August 2026

Issue No. 5

A People's Report

From the Office of Assemblymember Sarahana Shrestha

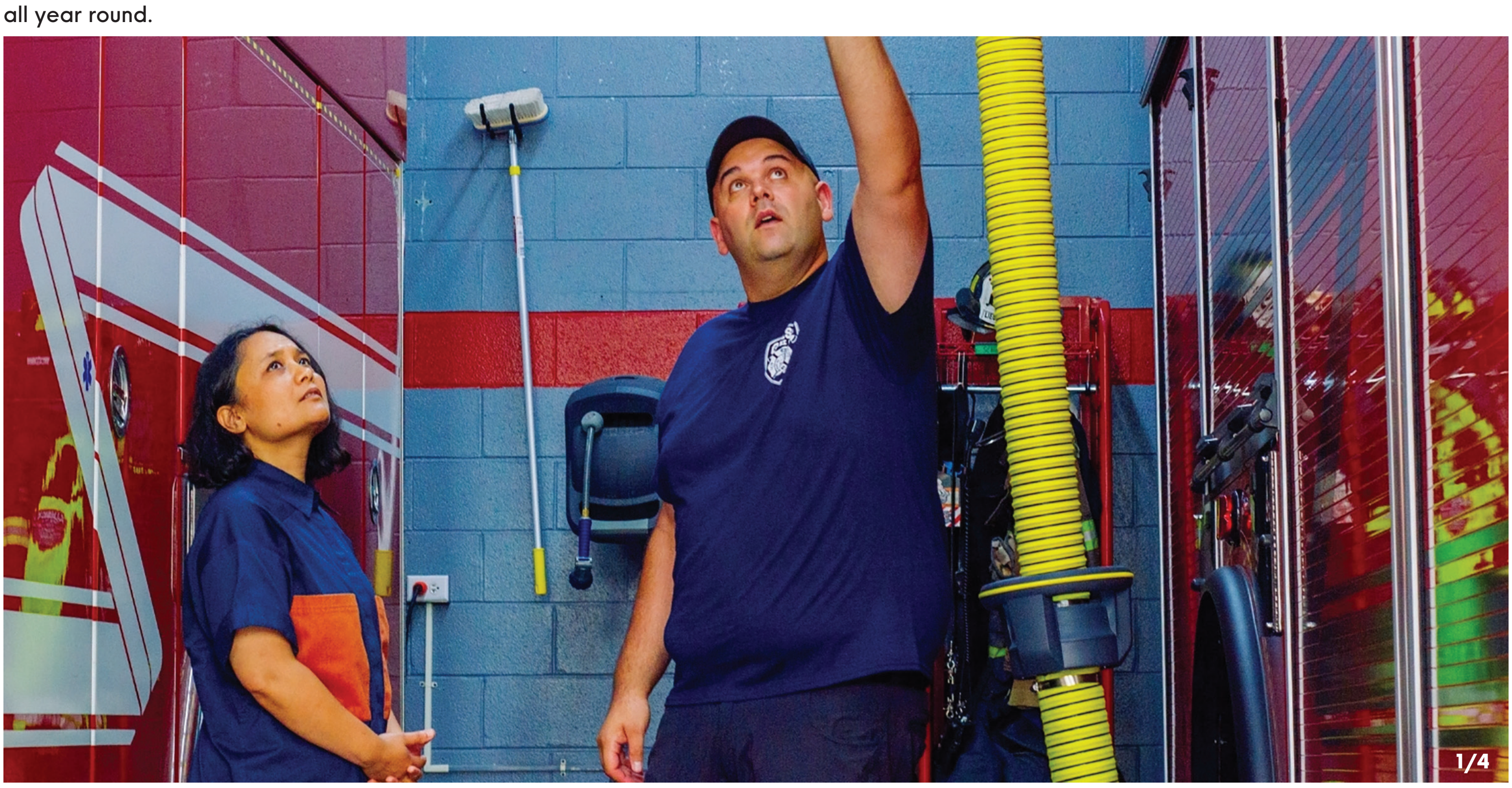
THE NEW YORK HEALTH ACT (A1466/S3425) WOULD PROVIDE UNIVERSAL HEALTHCARE COVERAGE, ELIMINATE CO-PAYS, DEDUCTIONS, PREMIUMS, AND PROVIDER NETWORKS—*AND* SAVE THE STATE $16.8 BILLION PER YEAR!

Providing comprehensive coverage while eliminating the county's share of Medicaid costs and lowering the cost of health benefits for public employees would result in significant savings for local governments and school districts.

LOCALITY	2025 HEALTHCARE COST	NYHA COST	SAVINGS	REDUCES NEED FOR PROPERTY TAX REVENUE BY
ULSTER COUNTY	$65.64M	$4.56M	$61.08M	83.6%
DUTCHESS COUNTY	$95.47M	$7.36M	$88.11M	86.2%
CITY OF KINGSTON	$11.58M	$1.36M	$10.22M	52.2%
TOWN OF NEW PALTZ	$2.95M	$0.20M	$2.75M	21.1%
SAUGERTIES	$1.81M	$0.29M	$1.52M	11.8%

[1] https://bit.ly/nyha-impact

Photo: Getting a tour of a ventilation system at the Glasco Fire Company we helped secure a **$100,000** grant for. The system reduces exposure to carcinogenic diesel contaminants by preventing particles from accumulating on equipment and turnout gear. **The New York Health Act** would provide comprehensive health- and long-term care to every New York resident, including volunteer firefighters who put their health at risk all year round.



THE NEW YORK HEALTH ACT WOULD EXPAND ACCESS TO HEALTHCARE, KEEP HOSPITALS OPEN, AND REDUCE HEALTHCARE COSTS FOR OVER 90% OF NEW YORKERS.[1]

The average New York family paid **$27,188**[2] for health insurance in 2024, and **740,000** New Yorkers have medical debt.[3]

The New York Health Act would create a publicly financed health insurance system that covers hospital care, physician services, prescription drugs, dental, vision, hearing, and long-term care, and **eliminates premiums, deductibles, co-pays, and restrictive networks**.

The plan would be funded through a progressive tax:

- Annual incomes of under $25k a year, or under $50k and enrolled in Medicare would be exempt
- Employers would be required to cover at least 80% of the payroll tax for employees
- Self-employed residents who are not income-exempt pay the entire tax

The higher your income, the more you'd contribute to the New York Health Trust Fund.

SAMPLE TAX STRUCTURE PER RODBERG REVENUE MODEL

Income	Effective Tax Rate	Monthly Cost	Employee Share
$25,000 - $49,999	0- 3.20%	$0-$133	$0-$27
$50,000 - $74,999	3.20-4.73%	$133-$296	$27-$59
$75,000 - $99,999	4.73-5.67%	$296-$473	$59-$95
$100,000 - $199,999	5.67-7.84%	$473-$1,306	$95-$261
$200,000 and more	7.84-11.3%	>$1,306	>$261

As a result of recent federal cuts, someone with a life-threatening condition earning around $35k can no longer get health insurance from New York's Essential Plan, and faces premiums as high as $432/mo. Under NYHA, the full cost of comprehensive care for this person is estimated to be under $133/mo.

SCHOOL DISTRICTS WOULD SEE SIGNIFICANT SAVINGS, REDUCING RELIANCE ON PROPERTY TAXES[1]

SCHOOL DISTRICT	2025 COST	NYHA COST	SAVINGS	REDUCES NEED FOR PROPERTY TAX REVENUE BY
KINGSTON	$51.39M	$5.33M	$46.05M	38.3%
ONTEORA	$14.71M	$1.36M	$13.35M	27%
RED HOOK	$9.78M	$1.53M	$8.25M	19.9%

School districts of various sizes would see significant savings in their healthcare costs. Those savings would reduce the need for property tax revenues by 38.3% in Kingston SD, 27% in Onteora SD, and 19.9% in Red Hook SD.

[1] https://bit.ly/nyha-impact
[2] https://www.empirecenter.org/publications/why-new-yorks-health-premiums-keep-going-up/
[3] https://www.urban.org/research/publication/medical-debt-new-york-state-and-its-unequal-burden-across-communities

What are the steps in enacting this legislation?

BILL IS SIGNED INTO LAW

↓

BOARD IS CREATED, AND REGULATIONS ARE DEVELOPED
(TECHNICAL NUTS & BOLTS)

+

REVENUE PROPOSAL IS ADOPTED
(GOVERNOR DEVELOPS)

↓

RESIDENTS ARE ENROLLED!
(START GETTING CARE WITH ZERO CO-PAYS, PREMIUMS, DEDUCTIBLES, OR NETWORK RESTRICTIONS)

WHAT IS YOUR ANNUAL HEALTHCARE SPENDING? ARE YOU SELF-EMPLOYED? ARE YOU UNINSURED?

TAKE OUR SURVEY!

Visit bit.ly/health-survey-103

COMMONLY ASKED QUESTIONS

Who will be eligible?

All state residents, regardless of immigration status, and out-of-state residents who work in the state will be eligible for coverage.

What if an enrollee needs care out of state?

Out-of-state services will be covered if: the resident is temporarily out of state and needs medically necessary care, or a particular out-of-state provider is found to be more appropriate for a specific type of care, or the enrollee is a resident of another state but works in NYS.

What if a resident works in a different state?

If the out-of-state employer is not subject to NYS law, they can choose to contribute 80% or more of the payroll tax, or the employee can pay the full tax as if self-employed.

Will there be profits?

Profits cannot be factored into setting rates. However, nothing prevents health care professionals working in the state from earning competitive salaries.

Will there be a private insurance option?

Not for services covered by NYHA, because if healthier people choose private insurance with skimpier benefits, then the share of high-cost patients would be disproportionately high in NYHA, making the plan financially unviable.

Do healthcare workers support this legislation?

Yes, the New York Association of Nurses (NYSNA) and Physicians for a National Health Program (PNHP) are at the forefront of the fight.

What happens to healthcare plans negotiated by unions?

Union members would get comprehensive care under NYHA and would no longer need to negotiate health benefits. Instead, they can negotiate other benefits such as higher wages and paid time off. Unions that have negotiated low or zero worker contributions can keep the same arrangement, and union-sponsored clinics can continue serving union members and will be paid by NYHA.

What happens to federal benefits someone is entitled to?

All federal benefits, such as those under Medicaid and Medicare, would be rolled into NYHA so that the enrollee is interfacing with a single health insurance plan. Medicare Advantage and Medigap will no longer be necessary.

How will this help to keep hospitals open?

Under the current system, hospitals lose money when treating uninsured or Medicaid patients. Under NYHA, everyone would be insured and service providers would collectively negotiate payments that promote a high quality of care.

OUR FREE PAPER SHREDDING COMMUNITY EVENT IS BACK!

SEPTEMBER 19, 10:00 AM - 1:00 PM

1061 Development Ct
Kingston, NY 12401

REGISTRATION & DETAILS

Visit bit.ly/shredding-103

HAVE A QUESTION? EMAIL OUR OFFICE!
district103@nyassembly.gov

THE ULSTER COUNTY FOR FAIR TAXES ACT

Ulster County faces roughly $8.5 million in new annual SNAP and Medicaid obligations because of federal cuts. The county is seeking state authorization to levy a minimal surcharge on high-earners instead of having to raise property taxes or cut services starting 2028.

Joint filers with a taxable income of more than $500k and single filers of more than $250k would pay a **0.1-2%** increase in income tax rate. This would impact 1% of the households and raise an estimated **$9M per year**.

Taxable income is income after deductions (IT-201, Line 37). For example, a single filer who earned $62K can have a taxable income of about $47.5K. Calculate your impact and learn more at ucfairtax.com

What about Dutchess County?

It's likely that Dutchess and other counties will also face deficits in the coming years as costs rise and federal cuts roll in.

Given the federal cuts to Medicaid and SNAP that thousands of Ulster County residents rely on, do you support the Fair Taxes proposal?

TAKE OUR SURVEY!

bit.ly/fair-taxes-survey-103

JOIN US AT A TOWN HALL TO DISCUSS HEALTHCARE CHALLENGES AND HOW A *UNIVERSAL* HEALTHCARE SYSTEM WOULD WORK IN NEW YORK.

AUGUST 18, 6:00 PM
Kingston

AUGUST 19, 6:00 PM
Rhinecliff

AUGUST 25, 6:00 PM
Rosendale

AUGUST 27, 6:00 PM
Town of Esopus

AUGUST 30, 2:30 PM
Woodstock

SEPTEMBER 1, 6:00 PM
New Paltz

SEPTEMBER 3, 6:00 PM
Saugerties

REGISTER TO ATTEND!

Visit bit.ly/health-103

HAVE A QUESTION?
EMAIL OUR OFFICE!
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A universal healthcare system would save localities and school districts significant amounts of money. For example, it would reduce the need for property tax revenues by 38.3% in Kingston School District, 27% in Onteora, and 19.9% in Red Hook. **See inside for details!**

Subscribe to our newsletter to get updates
https://bit.ly/103updates

FREE SHREDDING IS BACK!
SEE INSIDE FOR DETAILS AND REGISTRATION LINK

This time we'll be at a bigger parking lot!

740,000 NEW YORKERS CARRY MEDICAL DEBT. UNIVERSAL HEALTHCARE WOULD LOWER COSTS FOR 90% OF NEW YORKERS AND COVER COMPREHENSIVE CARE.

TAKE OUR HEALTHCARE SURVEY AND JOIN ONE OF OUR SEVEN UPCOMING TOWN HALLS ON HOW THIS PLAN WOULD WORK.