

# CHUCK SCHUMER

U.S. SENATOR  FOR NEW YORK

## Real Health Insurance Premium Spikes Hitting New York Families Right Now Because Republicans Health Crisis

As the window-shopping period for the New York health insurance market opens, families across New York are seeing eye popping healthcare premium increases because Republicans refuse to negotiate to extend the Affordable Care Act tax credits, a lifeline program to lower costs for families.

Below are real life examples in every corner of NY for the average couple making \$85,000 a year and the massive price increases they will be hit with every month in 2026 unless Republicans come to the table and work to fix the healthcare crisis they created.


- [PLATTSBURGH – NORTH COUNTRY](#)
- [ROCKLAND COUNTY – HUDSON VALLEY](#)
- [BUFFALO – WESTERN NEW YORK](#)
- [ROCHESTER – FINGER LAKES](#)
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- [KINGSTON – HUDSON VALLEY](#)
- [NEW YORK CITY](#)
- [LONG ISLAND](#)

## PLATTSBURGH – NORTH COUNTRY

2025

2026


**+1,391.54**

  
**MVP Premier Bronze 1 HDHP, Expanded Bronze, ST, INN, NY Individual On Exchange HMO, Dep25, HSA, Telemedicine, Wellness**

You Pay **\$124.44** per month  
after estimated financial help

Quality Rating: ★★★★★  
Price Per Month: \$1344.44

Coverage Type: Medical **BRONZE**


  
**MVP Premier Bronze 1 HDHP, Expanded Bronze, ST, INN, NY Individual On Exchange HMO, Dep25, HSA, Telemedicine, Wellness**

You Pay **\$1515.98** per month  
after estimated financial help

Quality Rating: Not Rated  
Price Per Month: \$1515.98

Coverage Type: Medical **BRONZE**


**+1,396.96**

  
**Bronze Secure Plus 3, Expanded Bronze, NS, INN, Excellus BCBS EPO, Dep25, Adult/Family Dental, Adult Vision, Acupuncture**

You Pay **\$282.56** per month  
after estimated financial help

Quality Rating: ★★★★★  
Price Per Month: \$1502.56

Coverage Type: Medical Plus Dental **BRONZE**

  
**Bronze Secure Plus 3, Expanded Bronze, NS, INN, Excellus BCBS EPO, Dep25, Adult/Family Dental, Adult Vision, Acupuncture**

You Pay **\$1679.52** per month  
after estimated financial help

Quality Rating: Not Rated  
Price Per Month: \$1679.52


Coverage Type: Medical Plus Dental **BRONZE**

## ROCKLAND COUNTY – HUDSON VALLEY

2025


2026

**+1,103.16**




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$191.42** per month  
after estimated financial help

Quality Rating:  Price Per Month: \$1350.42

Coverage Type: **BRONZE**  
Medical Plus Child Dental




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$1294.58** per month  
after estimated financial help

Quality Rating: Not Rated Price Per Month: \$1294.58


Coverage Type: **BRONZE**  
Medical Plus Child Dental

**+1,229.80**




[Anthem Gatekeeper X, Bronze, ST, INN, Individual Network, Dep 25, Pediatric Dental](#)

You Pay **\$380.80** per month  
after estimated financial help

Quality Rating:  Price Per Month: \$1539.80

Coverage Type: **BRONZE**  
Medical Plus Child Dental



[Anthem Gatekeeper X, Bronze, ST, INN, Individual Network, Dep 25, Pediatric Dental](#)

You Pay **\$1610.60** per month  
after estimated financial help

Quality Rating: Not Rated Price Per Month: \$1610.60


Coverage Type: **BRONZE**  
Medical Plus Child Dental

## BUFFALO – WESTERN NEW YORK

2025

2026

**+658.78**




[Bronze Secure Plus 3, Expanded Bronze, NS, INN, Univera EPO Local, Dep25, Adult/Family Dental, Adult Vision, Acupuncture](#)

You Pay **\$695.72** per month  
after estimated financial help

Quality Rating: ★★★★★  
Price Per Month: \$1213.72

Coverage Type: Medical Plus Dental **BRONZE**




[Bronze Secure Plus 3, Expanded Bronze, NS, INN, Univera EPO Local, Dep25, Adult/Family Dental, Adult Vision, Acupuncture](#)

You Pay **\$1354.50** per month  
after estimated financial help

Quality Rating: Not Rated  
Price Per Month: \$1354.50

Coverage Type: Medical Plus Dental **BRONZE**

**+526.60**




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$340.92** per month  
after estimated financial help

Quality Rating: ★★★★★  
Price Per Month: \$858.92

Coverage Type: Medical Plus Child Dental **BRONZE**



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$867.52** per month  
after estimated financial help

Quality Rating: Not Rated  
Price Per Month: \$867.52


Coverage Type: Medical Plus Child Dental **BRONZE**

## ROCHESTER – FINGER LAKES

2025

2026

**+808.68**



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$279.96** per month


after estimated financial help

Quality Rating: ★★★★★

Price Per Month: \$1058.96

Coverage Type: Medical Plus Child Dental

**BRONZE**



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$1088.64** per month

after estimated financial help


Quality Rating: Not Rated

Price Per Month: \$1088.64

Coverage Type: Medical Plus Child Dental

**BRONZE**

**+896.48**



[MVP Premier Bronze 1 HDHP, Expanded Bronze, ST, INN, NY Individual On Exchange HMO, Dep25, HSA, Telemedicine, Wellness](#)

You Pay **\$452.10** per month


after estimated financial help

Quality Rating: ★★★★★

Price Per Month: \$1231.10

Coverage Type: Medical

**BRONZE**



[MVP Premier Bronze 1 HDHP, Expanded Bronze, ST, INN, NY Individual On Exchange HMO, Dep25, HSA, Telemedicine, Wellness](#)

You Pay **\$1348.58** per month

after estimated financial help

Quality Rating: Not Rated

Price Per Month: \$1348.58

Coverage Type: Medical

**BRONZE**

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## BINGHAMTON – SOUTHERN TIER

2025

2026


**+715.28**



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$301.74** per month  
after estimated financial help

|   |                              |
|---|------------------------------|
| Quality Rating:<br>★★★★☆                    | Price Per Month:<br>\$987.74 |
| Coverage Type:<br>Medical Plus Child Dental | <b>BRONZE</b>                |




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$1017.02** per month  
after estimated financial help

|   |                               |
|---|-------------------------------|
| Quality Rating:<br>Not Rated                | Price Per Month:<br>\$1017.02 |
| Coverage Type:<br>Medical Plus Child Dental | <b>BRONZE</b>                 |


**+839.87**



[HDHMO HSA Qualified 40 Bronze, ST, INN, HMO Network, Dep25](#)

You Pay **\$773.09** per month  
after estimated financial help

|                           |                               |
|---------------------------|-------------------------------|
| Quality Rating:<br>★★★★☆  | Price Per Month:<br>\$1459.09 |
| Coverage Type:<br>Medical | <b>BRONZE</b>                 |



[HDHMO HSA Qualified 40, Bronze, ST, INN, HMO Network, Dep25](#)

You Pay **\$1612.96** per month  
after estimated financial help


|                              |                               |
|------------------------------|-------------------------------|
| Quality Rating:<br>Not Rated | Price Per Month:<br>\$1612.96 |
| Coverage Type:<br>Medical    | <b>BRONZE</b>                 |

## UTICA – MOHAWK VALLEY

2025

2026


**+753.18**



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$296.84** per month  
after estimated financial help

|                           |                  |
|---------------------------|------------------|
| Quality Rating:           | Price Per Month: |
| ★★★★☆                     | \$1003.84        |
| Coverage Type:            | <b>BRONZE</b>    |
| Medical Plus Child Dental |                  |




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$1050.02** per month  
after estimated financial help

|                           |                  |
|---------------------------|------------------|
| Quality Rating:           | Price Per Month: |
| Not Rated                 | \$1050.02        |
| Coverage Type:            | <b>BRONZE</b>    |
| Medical Plus Child Dental |                  |


**+878.54**



[MVP Premier Bronze 1 HDHP, Expanded Bronze, ST, INN, NY Individual On Exchange HMO, Dep25, HSA, Telemedicine, Wellness](#)

You Pay **\$637.44** per month  
after estimated financial help

|                 |                  |
|-----------------|------------------|
| Quality Rating: | Price Per Month: |
| ★★★★☆           | \$1344.44        |
| Coverage Type:  | <b>BRONZE</b>    |
| Medical         |                  |



[MVP Premier Bronze 1 HDHP, Expanded Bronze, ST, INN, NY Individual On Exchange HMO, Dep25, HSA, Telemedicine, Wellness](#)

You Pay **\$1515.98** per month  
after estimated financial help

|                 |                  |
|-----------------|------------------|
| Quality Rating: | Price Per Month: |
| Not Rated       | \$1515.98        |
| Coverage Type:  | <b>BRONZE</b>    |
| Medical         |                  |

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## SYRACUSE – CENTRAL NEW YORK

2025

2026

**+715.28**




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$301.74** per month  
after estimated financial help

Quality Rating: ★★★★★  
Price Per Month: \$987.74

Coverage Type: **BRONZE**  
Medical Plus Child Dental




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$1017.02** per month  
after estimated financial help

Quality Rating: Not Rated  
Price Per Month: \$1017.02

Coverage Type: **BRONZE**  
Medical Plus Child Dental

**+846.99**




[Bronze Secure Plus 3, Expanded Bronze, NS, INN, Excellus BCBS EPO, Dep25, Adult/Family Dental, Adult Vision, Acupuncture](#)

You Pay **\$765.63** per month  
after estimated financial help

Quality Rating: ★★★★★  
Price Per Month: \$1451.63

Coverage Type: **BRONZE**  
Medical Plus Dental



[Bronze Secure Plus 3, Expanded Bronze, NS, INN, Excellus BCBS EPO, Dep25, Adult/Family Dental, Adult Vision, Acupuncture](#)

You Pay **\$1612.62** per month  
after estimated financial help

Quality Rating: Not Rated  
Price Per Month: \$1612.62

Coverage Type: **BRONZE**  
Medical Plus Dental




## ALBANY – CAPITAL REGION

2025

2026

**+721.44**




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$293.44** per month  
after estimated financial help

Quality Rating: ★★★★★  
Price Per Month: \$1013.44

Coverage Type: **BRONZE**  
Medical Plus Child Dental




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$1014.88** per month  
after estimated financial help

Quality Rating: Not Rated  
Price Per Month: \$1014.88

Coverage Type: **BRONZE**  
Medical Plus Child Dental

**+854.08**




[MVP Premier Bronze 1 HDHP, Expanded Bronze, ST, INN, NY Individual On Exchange HMO, Dep25, HSA, Telemedicine, Wellness](#)

You Pay **\$539.44** per month  
after estimated financial help

Quality Rating: ★★★★★  
Price Per Month: \$1259.44

Coverage Type: **BRONZE**  
Medical



[MVP Premier Bronze 1 HDHP, Expanded Bronze, ST, INN, NY Individual On Exchange HMO, Dep25, HSA, Telemedicine, Wellness](#)

You Pay **\$1393.52** per month  
after estimated financial help

Quality Rating: Not Rated  
Price Per Month: \$1393.52


Coverage Type: **BRONZE**  
Medical

## WATERTOWN – NORTH COUNTRY

2025

2026

**+753.18**



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$296.84** per month


after estimated financial help

Quality Rating: ★★★★★

Price Per Month: \$1003.84

Coverage Type: Medical Plus Child Dental

**BRONZE**



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$1050.02** per month

after estimated financial help


Quality Rating: Not Rated

Price Per Month: \$1050.02

Coverage Type: Medical Plus Child Dental

**BRONZE**

**+878.54**



[MVP Premier Bronze 1 HDHP, Expanded Bronze, ST, INN, NY Individual On Exchange HMO, Dep25, HSA, Telemedicine, Wellness](#)

You Pay **\$637.44** per month


after estimated financial help

Quality Rating: ★★★★★

Price Per Month: \$1344.44

Coverage Type: Medical

**BRONZE**



[MVP Premier Bronze 1 HDHP, Expanded Bronze, ST, INN, NY Individual On Exchange HMO, Dep25, HSA, Telemedicine, Wellness](#)

You Pay **\$1515.98** per month

after estimated financial help

Quality Rating: Not Rated

Price Per Month: \$1515.98

Coverage Type: Medical


**BRONZE**

## KINGSTON – HUDSON VALLEY

2025

2026


**+949.18**



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$247.68** per month  
after estimated financial help

|                           |                  |
|---------------------------|------------------|
| Quality Rating:           | Price Per Month: |
| ★★★★☆                     | \$1165.68        |
| Coverage Type:            | <b>BRONZE</b>    |
| Medical Plus Child Dental |                  |




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$1196.86** per month  
after estimated financial help

|                           |                  |
|---------------------------|------------------|
| Quality Rating:           | Price Per Month: |
| Not Rated                 | \$1196.86        |
| Coverage Type:            | <b>BRONZE</b>    |
| Medical Plus Child Dental |                  |


**+1,035.76**



[Anthem Gatekeeper X, Bronze, ST, INN, Individual Network, Dep 25, Pediatric Dental](#)

You Pay **\$639.68** per month  
after estimated financial help

|                           |                  |
|---------------------------|------------------|
| Quality Rating:           | Price Per Month: |
| ★★★★☆                     | \$1557.68        |
| Coverage Type:            | <b>BRONZE</b>    |
| Medical Plus Child Dental |                  |



[Anthem Gatekeeper X, Bronze, ST, INN, Individual Network, Dep 25, Pediatric Dental](#)

You Pay **\$1675.44** per month  
after estimated financial help


|                           |                  |
|---------------------------|------------------|
| Quality Rating:           | Price Per Month: |
| Not Rated                 | \$1675.44        |
| Coverage Type:            | <b>BRONZE</b>    |
| Medical Plus Child Dental |                  |

## NEW YORK CITY

### 2025

### 2026

# +1,103.16



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)


You Pay **\$191.42** per month

after estimated financial help

Quality Rating: ★★★★★

Price Per Month: \$1350.42

Coverage Type: **BRONZE**  
Medical Plus Child Dental



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$1294.58** per month


after estimated financial help

Quality Rating: Not Rated

Price Per Month: \$1294.58

Coverage Type: **BRONZE**  
Medical Plus Child Dental

# +1,202.83



[BronzePlus-B1, ST, INN, Pediatric Dental, Dep25, Metro-MP](#)


You Pay **\$366.18** per month

after estimated financial help

Quality Rating: ★★★★★

Price Per Month: \$1525.18

Coverage Type: **BRONZE**  
Medical Plus Child Dental



[BronzePlus-B1, ST, INN, Pediatric Dental, Dep25, Metro-MP](#)

You Pay **\$1569.01** per month

after estimated financial help

Quality Rating: Not Rated

Price Per Month: \$1569.01


Coverage Type: **BRONZE**  
Medical Plus Child Dental

## LONG ISLAND

2025

2026


**+1,037.26**



[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$238.30** per month  
after estimated financial help

|                           |                  |
|---------------------------|------------------|
| Quality Rating:           | Price Per Month: |
| ★★★★☆                     | \$1194.30        |
| Coverage Type:            | <b>BRONZE</b>    |
| Medical Plus Child Dental |                  |




[Ambetter from Fidelis Care Bronze HSA, Bronze, ST, INN, Fidelis Care HBX Network, Dep25, Free Telemedicine Program, Pediatric Dental](#)

You Pay **\$1275.56** per month  
after estimated financial help

|                           |                  |
|---------------------------|------------------|
| Quality Rating:           | Price Per Month: |
| Not Rated                 | \$1275.56        |
| Coverage Type:            | <b>BRONZE</b>    |
| Medical Plus Child Dental |                  |


**+1,040.94**



[Healthfirst Bronze Leaf Premier, Bronze, NS, INN, Dep25, Family Dental, Family Vision, Telemedicine, Fitness & Wellness Rewards](#)

You Pay **\$396.50** per month  
after estimated financial help

|                     |                  |
|---------------------|------------------|
| Quality Rating:     | Price Per Month: |
| ★★★★☆               | \$1352.50        |
| Coverage Type:      | <b>BRONZE</b>    |
| Medical Plus Dental |                  |



[Healthfirst Bronze Leaf Premier, Bronze, NS, INN, Dep25, Family Dental, Family Vision, Telemedicine, Fitness & Wellness Rewards](#)

You Pay **\$1437.44** per month  
after estimated financial help

|                     |                  |
|---------------------|------------------|
| Quality Rating:     | Price Per Month: |
| Not Rated           | \$1437.44        |
| Coverage Type:      | <b>BRONZE</b>    |
| Medical Plus Dental |                  |