrated Earth Day 2025 and engaged the SUNY Stony Brook Campus Community with resources and activities to promote environmental sustainability. Tabling was provided by NY State of Health Assistor Emelin Morales (above) from the Nassau Suffolk Hospital Council.

ASSISTORS IN ACTION

JUNETEENTH: A Legacy of Resilience

NY State of Health participated as a sponsor for the 16th Annual Juneteenth Celebration in Gershwin Park, Brooklyn New York on Saturday, June 14, 2025. This event connected to over 7000 attendees virtually and in person. Through our participation, community members learned about the health insurance programs available in the NY State of Health Marketplace. Tabling was provided by NY State of Health lead navigator Maha Attieh, representing the Arab American Family Support Center.

"It was a successful event. Despite the heavy rain, the event and the parade went on. Our tent was popular with over 200 people (adults and children) stopping by our table. Give-aways were a hit and many had questions about Medicaid and Child Health Plus. Many agencies asked for information and resources to help their clients get health insurance coverage".

***- Lead Navigator
Maha Attieh***



**JUNETEENTH
PARADE**



**NY STATE
OF HEALTH
TENT AT
JUNETEENTH
PARADE**



**Arab American Family
Support Center**

Navigator Maha Attieh brings awareness at Juneteenth event.

ASSISTORS IN ACTION

BUILDING PARTNERSHIPS TO SERVE OUR COMMUNITIES

Through a collaboration with Long Island Cares Nassau and Suffolk County food pantry locations, NY State of Health assistors hosted a series of informational tabling to the communities of Freeport, Lindenhurst, Huntington, and Hampton Bay. Assistors affiliated with Central Nassau Guidance and Counseling Services, the Health and Welfare Council of Long Island, and Nassau Suffolk Hospital Council provided tabling during the months of March, April, May, and June to bring awareness to the NY State of Health Marketplace and assistor enrollment assistance. This ongoing partnership highlights the collective efforts of these organizations, addressing food insecurity and health care access in their communities.

“Our partnership with LI Cares is helping make health insurance more accessible for community members across Eastern Long Island. Pantry visitors can now benefit from two essential services in one visit: while they wait to access pantry resources, they can also receive guidance on health insurance options available through NY State of Health. We’re proud to collaborate in bringing these vital services to Long Islanders and look forward to continuing this impactful partnership.”

- Assistor Yajaira Giron Ramirez



Health & Welfare Council of Long Island
Navigator Yajaira Giron Ramirez at a food pantry in Hampton Bay.



Health & Welfare Council of Long Island
Navigator Kevin Jimenez at a food pantry in Huntington Station.

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Westchester County Department of Health, Senior Coordinator of Community Outreach and Engagement and Navigator Heriberto Contreras.

CONNECTING TO COMMUNITY

Through a collaboration with SUNY Purchase's Health & Wellness department, NY State of Health assistors tabled during the campuswide Community Fair- Accepted Student Day Event held in April. Tabling was provided by assistors representing the Westchester Department of Health. This collaborative effort is an ongoing initiative for the campus and neighboring community, to foster awareness of the NY State of Health Marketplace and assistor enrollment services.



Navigators from Westchester County Department of Health, Jennifer Streit and Mildred Ankoma-Nyarko (left), and Hipolita Cabrera



ASSISTORS IN ACTION

CAUGHT ON CAMERA: Event Photos



OCO Mexico Community event in March.

Navigator Wendy Phinney Familo from Oswego County Opportunities, Inc.



Cayuga CC Wellness event on April 4.

Navigator Wendy Phinney Familo from Oswego County Opportunities, Inc.



Lehman College Health Fair on April 10.

Navigator Marilyn Garcia from the Morris Heights Health Center.



Jackie Robinson Park on April 12.

Navigator Dayana Taveras from the Northern Manhattan Improvement Corporation.

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Baruch College Health Fair on April 8.

NY State of Health assistor Camila Pino from NADAP, Inc.



Baruch College Health Fair on April 8.

Navigator Rinny Estevez from NADAP, Inc.



Oswego City YMCA event on April 26.

Navigator Wendy Phinney Familo from Oswego County Opportunities, Inc.



Common Point Bronx Spring Fling Wellness Event on April 30.

Navigator Rinny Estevez from NADAP, Inc.

ASSISTORS IN ACTION



Small Business Expo at the Javits Center in Manhattan on May 7.

NY State of Health staff Juan Maranon.



Food Bank NYC Mobile Pantry in April.

Navigator Moona Syed and facilitated enroller Leidy Montoya from Charles B. Wang Community Health Center, Inc.



2025 Carnaval De La Cultura Latina in Queens on May 18.

Navigators Carmen Torres-Amaro from Ryan Health NENA and Karina Santos (left) from the Hispanic Federation.



2025 Carnaval De La Cultura Latina in Queens on May 18.

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ASSISTORS IN ACTION



Passport to Taiwan in Union Square in Manhattan on May 25.



Passport to Taiwan in Union Square in Manhattan on May 25.

Navigator Rinny Estevez from NADAP, Inc.



Passport to Taiwan in Union Square in Manhattan on May 25.



Passport to Taiwan in Union Square in Manhattan on May 25.

Navigator Paula Liao from NADAP.

ASSISTORS IN ACTION



Brooklyn College Health and Wellness Event in May.

Navigators Fabiana Polizzi from Hope Home Care and Maha Attieh from Arab-American Family Support Center.



Brooklyn Community Board 2's 4th annual Health Fair on May 17.

Navigator Maha Attieh from Arab-American Family Support Center (left) and Keila Castillo from Fidelis.



NYC Department of Small Business Services Expo in Manhattan on May 29.

NY State of Health staff Stana Nakhle and Juan Maranon.



116th Street Festival in East Harlem on June 7.

Navigator Caprice Smythe from GMHC.

ASSISTOR FORUM

The Stories Behind Your Work: CONSUMER VOICES

Every day, your dedication as assistors creates life-changing impacts for New Yorkers. While we often focus on enrollment numbers and policy updates, we wanted to share some powerful voices from the people whose lives we've touched.



Your expertise doesn't just help people navigate complex systems—it provides peace of mind to families, enables small business owners to pursue their dreams, helps people manage chronic conditions, and quite literally saves lives. When consumers say coverage has been “life-changing” and “priceless,” they’re talking about the direct result of your compassionate, skilled assistance.

Thank you for your unwavering commitment to ensuring every New Yorker has access to quality, affordable health coverage. These consumer voices are a testament to the difference you make every single day.

“I can't even begin to describe how pivotal it was for me to be covered by the Essential Plan over the last two years. It provided me peace of mind, in addition to helping me through several unexpected health challenges. The Essential Plan has been nothing short of a lifeline.”



“NY State of Health and the services they offer are a fundamental necessity for me and millions of other New York residents who depend on affordable medications to survive, function, and thrive.”



ASSISTOR FORUM



"This coverage has been nothing short of lifesaving. It has allowed me to see specialists who understand my condition, access the medications and therapies that help control the symptoms, and receive follow-up care."



"These health care insurance programs are essential to New York consumers. Affordable health care changes lives. It saves lives. It is a lifeline to resources. Having access to affordable health care is essential to all demographics and ages."



"There is nothing I would rather do than help my parent in their later stages of life, and it wouldn't be possible without the Marketplace. So grateful for the financial assistance I am receiving that makes this possible."



"I'm a hardworking self-employed worker...For those who are working hard and running their own business, affordable medical coverage is vital."



ASSISTOR Recertification Training

Our first recertification training for this year will be held on **Wednesday, July 30, 2025, from 10:00am - 11:30am**. The topic will be Privacy and Security, and we will cover the rules and regulations that assistors must adhere by.

If you miss or wish to rewatch a live webinar, the video, slides, and other resources will be available at:

<https://info.nystateofhealth.ny.gov/SpringTraining2025>



