



## JUSTICE THROUGH COMMUNITY POWER

MEMORANDUM IN SUPPORT OF A.5974/S.3900

March 5, 2019

The New York Lawyers for the Public Interest (NYLPI) strongly supports A.5974/S.3900, which would expand eligibility for the Essential Plan to individuals who are not currently eligible due to their immigration status.

This bill provides adult immigrants with access to health insurance coverage that is *equivalent* to the coverage offered to their citizen or lawfully present counterparts who are eligible for the Essential Plan. The program builds upon New York's success covering children (including immigrant children) through the Child Health Plus program. It extends coverage to eligible adult immigrants ensuring that all New Yorkers have access to affordable health coverage, averting the health insurance cliff many young immigrants now face when they turn 19 after years of state investment in their health.

Many immigrant New Yorkers have not benefited from new coverage options or public coverage through the New York State of Health Marketplace because of exclusions based on their immigration status. People without coverage are more likely to delay seeking preventive care for serious and chronic health conditions, avoid seeking care for fear of costs, and are at higher risk of incurring medical debt or bankruptcy.

Research demonstrates that gaps in coverage lead to cost inefficiencies and waste. Individuals and families without access to coverage are more likely to be sicker and die sooner. Hospitals are asked to provide care for which they may not be reimbursed and which patients may not be able to afford on their own. While many immigrants have been able to take advantage of health insurance through the Affordable Care Act, certain individuals have been excluded from federal programs. Many of these individuals are young adults who are raising families, working in or starting New York State businesses, and contributing positively in myriad ways to their communities.

Facilitating coverage is an important step in integrating immigrant families into communities and strengthening their ability to work, be productive, and contribute to the state and local economy. Extending affordable coverage also makes the health care system work better for all New Yorkers. Ensuring that everyone has access to quality, affordable care will make it easier for the state to control costs and improve health outcomes for all. In the face of a federal administration hostile to the well-being of immigrant communities, New York should further cement its leadership to other states by making a firm commitment to supporting adults' ability to stay healthy for years to come.

NYLPI therefore firmly supports this bill.

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