



# NEWS RELEASE

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**NEW YORK HEALTH PLAN ASSOCIATION ON FEDERAL TAX REFORM INDIVIDUAL MANDATE REPEAL**  
*Voicing concern about stability of the marketplace, HPA urges lawmakers to plan accordingly*

As states continue sorting out the implications of the sweeping federal tax reform package passed by Congress this week, the New York Health Plan Association (HPA) today raised concerns about the impact the repeal of the individual mandate could have on New York's insurance marketplace.

"Governor Cuomo and New York lawmakers must start now to consider strategies that will ensure a strong and stable marketplace in our state," said Paul F. Macielak, president and CEO of HPA. "Eliminating the mandate — particularly if Congress fails to act on other measures aimed at stabilizing the insurance market — could trigger a deterioration of the risk pool, significant premium increases down the road and a possible return of the 'death spiral' of New York's individual market.

"While it may be too early to know the extent to which the individual mandate repeal would increase premiums for 2019, it is not too early to plan for that possibility."

HPA noted that even before the enactment of the Affordable Care Act — which has helped make health coverage possible for more than four million New Yorkers — New York was a leader in efforts to provide New Yorkers with access to quality, comprehensive health coverage, and enacting patient protections such as community rating, prohibiting coverage denial due to pre-existing health conditions, and guaranteeing access to coverage for individuals. These policies were strengthened by the individual mandate, which was designed to compel younger, healthier people to buy insurance and spreading risk across a wider pool.

"New York's individual market must be protected to prevent a return to the unsustainable market conditions pre-2013," stated Macielak, noting that health plans are committed to working with state leaders to ensure that happens.

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*The New York Health Plan Association represents 28 managed care health plans that provide comprehensive health care services to nearly 8 million New Yorkers.*