



October 8, 2025

Danielle Holahan, MPH  
 Executive Director  
 NY State of Health  
 Empire State Plaza  
 Corning Tower, Room 2580  
 Albany, NY 12237

**Attn: New York 1332 Waiver**

Dear Executive Director Holahan:

Thank you for the opportunity to provide feedback on New York's Request to Terminate Approved 1332 Waiver.

The undersigned organizations represent millions of individuals facing serious, acute and chronic health conditions. We have a unique perspective on what individuals and families need to prevent disease, cure illness and manage chronic health conditions. The diversity of our organizations and the populations we serve enable us to draw upon a wealth of knowledge and expertise that is an invaluable resource regarding any decisions affecting the Affordable Care Act, the marketplace, and the people that they serve. We urge the state to make the best use of the recommendations, knowledge and experience our organizations offer here.

Our organizations are committed to ensuring that New York's healthcare programs provide quality and affordable healthcare coverage. Our organizations believe that the state's original proposal to expand its Essential Plan advances these objectives, and many of our organizations previously supported the state's 1332 State Innovation Waiver to implement these changes.<sup>1</sup> However, we understand that restrictions in HR1 and the expiration of enhanced premium tax credits will dramatically reduce available funding for the state's Essential Plan, thus leading New York to propose terminating its waiver and transitioning back to a Basic Health Program. The state estimates that 400,000 people currently enrolled in the Essential Plan will lose coverage.

As our organizations have said repeatedly,<sup>2</sup> HR1 is a profound setback for patients that will lead to devastating coverage losses. The cuts in this legislation place an enormous burden on state budgets – forcing states to cut eligibility, reduce benefits and services, and make it harder for patients to access providers. New York's decision about how to move forward with this program is just one example of many terrible choices that states will have to make in the coming months and years that will directly harm the patients we represent. Additionally, if Congress fails to extend the enhanced premium tax credits that have made marketplace coverage more affordable and accessible for millions of Americans, patients (and states) will face an even greater healthcare crisis.

Our organizations appreciate New York's commitment to providing affordable health benefits to as many New Yorkers as possible, and we urge the state to delay termination of the 1332 waiver for as long as resources permit. New York should also consider suspending rather than terminating the 1332 waiver, allowing the state to more easily reinstate the waiver should policy or resource changes support that decision in the future. Our organizations urge New York to continue to explore ways to improve coverage affordability for those losing coverage and all marketplace enrollees.

Our organizations also appreciate the state's intent to engage advocates and other stakeholders in planning for the transition back to a Basic Health Program. It is important that New York continue to engage advocates to ensure a smoother transition and robust patient outreach that will minimize disruptions to coverage to the greatest extent possible. For patients with serious and chronic diseases, gaps in coverage or delaying necessary medications and treatments can lead to worse health outcomes. Educational outreach and communication from the state should be clear and detailed to help individuals understand changes to coverage.

Thank you for the opportunity to provide comments.

Sincerely,

AiArthritis  
American Cancer Society Cancer Action Network  
American Heart Association  
American Lung Association  
Arthritis Foundation  
Asthma and Allergy Foundation of America  
Blood Cancer United  
CancerCare  
Coalition for Hemophilia B  
Crohn's & Colitis Foundation  
Cystic Fibrosis Foundation

Diabetes Patient Advocacy Coalition  
Epilepsy Foundation of America  
Lupus Foundation of America  
National Bleeding Disorders Foundation  
National Multiple Sclerosis Society  
National Patient Advocate Foundation  
Pulmonary Hypertension Association  
Susan G. Komen  
The AIDS Institute

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<sup>1</sup> PPC Comments re New York 1332 Essential Plan Extension Updates. November 29, 2023. Available at:  
<https://www.lung.org/getmedia/cb63184c-c725-410e-9396-1ef0563157fc/Health-Partner-Comments-re-NY-1332-Essential-Plan-Extension-Updates.pdf>

<sup>2</sup> PPC Statement re HR1 Senate Passage. July 1, 2025. Available at:  
<https://www.protectcoverage.org/siteFiles/51226/07%2001%2025%20HR%201%20Senate%20Passage%20-%20PPC%20Statement.pdf>