

H.R. 1 FAQs

I don't receive Medicare or Medicaid benefits, so it doesn't affect me, right?

Wrong! You might not receive these payments, but your local hospital, community health center, and health care practitioners do, particularly in rural and other underserved areas. Once the full array of approved changes is implemented in January 2027, your local healthcare facilities and providers will have to adjust, which will lead to facility closures, diminished services, and loss of providers and services. This will mean you may have to find another location or provider to receive your health care, likely causing you to travel a greater distance and costing you more money.

Will the marketplace still be available to purchase insurance? Yes, but with significant changes and limitations. If you purchase your insurance from the NYS Marketplace (Essential Plan), you may no longer be able to afford your insurance. H.R. 1 removed the federal subsidies for many who received them. When these funding subsidies are removed, there will no longer be a sliding scale for premiums. It is anticipated that over 730,000 individuals will lose their marketplace coverage. Of those, 506,000 will need to move to Medicaid and 224,000 will become uninsured, falling through the insurance donut hole of making too much to qualify for Medicaid but not making enough to afford the standard insurance premiums.

How will the implementation of this law affect my insurance premiums? Even if you have insurance through your employer, the implementation of H.R. 1 will cause everyone's premiums to increase. This is because many people will be losing their insurance subsidies and coverage, so those who will still have coverage will see higher premiums to account for those who will lose their insurance. In addition, the people who fall off the insurance rolls will still need health care. As licensed health care professionals, we cannot re-

fuse to provide care. The patients without insurance coverage will still need to be treated, and they will receive that treatment when they are their sickest and in the most expensive way possible – at the emergency room. We can't stop treating these patients, but someone will have to pay for the uninsured – and that will fall to those who have still have insurance. We don't yet know the increase, but it is anticipated that our premiums will need to go up significantly, to help cover the expenses of those who will lose their insurance coverage.

How will my care be affected? If your local hospital is able to continue to conduct business, you can expect much longer waiting times in the Emergency Department because that will be the sole location for the 1,464,740 newly uninsured in NY to seek any health care. In order to meet the increased financial pressures, staffing levels may be curtailed to help balance the budget.

Other things to consider

These changes will also affect Child Health Plus.

Healthcare debt for individuals will mount at an ever-increasing rate as more and more people fall through the insurance donut-hole. This will likely increase the numbers of the unhoused in the workforce.

While the main focus of the cuts in H.R. 1 were in the area of healthcare, the bill also included one of the broadest overhauls of the Supplemental Nutrition Assistance Program (SNAP) since the establishment of the program. H.R. 1 shifted most of the costs of the SNAP program from the federal government to the states and made deep cuts to SNAP funding by cutting benefits, expanding work require-

ments, eliminating benefits for humanitarian immigrants, capping future benefit increases, and shifting significant costs of the program to the states to fund going forward. These cuts and costs shifts will eliminate SNAP benefits for 1 million current recipients and will increase hunger, push more families into poverty, and add additional strain to the State and county budgets.

The fiscal impact in NY will be \$13,452,740,795. Our health insurance premiums will not be the only funding source tapped to offset these losses of funding for our state. It is impossible to pretend that taxes won't go up and services won't be cut in order to help mitigate this shortfall. ■

Fellow Nurses, this is a Call to Action:

- Healthcare is Not Political
- Inform and Educate Your Patients and Communities
- For More Information https://anany.org/images/Federal%20Reconciliation%20Briefing%20-%20Health%20Impacts%20for%20NYS_7.2.25.pptx.pdf

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