



Getting Medicare right

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MEDICARE RIGHTS CENTER

TESTIMONY

**ON THE HEALTH/MEDICAID BUDGET OF THE
2026-2027 NEW YORK STATE EXECUTIVE BUDGET**

Submitted to

The Senate Finance Committee

and

The Assembly Committee on Ways and Means

TUESDAY, February 10, 2026

NEW YORK, NY

SUBMITTED BY:

FRED RICCARDI, PRESIDENT

Introduction

The Medicare Rights Center works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives. We develop education and public policy initiatives and work with New York State and Federal partners to improve the Medicare and Medicaid programs.

We are members of the statewide Managed Care Consumer Assistance Program (MCCAP) and the Community Health Advocates (CHA) networks. Our organization provides technical assistance and support to New York's Health Insurance Information Assistance Program (HIICAP) and community-based organizations across New York State. In addition, Medicare Rights is a specialist agency of the Independent Consumer Advocacy Network (ICAN), which provides consumer assistance to people with long-term care needs who are enrolled in Medicaid managed care plans and the Community Health Access to Mental Health and Addiction Services Project (CHAMP), which provides assistance with access to behavioral health services.

Medicare Rights would like to thank the chairs and members of the respective committees for the opportunity to submit testimony on the Health/Medicaid Budget of the 2026-2027 New York State Executive Budget. Medicare Rights also facilitates the Coalition to Protect the Rights of New York's Dually Eligible, a diverse group of over 50 consumer-based interests, agencies, and perspectives working to shape the managed care programs that coordinate care for older New Yorkers and those with disabilities who are dually eligible for Medicare and Medicaid, and the Medicare Savings Coalition that includes dozens of community-based organizations, and State and Federal partners.

More than 3.4 million New Yorkers rely on Medicare for health insurance coverage. In 2024, 35% of the state's Medicare beneficiaries had incomes below 200% of the federal poverty level. Continuing to provide education and assistance for this population is essential and should be prioritized.

We would like to share with the committees some additional comments regarding the following proposals in the Governor's Budget: funding for MCCAP; funding for CHA; funding for CHAMP.

Medicare Rights supports funding for the Managed Care Consumer Assistance Program, the state's community-based consumer assistance program for people with Medicare.

We would like to thank Governor Hochul for including level funding for the Managed Care Consumer Assistance Program (MCCAP) in her 2026-2027 budget. MCCAP is a statewide program that provides essential assistance to low-income seniors and people with disabilities in accessing health services and reducing their Medicare costs. Medicare Rights has been a member of the MCCAP network of community-based organizations since the program's inception. Along with the other members of the MCCAP, Medicare Rights collaborates with the New York State Office for the Aging (NYSOFA) to take referrals of complicated cases and resolve complex Medicare issues. An additional \$1M in funding, for \$2,767,000 total, would allow MCCAP organizations to expand outreach and enrollment efforts for the Medicare Savings Programs and Extra Help. This is especially important now that close to 300,000 New Yorkers have become eligible for the Medicare Savings Program after its expansion, who are not yet enrolled in the benefit. Each enrollment into Medicare cost-saving programs we process saves an individual an estimated \$8,400 in annual out-of-pocket health care costs.

Medicare Rights supports funding for Community Health Advocates, New York State's statewide health care consumer assistance program.

Medicare Rights would like to applaud the Hochul Administration's allocation of \$5.5 million and requests an allocation of \$1.7 million for Community Health Advocates (CHA), shared by both Houses, in the 2026-2027 budget. This appropriation from the Legislature would be added to the \$5.5 million allocated in the Executive Budget, to increase the funding level to \$7.2 million. Last year, the Governor and Legislature made this critical investment in CHA by increasing funding from \$5 million to \$7.2 million. This investment strengthened CHA's capacity to continue to safeguard the health insurance of New Yorkers and keep them educated as new challenges arise.

At a time when more than 1.7 million New Yorkers are at risk of losing their health coverage because of federal cuts through H.R.1, this funding ensures that consumers can receive trusted, one-on-one assistance to understand their rights, navigate transitions, and maintain access to affordable, quality health coverage and care.

Medicare Rights applauds providing Medicaid coverage to lawfully present immigrants.

We are thankful for Governor Hochul's commitment to extend state-only Medicaid coverage to lawfully present immigrants currently enrolled in the Essential Plan who will lose eligibility because of President Trump's "One Big Beautiful Bill Act" by reverting to the program's original Basic Health Program. This action reflects New York's longstanding leadership in protecting access to health coverage for immigrant New Yorkers and mitigating the harm of federal policy changes.

However, we remain concerned that the budget does not address the roughly 450,000 citizens and lawfully present New Yorkers who face mid-summer disruptions in coverage, being forced to either go uninsured or pay hundreds of dollars monthly for health plans with high deductibles on the NY State of Health Marketplace. Without a clear plan or dedicated funding to cover this population, hundreds of thousands of families will face a healthcare affordability crisis that will jeopardize their health, financial stability, and overall economic security.

Medicare Rights opposes proposed reductions in Medicaid payment for certain Medicare coinsurances.

Medicare Rights urges the Legislature to reconsider amendments to SSL 367-a, Subd. 1(d)(iii) and 1(d)(iv). These amendments remove the exception that allows Medicaid to pay the full Medicare coinsurance for ambulance and psychologist services, even when above the Medicaid rate, and remove the requirement that 85% of the Medicare copayment be paid by Medicaid if a beneficiary is in a Medicare Advantage Plan, regardless of Medicaid rate.

Medicare beneficiaries often have a difficult time finding psychologists, as many do not accept Medicare. These changes create additional obstacles it more difficult for dually eligible individuals to access the providers they need and lead to more providers choosing to not accept Medicaid because they are losing out on copayments.

Medicare Rights supports repeal of the 30-month lookback period.

Repeal the 30-month look-back period for eligibility for community-based long-term care (A.1907, Paulin).

Medicare Rights supports repeal of restrictions to home care access.

Repeal restrictions to home care access based on the need for at least three Activities of Daily Living (ADL) (A.1198, Paulin/S.358, Rivera).

Medicare Rights supports funding for Community Health Access to Mental Health and Addiction Services Project.

Launched in October 2018, CHAMP is a joint effort of the Office of Addiction Supports and Services and the Office of Mental Health in partnership with several specialist organizations.

Medicare Rights applauds Governor Hochul for fully funding the CHAMP program.