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ANOTHER VOICE | REFORM

Another Voice: Hochul's proposed auto insurance changes would harm working families

By April N.M. Baskin

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As a working mother, I remember the stress – less than a decade ago – of having to prove I was struggling to keep my family afloat, recertifying every six months for programs like HEAP, child care assistance, and SNAP. I fear proposed changes to lower auto insurance premiums will imbue that same stress in working-class residents.

Yes, New Yorkers deserve relief from skyrocketing auto insurance costs. But Gov. Hochul's proposal to decrease insurance fraud could place new burdens on accident victims while asking little of insurance companies .

The proposal would narrow the definition of "serious injury," require accident victims to prove they can't work for three months within the first six months after a crash, and ban certain drivers from collecting benefits.



Senator April N.M. Baskin represents NYS District 63.

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Many injured workers who live paycheck to paycheck would lose benefits because they cannot afford to miss work, even if they are still injured. This mirrors the dynamics that create a “benefits cliff:” policies that force people to choose between earning income and securing support.

Insurance companies blame staged accidents and exaggerated injuries – practices already against the law – for driving up costs. But the changes proposed would cause worse damage.

Working class, senior, and marginalized residents are most likely to be tripped up by complex requirements. And they are the ones who pay higher auto insurance premiums in the first place.

Studies show insurers charge more based on ZIP code, not driving behavior. Neighborhoods with more Black and brown residents, seniors, and working families routinely pay more for the same coverage, despite similar driving records. Before weakening New Yorkers’ rights, we should confront this discrimination.

By contrast, reforms for insurance companies are modest. Requiring insurers to explain why rates are increasing is the bare minimum. Meanwhile, questions remain unanswered. What data show fraud is the primary driver of high premiums? Why do drivers in Black and brown ZIP codes pay more? Wouldn’t addressing that disparity save more than restricting injured drivers?

I believe affordability is the Executive and State Legislature's goal. Our auto fraud reforms must address transparency and enforcement for insurers and drivers alike.

State Sen. April N.M. Baskin represents the 63rd District.

