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Regional Impacts of the July 2026 Essential Plan Cliff

470,000 New Yorkers Will Lose Health Insurance in Four Months. Here's How that Breaks Down by Region

Introduction

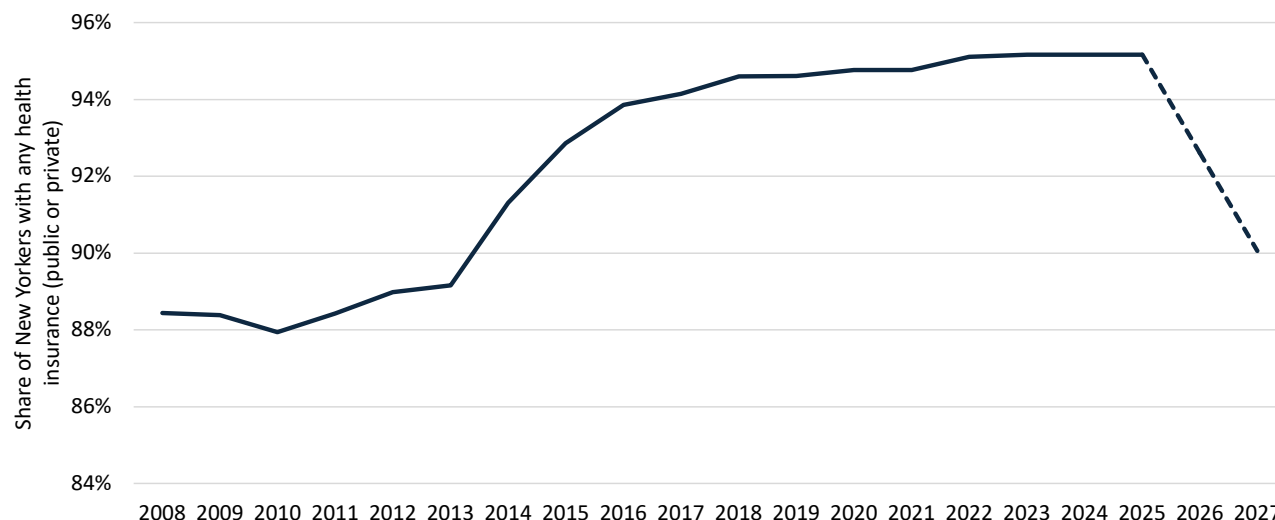
This July, 470,000 of the 1.7 million New Yorkers currently enrolled in the Essential Plan (EP) will lose their current health insurance.¹ Hundreds of thousands will become uninsured. As we wrote last week, the State can and should step in to prevent this healthcare catastrophe—but Governor Hochul's Executive Budget proposal fails to address this.² Unless the legislature takes action, New York will see the most rapid loss of healthcare coverage in its history.

In this post we break down the potential impact by county and region. We find that, while New York City will see the largest coverage loss—with 233,000 residents impacted—every part of the state will see a dramatic loss of insurance. Long Island, for example, will see nearly 70,000 people lose coverage, including 38,000 in Suffolk County alone. Western New York will see 26,000 lose coverage. Statewide, 2.4 percent of New Yorkers will lose their health insurance coverage—likely the largest and most rapid loss of insurance in the State's history. Medicaid work requirements beginning in January 2027 will further decimate New York insurance rolls (see figure 1).

¹ All figures on Essential Plan enrollment are drawn from New York State of Health's December 2025 enrollment data accessed at <https://info.nystateofhealth.ny.gov/sites/default/files/EP%20and%20QHP%20Total%20Enrollees%20by%20Issuer%20December%20Combined%202025.pdf>

² Michael Kinnucan, "A Plan to Maintain Insurance Coverage After OBBBA," Fiscal Policy Institute, February 5, 2026, <https://fiscalpolicy.org/wp-content/uploads/2026/02/2026.02.05-A-Plan-to-Keep-People-Covered.pdf>

Figure 1: Impact of Medicaid work requirements and Essential Plan cuts on New York Uninsurance Rate



Source: US Census Bureau, 2024 American Community Survey, and the author's calculations.

Background

The Essential Plan uses federal funding to cover 1.7 million New Yorkers earning less than 250 percent of the Federal Poverty Line (FPL)—or around \$40,000 for a single individual. Approximately 725,000 EP enrollees are lawfully present immigrants. (Undocumented immigrants are not eligible for the program.) Last summer, Congress passed the “One Big Beautiful Bill Act” (OBBBA), which contained dramatic cuts to healthcare nationwide. Impacts were especially intense for New York’s Essential Plan, since Republicans targeted immigrant healthcare for cuts. OBBBA eliminated federal funding for immigrant coverage, effectively cutting \$7.5B from the Essential Plan’s \$14B budget and rendering its current financing unsustainable. (For more background on the cuts see our [piece](#) from last May.)³

In response, New York announced plans to restructure the Essential Plan, reducing eligibility from 250 percent of FPL to 200 percent. This change will allow New York to continue to serve the 1.3 million EP enrollees earning less than 200 percent of FPL—but the 470,000 enrollees earning more than that, known as the “EP 200-250 group,” will see their coverage eliminated. The State currently plans to drop coverage in July.

These plans require federal approval. Most experts believe that the State is likely to receive this approval, since it has a legal right to restructure EP in the way proposed, but so far the State has not received it. If the federal government blocks New York’s plan, Governor Hochul’s Executive Budget appears to propose eliminating the Essential Plan *entirely*, a catastrophic outcome. But even in the “optimistic” scenario where the plan is approved, 470,000 current EP enrollees will lose coverage.

³ Michael Kinnucan, “Republican Cuts to the Essential Plan Could Cost New York Over \$10 Billion a Year,” Fiscal Policy Institute, May 22, 2025, <https://fiscalspolicy.org/republican-cuts-to-the-essential-plan-could-cost-new-york-over-10-billion-a-year>.

What will become of this group? It is very unlikely that they will find coverage through an employer; the EP population is low-income, and in a state where employer-sponsored insurance costs nearly \$10,000 per year for an individual plan, few employers will be prepared to provide it. Most will be eligible for federal Premium Tax Credits (PTC) to purchase coverage on the individual market—but even with PTC, coverage will cost as much as \$250 per month and come with a \$2,500 deductible, presenting a huge barrier for low-income New Yorkers. Hundreds of thousands are likely to be unable to afford any insurance at all.

As we wrote last week, the State can and must step in to offer alternative coverage. FPI has estimated that it would cost the state less than \$1 billion in FY27 to prevent coverage loss for this population.

Coverage Losses by Region

Table 1 presents EP 200-250 group enrollment, total EP enrollment and population by region and statewide. The EP 200-250 group is expected to lose coverage in July 2026.

Table 1: Essential Plan Coverage Loss by Region

Region	EP 200-250 Enrollment	Total EP Enrollment	Population	Share of Population Set to Lose Coverage
New York City	233,477	1,028,412	8,478,072	2.8%
Long Island	69,748	231,297	2,928,347	2.4%
Mohawk Valley	10,490	26,542	480,328	2.2%
Finger Lakes	26,247	66,825	1,211,447	2.2%
Central New York	15,605	39,828	775,701	2.0%
Southern Tier	12,443	32,174	629,791	2.0%
Hudson Valley	46,736	146,473	2,428,157	1.9%
North Country	7,851	19,571	412,691	1.9%
Capital District	21,005	56,021	1,115,663	1.9%
Western New York	26,341	73,613	1,407,051	1.9%
Total	469,943	1,720,756	19,867,248	2.4%

Coverage loss as a share of population will be sharpest in New York City and Long Island; nearly 3 percent of NYC residents will lose coverage this July along with 2.4 percent of Long Island residents. But coverage loss is broadly distributed statewide. In the Capital District, 21,000 people will lose coverage; in Western New York, 26,000; in the Hudson Valley, nearly 47,000.

Table 2 presents EP coverage loss by county. A similar pattern emerges, with coverage losses distributed throughout the state. Notably, New York County (Manhattan) is among the least-impacted counties in the State, while Fulton and Suffolk are among the most impacted; in Suffolk County alone, 38,000 people are set to lose insurance this July.

Table 2: Essential Plan Coverage Loss by County

County	EP 200-250 Enrollment	Total EP Enrollment	Region	Population	Share of Population Set to Lose Coverage
Albany	5,401	16,215	Capital District	319,964	1.7%
Allegany	806	2,152	Western New York	47,299	1.7%
Bronx	43,175	180,019	New York City	1,384,724	3.1%
Broome	3,975	10,847	Southern Tier	196,397	2.0%
Cattaraugus	1,518	3,868	Western New York	75,475	2.0%
Cayuga	1,651	3,902	Central New York	74,567	2.2%
Chautauqua	2,520	6,346	Western New York	124,105	2.0%
Chemung	1,678	4,153	Southern Tier	81,115	2.1%
Chenango	1,026	2,561	Southern Tier	45,776	2.2%
Clinton	1,444	3,521	North Country	77,871	1.9%
Columbia	1,281	3,334	Capital District	60,299	2.1%
Cortland	1,094	2,725	Central New York	45,945	2.4%
Delaware	843	2,233	Southern Tier	44,191	1.9%
Dutchess	5,321	14,962	Hudson Valley	299,963	1.8%

Erie	16,980	50,172	Western New York	950,602	1.8%
Essex	735	1,779	North Country	36,744	2.0%
Franklin	948	2,304	North Country	47,086	2.0%
Fulton	1,374	3,232	Mohawk Valley	52,073	2.6%
Genesee	1,287	3,024	Finger Lakes	57,604	2.2%
Greene	974	2,518	Capital District	46,903	2.1%
Hamilton	83	230	North Country	5,082	1.6%
Herkimer	1,355	3,346	Mohawk Valley	59,585	2.3%
Jefferson	2,207	5,454	North Country	113,140	2.0%
Kings	77,022	328,246	New York City	2,617,631	2.9%
Lewis	587	1,425	North Country	26,570	2.2%
Livingston	1,126	2,692	Finger Lakes	61,561	1.8%
Madison	1,233	2,965	Central New York	67,072	1.8%
Monroe	16,639	42,965	Finger Lakes	752,202	2.2%
Montgomery	1,183	2,982	Mohawk Valley	49,648	2.4%
Nassau	31,709	107,977	Long Island	1,392,438	2.3%
New York	24,403	93,993	New York City	1,660,664	1.5%
Niagara	4,517	11,075	Western New York	209,570	2.2%
Oneida	4,879	12,915	Mohawk Valley	228,347	2.1%

Onondaga	9,176	24,177	Central New York	469,812	2.0%
Ontario	2,270	5,227	Finger Lakes	113,012	2.0%
Orange	8,551	25,680	Hudson Valley	411,767	2.1%
Orleans	913	3,063	Finger Lakes	39,686	2.3%
Oswego	2,451	6,059	Central New York	118,305	2.1%
Otsego	1,146	2,712	Mohawk Valley	60,524	1.9%
Putnam	1,506	4,554	Hudson Valley	98,409	1.5%
Queens	77,933	383,637	New York City	2,316,841	3.4%
Rensselaer	2,774	7,253	Capital District	160,749	1.7%
Richmond	10,944	42,517	New York City	498,212	2.2%
Rockland	7,953	26,674	Hudson Valley	348,144	2.3%
Saratoga	3,670	9,049	Capital District	240,360	1.5%
Schenectady	3,906	10,746	Capital District	162,261	2.4%
Schoharie	553	1,355	Mohawk Valley	30,151	1.8%
Schuyler	412	974	Southern Tier	17,121	2.4%
Seneca	594	1,495	Finger Lakes	32,650	1.8%
St. Lawrence	1,847	4,858	North Country	106,198	1.7%
Steuben	2,123	5,175	Southern Tier	92,015	2.3%
Suffolk	38,039	123,320	Long Island	1,535,909	2.5%

Sullivan	1,794	4,985	Hudson Valley	80,450	2.2%
Tioga	982	2,426	Southern Tier	47,574	2.1%
Tompkins	1,404	3,805	Southern Tier	105,602	1.3%
Ulster	3,979	10,364	Hudson Valley	182,977	2.2%
Warren	1,552	3,587	Capital District	65,288	2.4%
Washington	1,447	3,319	Capital District	59,839	2.4%
Wayne	2,114	5,297	Finger Lakes	90,757	2.3%
Westchester	17,632	59,254	Hudson Valley	1,006,447	1.8%
Wyoming	764	1,818	Finger Lakes	39,588	1.9%
Yates	540	1,244	Finger Lakes	24,387	2.2%

Conclusion

New Yorkers do not need to accept this massive loss of insurance. Analysis, including that [released by FPI](#), has demonstrated that the state has the fiscal capacity to offer alternative coverage, either by subsidizing purchase of insurance on the individual market, as we have proposed, or through an alternative mechanism.⁴ Doing so must be a top priority in the Fiscal Year 2027 budget.

⁴ Michael Kinnucan, “A Plan to Maintain Insurance Coverage After OBBBA,” Fiscal Policy Institute, February 5, 2026, <https://fiscalspolicy.org/wp-content/uploads/2026/02/2026.02.05-A-Plan-to-Keep-People-Covered.pdf>.