

The Restoring Essential Plan Coverage Act

Representative Alexandria Ocasio-Cortez (D-NY-14) and Senator Chuck Schumer (D-NY)

The Restoring Essential Plan Coverage Act would restore health coverage to the nearly [450,000](#) New Yorkers who were kicked off the Essential Plan due to the passage of President Trump and Congressional Republicans' H.R.1, the One Big Beautiful Bill Act. Of the 450,000 who lost their Essential Plan health insurance, it is estimated that [178,000](#) are uninsured. This loss in coverage is considered the most rapid decrease in health insurance access in New York's history.

Since it was enacted, New York's Essential Plan has provided comprehensive and affordable health insurance to nearly 1.7 million New Yorkers at far cheaper rates than private insurers, leading New York to have one of the lowest uninsured rates in the nation.

However, in the One Big Beautiful Bill Act, Congressional Republicans and President Trump specifically targeted New York. H.R.1 eliminated the Affordable Care Act (ACA) premium tax credits that New York State used to fund the Essential Plan. This resulted in a loss of [\\$7.5 billion](#) for the state—more than half of the Essential Plan program's funding. To mitigate this funding cliff, New York sought and received federal approval to return the program to its original design under the Basic Health Plan. The change allowed the state to maintain coverage for the 1.3 million Essential Plan enrollees earning less than \$40,000 a year. Those earning more have lost their coverage.

This bill would repeal H.R.1's premium tax credit eligibility restrictions, thus fully restoring funding for New York's Essential Plan, and provide all states with the option to expand coverage through the ACA's Basic Health Plan from 200% to 250% of the federal poverty level, without requiring the Administration's approval.

This legislation is cosponsored by the entire New York Democratic delegation including: Senator Gillibrand (D-NY), Leader Jeffries (NY-08), and Representatives Clarke (NY-09), Espaillat (NY-13), Gillen (NY-04), Goldman (NY-10), Kennedy (NY-26), Latimer (NY-16), Mannion (NY-22), Meeks (NY-5), Meng (NY-6), Morelle (NY-25), Nadler (NY-12), Riley (NY-19), Ryan (NY-18), Suozzi (NY-3), Tonko (NY-20), Torres (NY-15), and Velázquez (NY-07).