



Repeal of health law would eliminate popular NYS marketplace plan

*By Karen Shakerdge
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Mary Rivera knew something wasn't right, but she still didn't go to the doctor.

"I knew that my uterus wasn't where it should've been, but I didn't have any insurance at the time. To go to the hospital and have an operation seemed impossible," Rivera said from her home in Manchester, New York.

On her living room wall, photographs of her three daughters are neatly framed. She raised all of them in the house, and she says that's what kept her from going to the doctor. She was scared of the bills, not being able to pay them, and the possibility of losing their home.

"So I made a conscious decision not to do it. And then it got to the point in 2015 that I became so ill that I was, you know, close to death," Rivera said.

And that's when she did go to the emergency room. Rivera's uterus had prolapsed. It was pushing on her kidneys, which was creating all kinds of problems, including renal failure. She left the emergency room feeling worse. But then last summer, she finally got insurance, and a hysterectomy.

"Once I did have the health care in place, then they treated me like I was just as important as anyone else," Rivera added.

Around the country, much of the debate about the proposed Republican health care law is about the fate of Medicaid and subsidies. But in New York, there's another big group of peo-

ple who might lose their insurance if the current health law is repealed.

Rivera is now one of [over 665,000](#) New Yorkers on a low-income plan that [was created](#) by the Affordable Care Act. New York is one of just two states that took the federal government up on this option. The Essential Plan benefits two groups of people: those who make a little too much money for Medicaid but not enough to afford private insurance and legal immigrants. The federal government pays [95 percent](#), and by most accounts, it will be totally eliminated.

"For those 660,000 people, either the state would have to find \$3.7 billion or their health care goes away," said [Bill Hammond](#), director of health policy with Empire Center, a think tank in Albany.

New York actually [has a commitment](#) to covering insurance for legal immigrants who can't apply for Medicaid yet. But for people like Mary Rivera, who fall in between the Medicaid cutoff and affording private insurance, getting insurance under the proposed American Health Care Act, for example, could be harder.

"They would be thrown back into an expensive market for commercial health insurance," Hammond said. "Some people would get much less aid than they have been getting. I think it's fair to assume that a lot of them would become uninsured."

Today, the Essential Plan accounts for over half of non-Medicaid enrollment in the New York marketplace.

“Only two states – and New York is by far the biggest one – took advantage of it,” said Sarah Liebschutz, a SUNY professor emerita of political science, who has researched ACA implementation in New York for the [Rockefeller Institute of Government](#).

Minnesota is the only other state that signed up for this deal, which the federal government calls the [Basic Health Program](#). The Minnesota Department of Health [released a statement](#) saying it also expects its version of the plan, called MinnesotaCare, will be discontinued if the Affordable Care Act is repealed.

“When you’ve only got two states involved and one of them is this progressive New York state, there’s just not much political support for it,” Liebschutz said.

These days, Mary Rivera pays \$49 a month for the Essential plan. If it’s discontinued, she’s not sure how she’ll access medical care.

“I have to have bloodwork done all the time. And if I wasn’t able to get bloodwork done, wasn’t able to be seen by my specialist, then I wouldn’t live very long,” Rivera said.