



Assemblymember

**Kevin A.
Cahill**

*Reports to the
People*

Winter 2017-2018



Local News

Record-breaking Annual Summer Reading Program

Congratulations to over 75 area students and their families! This is the largest group in the 103rd New York State Assembly District to complete the Summer Reading and Exercise Challenge. We were honored to host these young people – some of whom are “veterans” of this program – at an Award Ceremony at the Kingston Library. The awarded students devoted some time during the summer months to learning and staying active while participating in the Challenge.

Entertainment for the Awards Night event was donated by the Center for Creative Education’s Energy Dancers led by Drew Andrews. This fun-filled family gathering included refreshments, photos, recognition and take-home goody bags full of surprises donated by many very generous organizations and businesses in our community.

The continued success of the Assembly Summer Reading and Exercise Challenge shows how committed many children are to expanding their horizons through books. They also appreciate how crucial exercise is to a healthy lifestyle.

Women Business Owners’ Luncheon

Earlier in 2017, I welcomed over a dozen women business owners to my Kingston District Office for an informal luncheon. I host these types of events periodically to bring like-minded people together for informal conversation and friendly mingling. There is no agenda – just a chance to exchange information and insights.

The challenges of businesswomen in general are further documented by New York State’s “2016 NYS MWBE Disparity Study and FAQ sheet” – a survey that documents whether there are qualified women and minority group members willing and able to perform State contracts yet not actually engaged by the State. Released in June 2017, the report is viewable at <https://esd.ny.gov/doing-business-ny/mwbe/mwbe-reports>.

Assemblymember Kevin A. Cahill

DISTRICT OFFICE:

Governor Clinton Building, 1 Albany Avenue, Suite G-4, Kingston, NY 12401 • 845-338-9610

ALBANY OFFICE:

Room 716 LOB, Albany, New York 12248 • 518-455-4436

E-MAIL: cahillk@nyassembly.gov • WEBSITE: www.nyassembly.gov/mem/Kevin-A-Cahill/



As Chair of the Assembly Insurance Committee, I shepherded a large package of bills aimed at improving access to insurance for New York consumers through the legislature.

- **Modernizing Practices for Not-For-Profit Health Plans** - Legislation important to promoting efficiency and strengthening consumer protections for not-for-profit health plans has been signed into law. I authored this measure in order to bring not-for-profit health plans and HMOs in line with commercial individual coverage. Plans are required to give members a discontinuance notice 90 days prior to termination. By making the requirements the same for not-for-profit plans as they are for the big commercial companies, consumers win.
- **Streamlining Continuing Education Credits for Insurance Agents, Brokers and Adjusters** - I sponsored legislation to improve continuing education (CE) for insurance agents, brokers and adjusters. Insurance professionals are no longer required to obtain duplicate credits just to satisfy inconsistent bureaucratic deadlines. This small change will relieve agents and brokers across the State who struggled with the time crunch created by the existing renewal period.

Accomplishments of the Insurance Committee During 2017

These individuals can now spend their time taking better care of their clients and staying up to date on broader matters like business ethics, fair consumer practices and product innovation. Redundant course work will be significantly reduced.

- **Improvements to the Life Insurance Industry Have Become Law** - Three bills aimed at encouraging the use of modern technology, broadening access to life insurance products and supporting choice in financial planning are now law. As Chair of the Assembly's Insurance Committee, I am pleased to see each of these proposals go into effect. Every one of these new laws means improvements for different aspects of New York's diverse insurance market place.
1. Allowing uncontested elections and board meeting notices to be sent electronically is a common-sense measure that up until now wasn't allowed. Including this alternative should simplify processes for those who choose to use it and expand participation.
 2. Another modification that will go into effect involves the use of long-term health insurance policies. Customers paying for long-term health insurance shouldn't have to worry about whether they will be able to use their policy when the time comes. Steps have been taken to redefine current law so that the trigger needed for someone to start using their policy is simplified. Previously, some customers struggled to use their long-term care plans because they had to prove that continuous care was needed for the rest of their life. Now, policyholders will only have to be certified as having a chronic illness for a period of at least 90 days.
 3. Noting the complexities of modern investing for retirement and other purposes, I supported a bill to provide consumers with more options and make it easier to exercise those choices. The law will provide policyholders with an efficient means to reinvest dividend distributions into their annuity contract. Customers will have the option to decide whether or not they want to automatically reinvest by purchasing paid-up additions that will increase the annuity contract's overall value. Offering another choice to policyholders should prove beneficial to anyone looking to grow their financial planning efforts.

2017 Legislative Achievements

While much work was accomplished during the 2017 Legislative Session, next year promises to again offer our communities the chance to make our government both fairer and more efficient.

Climate Change

Climate change is a reality. Although at times it seems the President and others want to refute this fact, the evidence is undeniable. The Assembly took action that would combat climate change setting ambitious environmental goals by requiring an action plan that would reduce Statewide greenhouse gas emissions. Further, by 2030 fully half of all electricity consumed in New York State must come from renewable sources. This reaffirms New York's leadership in protecting our planet.

Hudson River Anchorages

I was proud to co-sponsor legislation that passed both houses and provides State oversight about where and how any petroleum vessel anchorage sites might be determined. In October, S.5197B/A.6825A became law controlling the

siting of anchorages. In late June, the United States Coast Guard announced that all future rulemaking decisions on the Hudson River Anchorage sites will be suspended until further notice. It is encouraging that the Coast Guard is taking a thoughtful approach to this issue rather than giving in to the whims of the petroleum industry.

STAR Relief

Following confusion and complaints by several homeowners in our community, I helped shepherd a bill reforming the School Tax Relief (STAR) Program through the Assembly. The legislation would roll back limitations on STAR so homeowners would receive their deserved relief without delay. While the Senate failed to pass this bill, the Legislature was ultimately successful in reforming the process during this year's budget.

Comprehensive Contraception Coverage

For the second consecutive year the Assembly passed the Comprehensive Contraception Coverage Act that I sponsored

continued on next page



and co-authored with Attorney General Eric Schneiderman. This protects reproductive rights by codifying provisions of the Affordable Care Act to provide access to family planning health care without cost-sharing by the insured individual.

We also passed the Reproductive Health Act that would modernize definitions and enact the protections offered by the United States Supreme Court decision in *Roe v. Wade* by moving abortion from the criminal code to public health law.

Protections of Children

The age of marriage was raised to 17 years old from the previous age of 14. The Governor signed this bill into law. In addition, the Assembly passed the Child Victim’s Act that would extend the statute of limitations for victims of sexual abuse, bringing the opportunity for long-overdue justice for these individuals. The Senate failed to act on this vital legislation.



Statewide News

Paid Family Leave

The State’s new Paid Family Leave program begins on January 1, 2018. The Assembly Majority spearheaded the creation of the program, recognizing that for too long, workers have been penalized for putting family first.

Under New York’s Paid Family Leave policy – the most robust in the nation – almost all workers will be eligible for family leave benefits. This is a drastic improvement over the Federal Family and Medical Leave Act, which only offers unpaid leave and covers just 60 percent of the workforce. New York is now one of only five states, as well as the District of Columbia, to require a paid family leave benefit.

Workers – especially women, who bear the brunt of unfair workplace policies – will no longer be punished for caring for a loved one. We are recognizing that it is wrong to expect a woman, or any parent, to forgo bonding with their new child so they do not miss a paycheck.

New York’s program is being phased in, ensuring employers have enough time for a smooth implementation. In 2018, workers will be eligible for eight weeks of job-protected paid leave at 50 percent of their average weekly wage up to 50 percent of the statewide average weekly wage. By 2021, it will rise to 12 weeks at 67 percent of the worker’s average weekly wage.

To cover the costs of the program, private employers will secure paid family leave insurance, and premiums will be fully funded by employees through small payroll deductions. Employees are eligible after working at least 20 hours per week for 26 weeks, or less than 20 hours per week for 175 days.

New York Extends Obamacare Deadline

New York is extending the 2018 Obamacare enrollment period beyond the Trump Administration’s new deadline. Open enrollment will run from November 1 through January 31, 2018, the same three-month open enrollment period we had last year. Because the State has its own exchange, NY State of Health, we can set our own open enrollment dates.

Equifax Data Breach

As you may have heard, Equifax, the consumer-credit reporting agency, disclosed that it experienced a data breach that compromised the personal information of 8 million New Yorkers. New York State Attorney General Eric T. Schneiderman has launched an investigation into the breach. To check whether your information was exposed and to register for free fraud monitoring, you can enter your last name and the last 6 digits of your Social Security number on Equifax’s website. The Attorney General has clarified that you will not waive your right to join any future class action suit by clicking this link.



Looking Forward to 2018

As we look forward to the 2018 full session, key initiatives on the horizon include ensuring that New York State meets its goal to cut greenhouse gas emissions 40% by 2030 and 80% by 2050 from 1990 levels.

With the devastation created by Hurricanes Maria, Harvey and Irma no one should doubt the real-life consequences of climate change. Here in New York we have a long history of initiatives focused on cutting greenhouse gases. Through legislation and funding we have found ways to prioritize and support the use of clean renewable resources. However, at the same time our State Government continues to offer subsidies that promote the use of dirty fossil fuels.

State Senator Krueger and I introduced a bill to tackle counterproductive fossil fuel subsidies, shining a light on and potentially halting tax breaks, credits and refunds for

the use of dirty fossil fuels. The bill Senator Krueger and I sponsor will bring greater transparency to this process. First, by opening up the books it uncovers who is receiving these tax breaks and for what purposes. Second, it allows the legislature to review and determine if any of the subsidies should not be renewed, providing oversight and the ability to revoke programs which work against the public interest. The process created will allow public involvement into a system that we currently know very little about. I commend Senator Krueger for her work on the bill and I look forward to ushering this through the Assembly.

I remain vigilant in my efforts to monitor what is happening in Washington D.C. so that residents of the State of New York are safeguarded against any action that hurts working people across the District.

New York State Assembly • Albany, New York 12248



Assemblymember
**Kevin A.
Cahill**

Reports to the People
Winter 2017-2018

PRSRT STD.
U.S. POSTAGE
PAID
Albany, New York
Permit No. 75



Assemblymember Kevin A. Cahill

DISTRICT OFFICE:

Governor Clinton Building, 1 Albany Avenue, Suite G-4, Kingston, New York 12401 • 845-338-9610

ALBANY OFFICE:

Room 716 Legislative Office Building, Albany, New York 12248 • 518-455-4436

EMAIL: cahillk@nyassembly.gov

WEBSITE: www.nyassembly.gov/mem/Kevin-A-Cahill/