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RMS End of Week Update 12/31/2025



Happy New Year From All Of Us At Reid, McNally & Savage!

Governor Hochul Announces Affordable Health Care Laws Going into Effect on January 1

Earlier today Governor Hochul today announced that the new year will bring new affordable health care laws. Effective on January 1, 2026, Health insurers will be required to cover medically necessary EpiPens and cap out-of-pocket costs at \$100 per year, breast cancer screening and imaging, and the cost of scalp cooling systems to reduce hair loss during chemotherapy.

“New Yorkers shouldn’t have to choose between putting food on the table or being able to afford life-saving medical devices and procedures,” Governor Hochul said. “With these new laws going into effect, individuals will be able to focus on their health and wellbeing without having to worry about the financial burdens tied to treatments.”

Insurance Coverage for EpiPens

EpiPen devices are used to treat life-threatening allergic reactions in individuals who are at risk or have a history of anaphylaxis, which can be caused by insect bites or stings, foods, medications, environmental exposures, exercise and other unknown causes.

The cost of EpiPen devices has far outpaced the rate of inflation, with some reports citing a 600 percent increase in price since the medication was first acquired by Mylan in 2007. While EpiPens once cost \$60 per device, they can now sell for upwards of \$600 for a pack of two pens. EpiPens have a relatively short shelf-life, expiring after 12 months on average, requiring those in need to purchase the medication repeatedly. Adding to their expense, users of EpiPens are also advised to carry two devices at all times, as a single dose of epinephrine may not be enough to treat a serious allergic reaction.

This new law will dramatically reduce the cost of these devices for consumers by requiring health insurers in the individual and group markets, including non-profit insurers and HMOs, to cover medically necessary EpiPens for the emergency treatment of allergic reactions and cap out-of-pocket costs for such coverage at \$100 per year.

Expanding Insurance Coverage for Breast Cancer Screening and Imaging

Breast cancer is one of the most common cancers among females in New York State. Each year in New York, at least 17,000 females are diagnosed with breast cancer and nearly 2,400 die from the disease. It is estimated that one in eight females will develop breast cancer during their life. Breast cancer is the second leading cause of cancer-related deaths among females in New York State. It is most often found in females ages 50 and older.

The new law changes parts of the Insurance Law to require individual, group and non-profit (including HMO) health insurance plans to cover breast cancer screening and diagnostic imaging. This coverage applies if a doctor recommends it based on nationally recognized clinical guidelines. The screenings include diagnostic mammograms, breast ultrasounds and MRIs. The new law also clarifies that cost-sharing will not apply to these procedures except to the extent it would result in health savings account ineligibility under IRS guidelines.

Covering Cost of Scalp Cooling Systems

Scalp cooling is covered by Medicaid and Medicare, and three different cooling systems have already been approved by the U.S. Food and Drug Administration. Without insurance coverage, patients must pay out of pocket, which ranges from \$1,500 to \$3,000 per round of chemotherapy.

The new law requires health insurers in the large group market to provide coverage for scalp cooling systems that are used during chemotherapy treatment. As part of the treatment, patients wear a cooling cap before, during and after each chemotherapy

session to reduce the amount of chemotherapy drugs that reach the hair follicles, which helps to preserve a person's hair.

State Senator Toby Ann Stavisky said, "I introduced the scalp cooling bill year after year, and it really hit home for me personally in 2023 when my daughter-in-law, Kristen Zebrowski Stavisky, was diagnosed with breast cancer. Preserving hair during chemotherapy treatment is essential and helps them hold onto a sense of identity and normalcy as a person, not a cancer patient. I want to thank Governor Hochul, Assemblymember Linda Rosenthal, the advocates, and staff at Memorial Sloan Kettering Cancer Center who helped bring this to reality. This landmark, first-in-the-nation law has been a long time coming."

Assemblymember Linda Rosenthal said, "I am thrilled that the law I sponsored mandating insurance coverage for scalp-cooling devices that preserve the hair of those undergoing chemotherapy is now in effect. Cancer treatment must address the whole person, and by giving people access to hair preservation systems, we allow them the privacy to tackle their illness on their own terms, free of obvious signs of chemotherapy. This first-in-the-nation measure restores dignity and lessens the burden carried by New Yorkers going through cancer and treatment side effects."

Assemblymember Pamela J. Hunter said, "No New Yorker should be forced to choose between their health and their finances. This law is about fairness, dignity, and basic common sense. By capping the cost of lifesaving EpiPens, expanding access to critical breast cancer screening, and covering scalp cooling for people undergoing chemotherapy, we are removing financial barriers that have no place in our health care system. These reforms will save lives, reduce stress for families, and ensure that medically necessary care is accessible to everyone, not just those who can afford it."

To view the full press release please click [here](#).

Governor Hochul Reminds New Yorkers Of Minimum Wage Increase On January 1

Last week, Governor Hochul announced the state's minimum wage is set to go up again on January 1, 2026, marking the third straight year of increases. The minimum wage will rise to \$17.00 per hour in New York City, Westchester, and Long Island, while the rest of the state will see an increase to \$16.00 per hour. This adjustment of \$0.50 per hour is part of a planned series of increases, which will then be indexed to inflation starting in 2027.

"From the tip of Montauk to Niagara Falls, this increase reflects our promise to put money back in New Yorkers' pockets and uplift our hard workers," Governor Hochul said. "By continuing these investments and indexing wages to inflation, we're making sure New Yorkers can keep up with rising costs by taking home more money."

State Senator Jessica Ramos said, “I was proud to fight for New York’s historic minimum wage increases, and I’m glad to see those commitments continuing. As costs rise, wages must keep pace. Indexing the minimum wage to inflation was not radical, it was responsible, and it’s how we make sure that work is rewarded with dignity today and in the years ahead.”

New York State Department of Labor Commissioner Roberta Reardon said, “Increasing the minimum wage is yet another way Governor Kathy Hochul is making New York a more affordable place to live, work, and raise a family. With costs rising, this increase is crucial for workers looking to make ends meet. I thank Governor Hochul and the Legislature for their ongoing efforts to support New York’s workforce.”

As part of New York’s [agreement](#) in 2023 between Governor Hochul and the New York State Legislature, the minimum wage was also boosted by \$0.50 per hour in 2024 and 2025. Starting in 2027, the minimum wage will increase annually at a rate determined by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) for the Northeast Region — the most accurate regional measure of inflation.

The New York State Department of Labor (NYSDOL) is working to educate employers and employees about these changes. NYSDOL offers [free educational seminars to help employers better understand labor laws](#) and ensure compliance.

Employees can visit NYSDOL’s Minimum Wage webpage for more information, including an interactive [Minimum Wage Lookup Tool](#) to verify their correct pay rate. If you earn the minimum wage and do not see the increase reflected in your paycheck after January 1, 2026, you can [file a wage complaint online](#) or by calling 833-910-4378. For more information about wage theft, visit the [Wage Theft Hub](#).

To view the full press release please click [here](#).

New Year, New Mayors

New York voters elected some new mayors this recent election cycle in Albany, Syracuse, Buffalo, and New York City. Below is an update on the newly elected mayors being inaugurated in the new year.

Albany Mayor-elect Dorcey Applyrs has previously served on the Albany Common Council and served as the Chief City Auditor of Albany and will become the City of Albany’s first Black woman mayor. Mayor-elect Applyrs has emphasized building a forward-looking, city government through an initiative called [Activate Albany](#), which focuses on broad civic engagement and gathering resident input to shape her administration’s priorities. Her early transition efforts so far have highlighted goals such as enhancing neighborhood livability, improving infrastructure for pedestrians and

cyclists, and creating more walkable, bikeable communities. Her official swearing-in ceremony will take place on January 1st at the Empire State Plaza Convention Center followed by a number of events over the next couple of days ranging from a gala to a kids' party hosted by Applyrs' young daughters, to a Gospel brunch on Sunday.

Buffalo Mayor-elect Sean Ryan previously served as a NYS Senator representing the 61st Senate District and prior to that a NYS Assemblymember representing the 60th Assembly District. Mayor-elect Ryan has stated that Fiscal health, housing stability, public safety, revitalizing commercial areas, and government transparency form the backbone of Sean Ryan's policy vision as Buffalo's incoming mayor. His official swearing in will take place on January 1st at Kleinhans Music Hall followed by a post ceremony reception. There will also be a pre inauguration gala welcoming the new year this evening.

Syracuse Mayor-elect Sharon Owens previously served as Syracuse's Deputy Mayor under Ben Walsh and will be the first Black mayor of Syracuse. Mayor-elect Owens has emphasized a pragmatic, community-focused approach to city leadership, with public transit viewed as a key tool for economic opportunity, equity, and neighborhood connectivity. She has spoken broadly about strengthening core city services, improving infrastructure, and ensuring that residents across all neighborhoods can reliably access jobs, education, and healthcare. Her official swearing in will take place on January 3rd at the Landmark Theatre followed by a celebration, the "People's Inauguration". Her term officially begins on January 1st despite the ceremonial inauguration being held later.

New York City, Mayor-elect Zohran Mamdani previously served as a NYS Assemblymember for the 36th Assembly District. Mayor-elect Mamdani has focused on an affordability-first agenda focused on lowering everyday costs for New Yorkers through a proposed agenda of a rent freeze on rent-stabilized apartments, fare-free city buses, universal childcare, and city-run grocery stores. He plans to pair these ambitious proposals with an economic justice platform that raises wages, strengthens worker protections, and funds expanded public services by increasing taxes on corporations and the city's highest earners. His official swearing on January 1st will begin just after midnight in the Old City Hall subway station followed by a public celebration later in the day on the steps of city hall with a public celebration and block party.

New York Awarded \$212 Million From Federal Rural Health Fund
New York is set to receive \$212 million from the federal Rural Health Transformation Program, the Centers for Medicare and Medicaid Services announced earlier this week. New York's award was the 12th highest among all 50 states. New Jersey received the lowest award roughly \$147 million. The largest allocation, \$281 million, was given to Texas, followed by Alaska at \$272 million.

New York requested \$200 million for 2026 from the \$50 billion program that was included in Trump's One Big Beautiful Bill Act, enacted in July. Half of the fund was divided equally among all states that applied. The other half was distributed at the discretion of CMS officials.

New York submitted its application before the early November deadline, requesting \$200 million for each of the next five years. The state highlighted four key priorities in its application: strengthening technology infrastructure, creating a sustainable health care workforce, improving access to primary care services and establishing collaborative models for improving community health.

Details of the application were shared with POLITICO by the state Health Department; however, requests for a copy of the submission were denied by the health agency and CMS. The state did not immediately respond to a request for comment on the award. In drafting the state's application, New York Health Department officials gathered input from health care industry stakeholders in September. Many who submitted ideas to the state told POLITICO they would like to see it focus on workforce shortages, transportation deficiencies, and bolstering technology infrastructure.

The \$50 billion will be stretched out over five years from 2026 through 2030. That means the amount New York ultimately receives will likely depend in part on whether the state implements policies pushed by the Trump administration, such as barring low-income people from using food aid to purchase "non-nutritious foods," mandates for schools to reestablish the Presidential Fitness Test and requiring doctors to take continuing education classes on nutrition.

The use of the funds will be closely monitored by CMS officials dedicated to each state, the federal agency said. States will be required to submit regular updates and can lean on CMS officials for guidance and technical assistance.

States can't appeal their award if they received less money than expected. CMS Administrator Mehmet Oz said in September that the government reserves the right to claw back the funding if states don't use it as the administration deems appropriate. CMS also announced that it plans to use the program to promote collaboration between states. Health officials will take part in an annual CMS Rural Health Summit, where they will be able to share lessons learned and effective models they've used.

To view the full article please click [**here**](#).

New York Just Had Its Worst Week Of Flu Cases, Ever

New York is facing one of its worst flu seasons ever. Amid a nationwide spike in seasonal cases, the Empire State recorded a new high in single-week reports in the week before

Christmas. According to state health officials, more than 71,000 cases of the flu were reported during December 14-20.

The mid-December spike marks a 38% increase in weekly cases over the previous week. "We are seeing the highest number of flu cases ever recorded in a single week in New York State," State Health Commissioner Dr. James McDonald said. "We are closely reviewing hospital bed capacity data to better understand hospitalization trends and to guide any necessary response related to impacts from respiratory viral infections."

Hospitalizations related to the flu are also on the rise. Officials said the number of people admitted to the hospital rose by 63% over the previous week. Almost 3,700 people were in the hospital that week.

State health officials shared "simple preventive actions" to take against the spread of the flu:

- All New Yorkers ages 6 months and older should get a seasonal flu shot.
- Wash hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer.
- Avoid touching eyes, nose and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home when sick.
- Cover cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces.

For more information, please click [here](#).

Comptroller DiNapoli: NYC Facing Larger Budget Gaps Amid Slowing Economic Growth And Rising Costs

According to a recent press release by Comptroller DiNapoli New York City's budget gaps may reach as high as \$10 billion in FY 2027 and grow to \$13.6 billion by FY 2029, based on risks including slowing economic growth, rising costs and the restructuring of the funding relationship between the federal government, states and their localities, according to [the report released](#) by State Comptroller DiNapoli on the updated financial plan released by the city in November (November Plan).

"In recent years, New York City has used better-than-projected revenues to balance its budgets, but this revenue trend may be coming to a close," DiNapoli said. "If the city faces even a mild recession, it is unlikely tax revenues alone would be able to close budget gaps. The city should look to identify new efficiencies to generate additional savings if the need arises, as well as prepare for potential federal funding cuts down the road."

Uncertainty from Washington

New York City modified its FY 2026 budget to \$118.2 billion, \$2.3 billion higher than at adoption. However, this total excludes \$3.8 billion of FY 2026 expenses that were prepaid in FY 2025. After adjusting for all surplus transfers and prepayments, the November Plan assumes the city will spend \$122 billion in FY 2025. While the plan shows that FY 2026 remains balanced, the city did not take significant steps to prepare for or provide clarity on the fiscal challenges it faces nearing the middle of the fiscal year – electing not to set aside additional reserves.

While personal income tax (PIT) revenues remain robust, business tax collections – which had well exceeded expectations in recent years and saw projections increased last year – are now expected to be \$378 million lower than the city's projections at budget adoption. Preliminary employment figures also suggest the city may have lost jobs entering this fiscal year, an issue that impacts the collection of tax revenues and can cause increased demand for social services.

DiNapoli's report notes that total projected revenues for the city in FY 2026 include more than \$28 billion in state and federal categorical grants, largely for education and social services. While these sources of funding may not be significantly impacted in the current fiscal year, they are at risk of being altered in the coming years based on recent choices made in Washington.

The November Plan largely adjusted spending in the current year only, adding some funding for under-budgeted items and state and federally supported social services programs. The city did add funding in the out-years for additional police officers. In tandem with slightly better short-term revenue projections, out-year gaps were left little changed.

Underestimated Budget Gaps

The city's stated out-year gaps now total a combined \$17.3 billion from FY 2027 to FY 2029. Measured as a share of revenues the city collects on its own, the out-year gaps average 6.3%. Existing budget contingency items to manage cost overruns totaling \$1.45 billion in each fiscal year could be used to narrow the gaps to an average of 4.7% of revenues, if they are not necessary to fund other unanticipated spending.

However, DiNapoli's office anticipates the published out-year gaps are understated because the city assumes an unlikely decline in costs for social services, education, Metropolitan Transportation Authority (MTA) subsidies, and overtime costs. Trends in the provision of social services, such as public and rental assistance, as well as overtime, suggest these costs will continue to rise. In addition, the city's expense projections for MTA subsidies do not align with the authority's projections. Facing widening gaps, the

city should be transparent about how it will control costs or align its budget with historical trends in recurring program areas to more accurately forecast actual costs going forward.

In addition to federal risks that could directly impact the city's budget, payments to individuals, households and other entities reliant on federal grants and contracts, including the city's semi-autonomous agencies (New York City Health + Hospitals, the New York City Housing Authority and the City University of New York) may impact demand and revenue sources for city services. Federal policy on tariffs and immigration could also hurt local economic activities, given the city's role as a center for global commerce and a magnet for international talent.

To prepare for possible impacts to federal, state and locally derived revenues, DiNapoli recommends that the city identify funding sources for new discretionary spending. New cost saving actions would also help make resources available for changes to the city's spending priorities. In recent years, where more substantial savings programs were necessary to balance the city's budget, staffing reductions from changes to hiring policies and continued attrition have adversely impacted some city services. Adoption of these approaches may help reduce the impact of staffing or service cuts.

To view the full press release please click [here](#).

To view the full report, click below:

[Review of the Financial Plan of the City of New York](#)

Office Of Health Insurance Programs Of The New York State Department Of Health Released The November 2025 Medicaid Update

The Office of Health Insurance Programs of the New York State Department of Health has approved the release of the November 2025 [Medicaid Update](#).

Please find the print-ready version of the issue available for download at: https://health.ny.gov/health_care/medicaid/program/update/2025/docs/mu_no11_nov25_pr.pdf.

You may also go straight to an article or topic that pertains to you by selecting from the current issue's table of contents below.

All Providers

- [Health Care Access Loan Repayment Program Applications Now Open \(Cover\)](#)

Policy and Billing

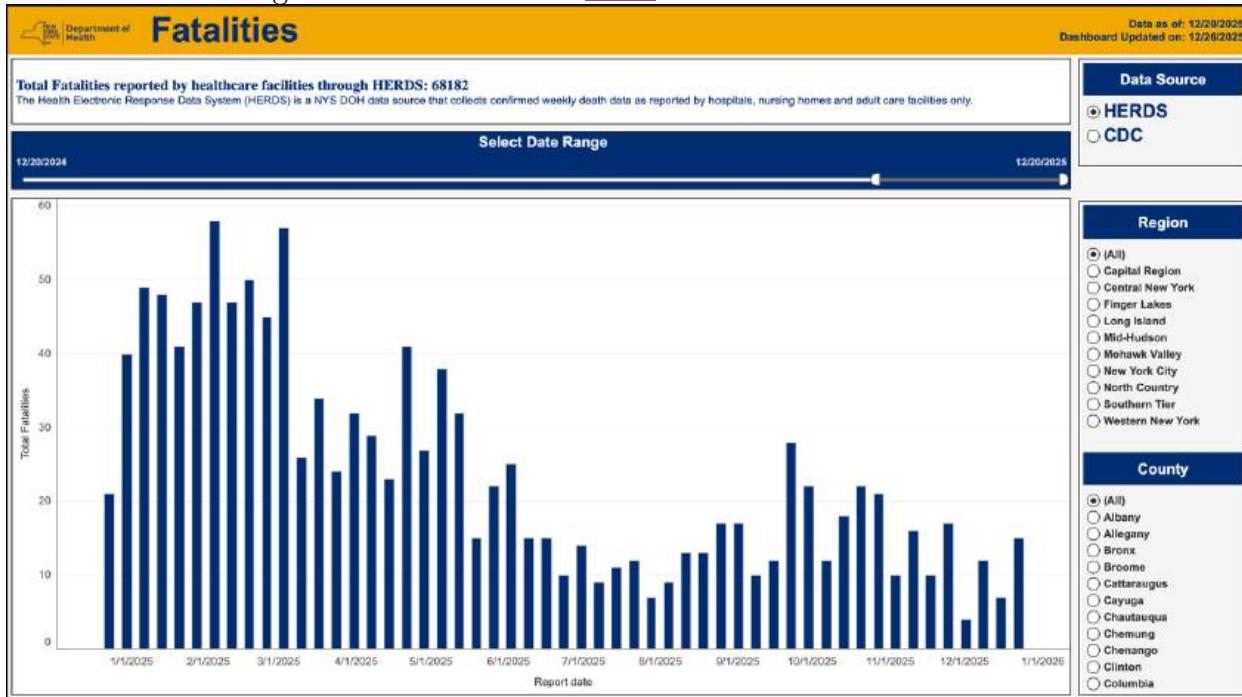
- [New York State Medicaid Updated Coverage Criteria for Bariatric Surgery](#)
- [Fee Updates for Independent Practitioner Services for Individuals with Developmental Disabilities](#)
- [Compound Policy Coverage Update](#)

NYS COVID-19 Monitoring Dashboard

Use this link to view the State's updated [COVID-19 Hub](#).

NYS COVID-19 Fatalities Tracker

Below we have included the Fatalities Tracker with the webpage where updated numbers can be found throughout the week linked [here](#).



Helpful Links and Resources

[Empire State Development Tariff Resource Guide](#)

[Eliminating Distractions In Schools Resource](#)

[Center for Disease Control and Prevention](#)

[Department of Financial Services information and resources](#)

[New York COVID-19 Vaccine Information Page](#)

Department of Health

<https://coronavirus.health.ny.gov/home>

[COVID-19 Guidance for Medicaid Providers](#)

Office of Mental Health

<https://omh.ny.gov/omhweb/covid-19-resources.html>

OPWDD

<https://opwdd.ny.gov/coronavirus-guidance>

State Education Department

<http://www.op.nysesd.gov/COVID-19.html>

NYS Department of Labor

<https://dol.ny.gov/>