6331

## IN SENATE

## January 26, 2012

Introduced by Sen. ROBACH -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to expanding health insurance coverage under the Health NY program to retired persons who had insurance coverage from their previous employer and who lose such health insurance benefits through no fault of their own

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. Subparagraph (A) of paragraph 3 of subsection (c) of section 4326 of the insurance law, as added by chapter 1 of the laws of 1999, is amended to read as follows:

(A) A qualifying individual is [an employed person]:

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- (i) AN EMPLOYED PERSON who does not have and has not had health insurance with benefits on an expense reimbursed or prepaid basis during the twelve month period prior to the individual's application for health insurance under the program established by this section;
- (ii) AN EMPLOYED PERSON whose employer does not provide group health insurance and has not provided group health insurance with benefits on an expense reimbursed or prepaid basis covering employees in effect during the twelve month period prior to the individual's application for health insurance under the program established by this section;
- (iii) AN EMPLOYED PERSON WHO resides in a household having a net household income at or below two hundred eight percent of the non-farm federal poverty level (as defined and updated by the federal department of health and human services) or the gross equivalent of such net income; and
  - (iv) AN EMPLOYED PERSON WHO is ineligible for Medicare; OR
- 20 (V) A RETIRED PERSON WHO IS INELIGIBLE FOR MEDICARE AND WHO, THROUGH 21 HIS OR HER PREVIOUS EMPLOYER, HAD HEALTH INSURANCE COVERAGE WITH BENE-22 FITS AVAILABLE DURING HIS OR HER RETIREMENT, AND THROUGH NO FAULT OF 23 THEIR OWN, LOSES SUCH HEALTH INSURANCE COVERAGE.
  - S 2. This act shall take effect immediately.

EXPLANATION--Matter in ITALICS (underscored) is new; matter in brackets [ ] is old law to be omitted.

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