



SIIA ADVOCACY UPDATE: NY EXTENDS PROTECTIONS FOR GRANDFATHERED SMALL GROUP STOP- LOSS CONTRACTS

With support from the Self-Insurance Institute of America, Inc. (SIIA), New York Governor Kathy Hochul signed legislation in late-October to extend grandfathering for small-group stop-loss contracts in the state for an additional three years – until 2027. The passage of Assembly Bill [A7083](#) is another recent advocacy victory for SIIA and coalition partners to protect important access to stop-loss insurance in New York State.

In 2015, the New York State Legislature passed a law to redefine groups of 51-100 as “small employers,” thus prohibiting small employers from obtaining stop-loss insurance. Without the important grandfathering clause, which SIIA strongly advocated in support of, hundreds of employers from 51-100 would have lost health coverage on January 1st, 2016.

Since that time, New York has passed a number of grandfathering extensions allowing for existing small-group stop-loss plans to continue. While the prior extensions allowed grandfathering through 2024, this latest law extends the protections for grandfathered small-group stop-loss plans through 2027.

SIIA continues to lead legislative and regulatory activities in support of stop-loss insurance market access in New York, and in states across the country.

For more information on the recent New York stop-loss legislation, or to learn more about SIIA’s state advocacy efforts, please contact Anthony M. Murrello at amurrello@siia.org ■