



THE STATE OF NEW YORK  
ALBANY

July 28th, 2022

To: The Honorable U.S. Senators and Congressional Representatives of New York

Dear New York State Congressional Delegation:

Premium subsidies under the American Rescue Plan Act (ARPA) are currently set to expire on December 31st, 2022 which may lead to significant coverage losses for many Americans. The enhanced Premium Tax Credits (PTCs) introduced by the ARPA allow enrollees with incomes below 150 percent of FPL to receive silver health plan coverage at no cost. Additionally, under ARPA enhanced premium assistance is being provided to those households with incomes from 150 percent of FPL up to 400 percent of FPL, and certain households above 400 percent of FPL that have higher premium costs relative to their household income are authorized to receive premium assistance. Researchers at the Urban Institute estimate that Congress needs to act by midsummer and extend the PTCs to give the Marketplaces, insurers, and outreach programs time to prepare for 2023 open enrollment period beginning in November. Without action, over 3 million more people could be uninsured in 2023 if the PTCs expire at the end of 2022, as planned.

**We are looking to you to extend the additional subsidies that were included in the federal American Rescue Plan Act (ARPA) and continue to provide assistance with private insurance premiums offered through the marketplace during the COVID pandemic in 2021 and 2022.**

Without additional federal action, these subsidies will end at the close of the current calendar year and will likely cause a significant increase in the premium rates being paid by individuals that were eligible. The exact amount would vary by individual, but the National Academy for State Health Policy estimates that without the ARPA premium assistance New Yorkers premiums would be approximately 58% higher; an estimated \$1,453 annually per individual. Currently, in New York there are approximately 140,000 individuals receiving premium assistance. During the 2022 enrollment season the ARPA subsidies led to a record increase in Marketplace enrollment, with 5.8 million new enrollees signing up for coverage. The ARPA's enhanced PTCs resulted in unprecedented enrollment in Marketplace health insurance and their expiration would result in mass coverage losses and premium hikes.

We are grateful to have your partnership always, but even more so now, and look forward to continuing to work with you on this and other important issues.

Sincerely,

A handwritten signature in black ink, appearing to be 'G. Rivera', with a stylized flourish at the end.

Hon. Gustavo Rivera  
New York State Senate

With support from the listed members of the New York State Senate:

Hon. Samra Brouk  
New York State Senate

Hon. Shelley Mayer  
New York State Senate

Hon. Julia Salazar  
New York State Senate

Hon. Anna Kaplan  
New York State Senate

Hon. Toby Ann Stavisky  
New York State Senate

Hon. Roxanne Persaud  
New York State Senate

Hon. John Mannion  
New York State Senate

Hon. Simcha Felder  
New York State Senate

Hon. Cordell Cleare  
New York State Senate

Hon. John Brooks  
New York State Senate

Hon. Liz Krueger  
New York State Senate

Hon. Elijah Reichlin-Melnick  
New York State Senate

Hon. Jessica Ramos  
New York State Senate

Hon. John Liu  
New York State Senate

Hon. Susan Serino  
New York State Senate

Hon. Robert Jackson  
New York State Senate

Hon. Jeremy Cooney  
New York State Senate

Hon. Alessandra Biaggi  
New York State Senate

Hon. Brian Kavanagh  
New York State Senate

Hon. Luis Sepulveda  
New York State Senate