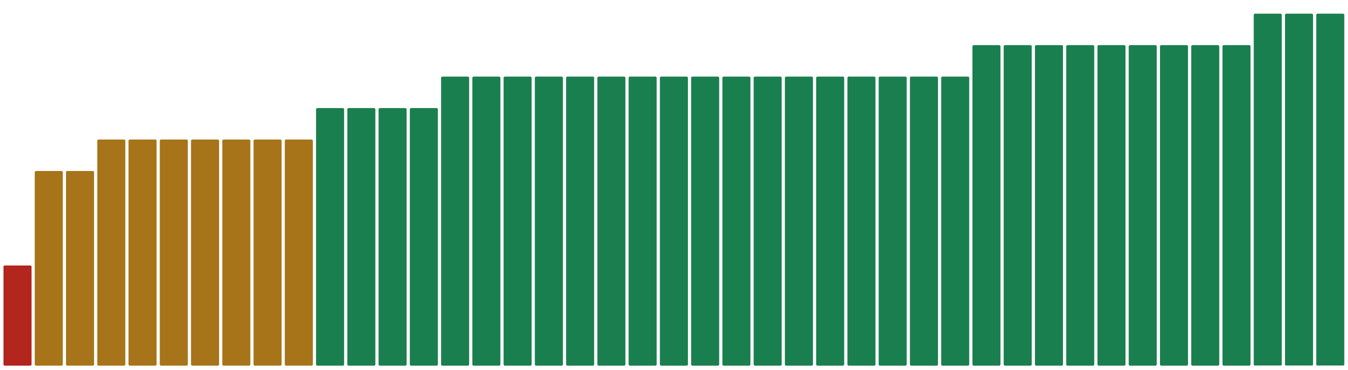
OBILLERATE · WATCHDOG

New York Bill Book 2026

The New York bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



HURTS YOU · every bar is one bill we read · 43 scored · HELPS YOU

Our take on the left. The bill on the right. Room for your notes.

20 bills in this edition, drawn from 43 we scored · data as of 2026-09-11

HOW TO READ THIS BOOK

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 43 New York bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

Bill data from LegiScan (CC BY 4.0), Congress.gov and OpenStates. Analysis and scoring are Obillerate's own. Scores are editorial opinion, not legal advice — always read the official text before acting. Found an error? www.obillerate.com/corrections

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10 worst, 10 best

THE WORST — LOWEST SCORING

THE BEST — HIGHEST SCORING

OBILLERATE'S TAKE · WORST 1 OF 10

The Health Insurance Bill

Fast track to cut required health insurance benefits

NY A04498 · Healthcare & Insurance

2/10 **OBLITERATE**

Hurts everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill looks like a boring study, but it is actually a trap door to cut your health coverage. Right now, state law forces insurance companies to cover certain important things like cancer screenings or maternity care. This bill sets up an unelected group to bundle up cuts to those protections into one giant package. Then, it forces lawmakers to vote yes or no on the whole package within 90 days, without fixing or changing...

WHY IT SCORES 2/10 — THE RECEIPTS

Accountability (hurts) — Gives an unelected group the power to write a major law..
The commission writes a single piece of legislation to repeal benefits that elected...

Rights & Protections (hurts) — Targets required health coverage for cuts..
The bill's explicit goal is to submit recommendations for the repeal or modification of...

Process Transparency (hurts) — Forces a rushed, take-it-or-leave-it vote..
Lawmakers must vote on the proposed cuts within 90 days and are legally banned from...

FOLLOW THE MONEY

Pushing for it: Insurance companies (through lower costs)
Bearing the cost: Patients (paying out of pocket for cut benefits)

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Provides that the New York state health care quality and cost containment commission shall: evaluate each mandated benefit; investigate current practices of health plans with regard to the mandated benefit; investigate the potential premium impact of repealing and/or modifying the mandated benefits on all segments of the insurance market; hold at least two public hearings; submit a report to the legislature; makes related provisions.

NY A04498 Introduced · recorded 2025-02-04

WHAT IT DOES

This bill creates a special group to figure out which required health insurance benefits to cut, and forces lawmakers to vote on those cuts without making changes.

WHO IT'S WRITTEN FOR

Insurers

READ IT YOURSELF

Official text (NY A04498) — https://www.nysenate.gov/legislation/bills/2025/A4498

LegiScan — A04498 — https://legiscan.com/NY/bill/A04498/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a04498-953323

YOUR NOTES

OBILLERATE'S TAKE · WORST 2 OF 10

The Companies Thrive Bill

New tax credit could help digital gaming companies thrive

NY A03457 · Money & Damages

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, digital gaming companies could get more tax breaks. This might help them create more jobs, but it could also mean less money for public services.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (hurts) — Less oversight on tax credits.
The bill reduces the requirements for companies to qualify for tax credits.

Rights & Protections (neutral) — Neutral impact on rights.
The bill does not affect individual rights directly.

Who Bears the Cost (hurts) — Shifts tax burden.
Tax credits for businesses may lead to less funding for public services.

Process Transparency (neutral) — Limited transparency.
The process for allocating tax credits may not be clear.

FOLLOW THE MONEY

Pushing for it: Digital gaming companies
Bearing the cost: Public services

WHO'S BEHIND IT

Bipartisan sponsorship (6R / 12D)

THE BILL ITSELF

Extends the period during which the empire state digital gaming tax credit may be claimed to 01/01/2032; amends the eligibility criteria for game development companies by changing the yearly timeframe structure, lowering the dollar threshold per production, and removing the in-state cost incurred threshold to accurately fit current digital gaming industry models; allows unused credits to be rolled over to the following tax year.

NY A03457 Introduced · recorded 2025-01-27

WHAT IT DOES

This bill would help digital gaming companies save money on taxes, which could make it easier for them to grow.

WHO IT'S WRITTEN FOR

Big Business

READ IT YOURSELF

Official text (NY A03457) — https://www.nysenate.gov/legislation/bills/2025/A3457

LegiScan — A03457 — https://legiscan.com/NY/bill/A03457/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a03457-942442

YOUR NOTES

OBILLERATE'S TAKE · WORST 3 OF 10

The Virtual Credit Bill

New bill allows insurers to use virtual credit cards for payments

NY S02105 · Healthcare & Insurance

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, healthcare providers might face extra fees when getting paid. This could lead to higher costs for patients. It's important to think about how this affects everyone.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — Providers must be notified of fees..

Insurers must inform providers about potential fees.

Rights & Protections (neutral) — Providers can choose payment methods..

Providers can opt for payment methods without fees.

Who Bears the Cost (hurts) — Fees could be passed to patients..

Providers may increase costs to cover payment fees.

WHO'S BEHIND IT

Democrat-sponsored (0R / 2D)

THE BILL ITSELF

Authorizes an insurer to pay a claim for reimbursement made by a provider using a credit card, virtual credit card or electronic funds transfer payment method that imposes on the provider a free or similar charge to process the payment; defines "virtual credit card" as a single-use series of numbers linked to a fixed dollar amount and provided by an insurer to a provider for the purpose of paying a claim for health care services performed by the provider; makes related provisions.

NY S02105 Introduced · recorded 2025-01-15

WHAT IT DOES

This bill would let health insurers pay providers using virtual credit cards, which might have fees that could affect healthcare costs.

WHO IT'S WRITTEN FOR

READ IT YOURSELF

Official text (NY S02105) — https://www.nysenate.gov/legislation/bills/2025/S2105

LegiScan — S02105 — https://legiscan.com/NY/bill/S02105/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-s02105-919922

YOUR NOTES

OBILLERATE'S TAKE · WORST 4 OF 10

The Health Budget Bill

New health budget bill aims to improve services and funding

NY A03007 · Healthcare & Insurance

6 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Now is the time to pay attention to this bill. It could help improve healthcare services and support for many people. If you care about health services, let your voice be heard.

WHY IT SCORES 6/10 — THE RECEIPTS

Rights & Protections (helps) — Improves access to various health services..

The bill includes provisions to enhance healthcare access and support.

Who Bears the Cost (neutral) — Funding shifts may affect costs..

Some funding changes could shift costs onto consumers.

Process Transparency (helps) — Reports required to track spending..

Quarterly reports will help track Medicaid expenditures.

WHO'S BEHIND IT

Sponsorship unclear

HOW THEY VOTED

A · 2025-05-07 — passed

Yes 0R/24D · No 9R/0D

THE BILL ITSELF

Enacts into law major components of legislation necessary to implement the state health and mental hygiene budget for the 2025-2026 state fiscal year; requires the commissioner of health to provide a quarterly report on known and expected department of health state funds Medicaid expenditures through state fiscal year 2026-2027 (Part A); extends the effectiveness of various provisions relating to social services and healthcare including medical reimbursement and welfare reform (Part B); relates to supplemental hospital payments (Part D); shifts long-term nursing home stays from managed care to fee for service; authorizes penalties for managed care plans that do not meet contractual obligations (Part E); requires a health plan to pay the MCO provider tax for each calendar year; requires every health plan subject to the approved MCO provider tax to submit reports; imposes penalties for failure to submit such timely payments; grants the commissioner of health audit powers; relates to the healthcare stability fund; relates to Medicaid payment increases for certain medical services; makes certain Medicaid payment increases contingent upon the availability of funds within the healthcare stability fund (Part F); relates to insurance coverage for medical malpractice paid for by funds from the hospital excess liability pool; extends portions of the New York Health Care Reform Act of 1996 (Part G); eliminates the fees paid by funeral directors for permits for burials and removals which are used to support the electronic death registration system; repeals certain provisions of such law relating thereto (Part I); relates to extending the time for awards to be granted to applications for the statewide health care facility transformation III program (Part J); requires general hospitals to report community benefit spending by July 1 of each calendar year (Part M); requires hospitals to provide stabilizing care to pregnant individuals; defines terms; repeals provisions relating to required protocols for fetal demise (Part P); relates to improving access to and increasing coverage for infertility treatments (Part Q); requires hospitals to have sexual assault forensic examiners (Part T); extends the provisions relating to preferred sources for entities that provide employment to certain persons (Part Z); extends certain provisions relating to clarifying the authority of the commissioners in the department of mental hygiene to design and implement time-limited demonstration programs to 03/31/2028 (Part AA); extends the effectiveness of certain provisions relating to the appointment of temporary operators for the continued operation of programs and the provision of services for persons with serious mental illness and/or developmental disabilities and/or chemical dependence (Part BB); extends certain provisions relating to services for individuals with developmental disabilities (Part CC); amends the definition of minor to exclude certain homeless youth for purposes of allowing such homeless youth to consent to certain medical, dental, health and hospital services, including behavioral health services (Part DD); relates to involuntary admission and assisted outpatient treatment; establishes the behavioral health crisis technical assistance center; relates to required training and maintaining of records relating to persons dealing with mental health and substance use crises (Part EE); provides that director of the budget, the commissioners of the office of mental health, office for people with developmental disabilities, office of addiction services and supports, office of temporary and disability assistance, office of children and family services, and the state office for the aging shall establish a state fiscal year 2025-2026 targeted inflationary increase, effective April 1, 2025, for projecting for the effects of inflation upon rates of payments, contracts, or any other form of reimbursement for the programs and services (Part FF); relates to the composition and work of mental health incident review panels (Part GG); provides that school-based health centers shall not be provided to medical assistance recipients through managed care programs until at least April 1, 2026 (Part HH); requires any New York subdivision that directly received funds pursuant to a statewide opioid settlement agreement to publicly post on their website information regarding how such funding was utilized and submit such information to the office of addiction services and supports (Part II); relates to clarifying which entities handle the reporting of pregnancy loss; and the responsibilities of health care providers and penalties for not protecting the identities of individuals who suffered a pregnancy loss (Part JJ); extends the authorization for certain fees and charges related to emergency medical services (Part KK); relates to the modernization and revitalization of the Nassau health care corporation (Part LL); extends certain provisions relating to the NYS medical indemnity fund (Part MM).

NY A03007 Introduced · recorded 2025-01-22

WHAT IT DOES

This bill would change health services and funding for New Yorkers, helping many people get better care and support.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A03007) — https://www.nysenate.gov/legislation/bills/2025/A3007

LegiScan — A03007 — https://legiscan.com/NY/bill/A03007/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a03007-934869

YOUR NOTES

OBILLERATE'S TAKE · WORST 5 OF 10

The Credits Workers Bill

Tax credits for tipped workers

NY A05705 · Work & Wages

6 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you helps you · 10

WHAT THIS MEANS FOR YOU

This bill could help employers who pay their workers minimum wage plus tips, but it's unclear how much it would help workers themselves, so now is the time to weigh in on whether this is a good use of tax credits

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (neutral) — The bill does not seem to increase or decrease accountability.
The credit is given to employers, not workers

Rights & Protections (neutral) — The bill does not seem to increase or decrease worker rights.
The credit is for employers, not workers

Who Bears the Cost (hurts) — The state would bear the cost of the tax credit.
The credit would reduce the amount of tax revenue collected

Process Transparency (neutral) — The bill does not seem to increase or decrease transparency.
The credit is straightforward, but its impact is unclear

FOLLOW THE MONEY

Pushing for it: Employers
Bearing the cost: State tax revenue

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Establishes a tipped employee minimum wage tax credit; provides the amount of the credit shall be equal to the tip allowance for miscellaneous industry workers.

NY A05705 Introduced · recorded 2025-02-20

WHAT IT DOES

Employers get tax credits for tipped workers

WHO IT'S WRITTEN FOR

Miscellaneous industry

READ IT YOURSELF

Official text (NY A05705) — https://www.nysenate.gov/legislation/bills/2025/A5705

LegiScan — A05705 — https://legiscan.com/NY/bill/A05705/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a05705-976662

YOUR NOTES

OBILLERATE'S TAKE · WORST 6 OF 10

The Extends Protections Bill

New york budget bill extends protections

NY A10005 · Consumer Protection

6 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you helps you · 10

WHAT THIS MEANS FOR YOU

This bill has many parts that could affect you, from gun safety to insurance rules. It's still being discussed, so now is the time to learn about it and share your thoughts.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (helps) — Increased transparency in government spending.
The bill extends the effectiveness of certain provisions relating to purchasing of...

Rights & Protections (helps) — Stronger protections for consumers and communities.
The bill establishes crimes related to 3D printing of ghost guns and prohibits using...

Who Bears the Cost (neutral) — No significant shift in cost burden.
The bill does not appear to significantly shift the cost burden from one group to another

Process Transparency (helps) — Increased transparency in government processes.
The bill requires the superintendent of state police to develop, maintain, and...

WHO'S BEHIND IT

Sponsorship unclear

HOW THEY VOTED

A · 2026-05-21 — passed

Yes 0R/21D · No 9R/0D

THE BILL ITSELF

Enacts into law major components of legislation necessary to implement the state public protection and general government budget for the 2026-2027 state fiscal year; extends the recruitment incentive and retention program for certain active members of the New York army national guard, New York air national guard, and New York naval militia until 2031 (Part A); extends the suspension of the subsidy to the state emergency services revolving loan fund from the public safety communications surcharge until the end of the 2027--2028 state fiscal year (Part B); establishes crimes related to utilizing three-dimensional printers for manufacturing ghost guns and firearm components (Subpart A); provides for firearm prevention technology requirements for three-dimensional printers (Subpart B)(Part C); establishes the crimes of unlawful use of a drone; establishes "the New York state blue list" requiring that the state, its agencies, and any political subdivisions of the state only buy drones and drone mitigation technology from vendors listed on such registry (Part D); relates to the definition of insurance fraud (Part F); extends temporary orders of protection issued simultaneously with the issuance of a warrant until the defendant subsequently appears in court pursuant to such warrant or voluntarily or otherwise, unless the matter is dismissed (Part H); authorizes the liquor authority to change the duration of certain licenses (Subpart A); extends motion picture theater liquor licenses (Subpart B); prohibits wholesalers from assessing certain fees on retailers (Subpart C) (Part O); increases the frequency of education and training in ethics and lobbying; imposes fees for failure to complete training by the required timeframes (Part U); establishes dedicated workers' compensation fraud units within New York state district attorneys' office (Part W); specifies which providers are authorized to render certain medical care (Part X); increases certain purchasing and advertising thresholds to one hundred fifty thousand dollars (Part Y); relates to lobbyist registration fees (Part Z); requires the superintendent of state police to develop, maintain, and disseminate to all members of the division of state police a critical incident paid leave policy (Part AA); extends provisions related to the monetary threshold for certain restrictions on procurement contracts until 2028 (Part BB); extends the effectiveness of certain provisions relating to purchasing of services and commodities by the state (Part CC); repeals provisions that authorize proceedings to revert to the original court of record when a defendant fails to comply with or complete the mental health court program (Part GG); extends certain provisions constituting the New York State community commission on reparations remedies; relates to extending the time the New York State community commission on reparations remedies has to submit a written report of its findings and recommendations to the legislature and the governor; relates to the status of members of the commission (Part HH); requires prior approval for rate increases for certain policies covering losses or liabilities arising out of the ownership of a motor vehicle (Part II); prohibits the use of employment, education, homeownership, and zip code for determining private passenger motor vehicle insurance rates (Part JJ); extends provisions related to the operation and administration of the legislature (Part KK); enacts the "Local Cops, Local Crimes Act" (Subpart A); enacts the "New York state Bivens act" (Subpart B); restricts action state and municipal employees can take regarding immigration enforcement (Subpart C); prohibits children from being denied access to a free public education due to citizenship or immigration status and other prohibited practices (Subpart D); enacts the "sensitive location protection act" (Subpart E); prohibits law enforcement officers from wearing any mask or personal disguise while interacting with the public in the performance of their duties (Subpart F); creates a new immigrant trust office within the department of law (Subpart G); establishes certain procedures for child care programs for certain children who cannot be picked up as scheduled (Subpart H) (Part LL); extends the term and authority of the independent monitor for the Orange county industrial development agency; requires such monitor also monitor the Orange county funding corporation; modifies the applicability of certain tax exemptions based on population; extends provisions of law related to the independent monitor for the Orange county industrial development agency (Part MM); provides a period of probable usefulness of five years for certain police emergency response vehicles (Part NN); provides for appointments to a city charter revision commission by an incoming mayor (Part OO).

NY A10005 Introduced · recorded 2026-01-21

WHAT IT DOES

This bill would help protect people from ghost guns and bad insurance practices

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A10005) — https://www.nysenate.gov/legislation/bills/2025/A10005

LegiScan — A10005 — https://legiscan.com/NY/bill/A10005/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a10005-088846

YOUR NOTES

The Local Counties Bill

Unclaimed betting winnings must go to local counties

NY A10231 · Money & Damages

6 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

County leaders will get extra funds for services, while the betting company loses money it might have kept, so they may push back.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (helps) — Adds penalties for late distribution.
Increases corporate accountability

Rights & Protections (neutral) — Does not change bettor rights.
No impact on consumer protections

Who Bears the Cost (helps) — Corporation loses unclaimed funds and may pay penalties.
Cost shift to betting corporation

Process Transparency (helps) — Sets clear deadlines and penalties.
Improves transparency of fund handling

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Requires a regional off-track betting corporation that is comprised in the capital district to distribute unclaimed winnings and refunds to participating counties comprising the capital district corporation; provides penalties for late distributions; provides for the remittance of pari-mutuel wagering taxes.

NY A10231 Introduced · recorded 2026-02-12

WHAT IT DOES

The betting corporation must send any money it hasn't paid out by Feb. 28 to the counties, or pay a penalty.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A10231) — https://www.nysenate.gov/legislation/bills/2025/A10231

LegiScan — A10231 — https://legiscan.com/NY/bill/A10231/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a10231-115110

YOUR NOTES

OBILLERATE'S TAKE · WORST 8 OF 10

The Breaks Workers Bill

Tax breaks for hiring new workers

NY S01393 · Work & Wages

6 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

This bill offers businesses a reward for hiring people. It's a way to encourage companies to grow and hire more workers. The bill gives a bigger reward if the new hire was unemployed for a while or works in jobs like making things. This could be good for people looking for jobs and for the economy. It's a good idea to watch this bill to see if it passes and how it helps people find work.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (hurts) — The bill includes a provision to prevent employers from firing an employee just to hire a new one to qualify for the credit..

The bill states an employer shall not discharge an employee and hire a qualifying...

Rights & Protections (neutral) — The bill does not directly impact existing rights or protections for workers..

The bill focuses on tax incentives for employers and does not alter worker rights or...

Who Bears the Cost (hurts) — The cost of the tax credit is borne by the state's general fund, reducing tax revenue..

The bill establishes a tax credit, which reduces the amount of tax revenue collected by...

Process Transparency (neutral) — The bill is in its early stages and has not undergone significant public debate or amendment..

The bill was introduced and referred to a committee. Details on public hearings or...

FOLLOW THE MONEY

Pushing for it: Businesses that create jobs

Bearing the cost: State of New York (reduced tax revenue)

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Relates to establishing a job creation tax credit; provides that the amount of the credit shall be six percent of the total amount of wages paid to the qualified employee during the employee's first six months of employment and if the qualified employee was receiving unemployment insurance benefits at the time of hire for a minimum of thirteen weeks or is employed directly in the manufacturing process in an eligible industry, the amount of the credit shall be twelve percent of the total amount of wages paid to the qualified employee during the employee's first six months of employment; caps the credit at $750 for any qualified employee and $1500 for any qualified employee who was receiving unemployment insurance benefits at the time of hire for a minimum of thirteen weeks or who is employed directly in the manufacturing process in an eligible industry.

NY S01393 Introduced · recorded 2025-01-09

WHAT IT DOES

This bill would give companies a tax break if they hire new workers, especially those who were unemployed or work in certain industries. It could help create jobs.

WHO IT'S WRITTEN FOR

Big Business

READ IT YOURSELF

Official text (NY S01393) — https://www.nysenate.gov/legislation/bills/2025/S1393

LegiScan — S01393 — https://legiscan.com/NY/bill/S01393/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-s01393-908890

YOUR NOTES

OBILLERATE'S TAKE · WORST 9 OF 10

The Corp Winnings Bill

Off-track betting corp must send unclaimed winnings to counties

NY S09545 · Money & Damages

6 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Citizens should watch this bill because it forces the betting firm to hand over unused winnings to local governments, which could boost community services, and it makes the firm pay if it delays.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (helps) — penalty for late distribution.
adds 5% penalty and interest for missed deadline

Rights & Protections (neutral) — no change to personal rights.
does not affect right to sue or consumer protections

Who Bears the Cost (neutral) — cost stays with betting corp if late.
penalty applies to corporation, not consumers

Process Transparency (helps) — clear deadline and reporting.
requires distribution by March 15 and outlines penalty

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

HOW THEY VOTED

Senate · 2026-05-20 — passed
Yes 2R/5D · No 0R/0D

THE BILL ITSELF

Requires a regional off-track betting corporation that is comprised in the capital district to distribute unclaimed winnings and refunds to participating counties comprising the capital district corporation; provides penalties for late distributions; provides for the remittance of pari-mutuel wagering taxes.

NY S09545 Introduced · recorded 2026-03-23

WHAT IT DOES

The betting company must give any unclaimed prize money to local counties by March 15, or pay a penalty.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY S09545) — https://www.nysenate.gov/legislation/bills/2025/S9545

LegiScan — S09545 — https://legiscan.com/NY/bill/S09545/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-s09545-137052

YOUR NOTES

The Seniors Afford Bill

New bill could help seniors afford their medicines

NY A00841 · Healthcare & Insurance

6 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you | helps you · 10

WHAT THIS MEANS FOR YOU

Seniors could get more help with their medicine costs if this bill passes. It is important to support this change now, so they can afford what they need.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (neutral) — The bill provides clearer guidelines for income assessment..
The health commissioner has the power to set policies.

Rights & Protections (helps) — This bill protects seniors' access to necessary medications..
Excluding certain income helps more seniors qualify.

Who Bears the Cost (neutral) — Costs are not shifted to others..
The bill does not change who pays for the program.

Process Transparency (neutral) — The process for excluding income is clear..
The health commissioner will set the policies.

WHO'S BEHIND IT

Democrat-sponsored (2R / 14D)

THE BILL ITSELF

Authorizes the commissioner of health to adopt policies to exclude certain non-recurring items from income that would artificially inflate the availability of funds to meet current needs relating to eligibility for the program for elderly pharmaceutical insurance coverage.

NY A00841 Introduced · recorded 2025-01-08

WHAT IT DOES

This bill would help seniors by not counting some income when deciding if they can get help paying for medicine.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A00841) — https://www.nysenate.gov/legislation/bills/2025/A841

LegiScan — A00841 — https://legiscan.com/NY/bill/A00841/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a00841-903560

YOUR NOTES

OBILLERATE'S TAKE · BEST 1 OF 10

The Volunteer Heroes Bill

Volunteer heroes could get more tax breaks

NY A00288 · Work & Wages

10 /10 **LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill is good news for the brave people who volunteer as firefighters and ambulance workers. Right now, New York law makes them choose between two ways to save money on taxes for their service: a break on their property taxes or a credit on their income taxes. This bill would get rid of that choice, letting them use both benefits. This means they could keep more of their money, which helps them and their families. Some...

WHY IT SCORES 10/10 — THE RECEIPTS

Rights & Protections (helps) — Gives volunteers more financial benefits for their service..

The bill would allow volunteer firefighters and ambulance workers to receive both a...

Who Bears the Cost (hurts) — State might collect less tax money..

Allowing more tax credits could reduce state tax revenue, though the exact amount is...

Funding Tilt (helps) — Helps volunteers keep more of their money..

The bill directly benefits volunteer firefighters and ambulance workers by increasing...

FOLLOW THE MONEY

Pushing for it: Volunteer firefighters and ambulance workers

Bearing the cost: New York State (potential lost tax revenue)

WHO'S BEHIND IT

Bipartisan sponsorship (15R / 17D)

THE BILL ITSELF

Repeals the provision of law that volunteer firefighters and ambulance workers who receive a real property tax exemption for service may not receive the income tax credit for such service.

NY A00288 Introduced · recorded 2025-01-08

WHAT IT DOES

This bill would let volunteer firefighters and ambulance workers get both a property tax break and an income tax credit, helping them save more money.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A00288) — https://www.nysenate.gov/legislation/bills/2025/A288

LegiScan — A00288 — https://legiscan.com/NY/bill/A00288/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a00288-900694

YOUR NOTES

OBILLERATE'S TAKE · BEST 2 OF 10

The Universal Healthcare Bill

New York tries to create a universal healthcare system

NY A01466 · Healthcare & Insurance

10 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

This bill wants to make healthcare a right for everyone in the state. Instead of paying a private insurance company every month, you would pay a new tax out of your paycheck based on what you earn. In return, all your doctor visits, hospital stays, and long-term care would be totally free at the counter. It is a massive plan that would completely change how we pay for health, but it still has a long way to go before it...

WHY IT SCORES 10/10 — THE RECEIPTS

Rights & Protections (helps) — Guarantees comprehensive health coverage as a right for all residents..

The bill explicitly states that all residents have the right to health care and...

Who Bears the Cost (helps) — Replaces flat insurance premiums and out-of-pocket costs with a tax based on ability to pay..

Funding comes from a broad-based revenue system based on ability to pay, including a...

Accountability (helps) — Removes insurance company gatekeepers from medical decisions..

The text states the program will maximize patient autonomy and stop health plans from...

Funding Tilt (helps) — Creates a massive public fund dedicated entirely to paying for citizens' healthcare..

Establishes the New York Health Trust Fund to hold all monies used solely to finance the...

FOLLOW THE MONEY

Pushing for it: New York Health Trust Fund

Bearing the cost: Private health insurance companies

THE BILL ITSELF

Establishes the New York Health program, a comprehensive system of access to health insurance for New York state residents; provides for administrative structure of the plan; provides for powers and duties of the board of trustees, the scope of benefits, payment methodologies and care coordination; establishes the New York Health Trust Fund which would hold monies from a variety of sources to be used solely to finance the plan; enacts provisions relating to financing of New York Health, including a payroll assessment, similar to the Medicare tax; establishes a temporary commission on implementation of the plan; provides for collective negotiations by health care providers with New York Health.

NY A01466 Introduced · recorded 2025-01-09

WHAT IT DOES

This bill would create a single health plan for every New Yorker so you never have to pay a medical bill or insurance premium again.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

LegiScan — A01466 — https://legiscan.com/NY/bill/A01466/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a01466-908916

YOUR NOTES

OBILLERATE'S TAKE · BEST 3 OF 10

The Warn Patients Bill

Hospitals must warn patients about doctors who commit sex offenses

NY A02205 · Healthcare & Insurance

10 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Right now, bad doctors can quietly move from clinic to clinic. This bill would change that by forcing hospitals to warn you if your doctor is found guilty of abusing a patient. It makes hospitals dig through their records and mail a warning to every single person that doctor treated. If the hospital drags its feet, they get hit with a massive fine. This is a huge win for patient safety because it stops hospitals from sweeping...

WHY IT SCORES 10/10 — THE RECEIPTS

Accountability (helps) — Forces hospitals to take responsibility for doctors they hire..
Hospitals face a $20,000 monthly fine if they fail to notify patients about an abusive...

Rights & Protections (helps) — Protects patients' right to know about their medical providers..
Requires direct notification to all current and previous patients of a convicted...

Who Bears the Cost (neutral) — Hospitals pay for the mailings..
The cost of sending certified mail falls on the medical facilities, which is a fair...

Process Transparency (helps) — Brings hidden misconduct records into the light..
Mandates disclosure of criminal convictions, civil judgments, and medical board penalties...

FOLLOW THE MONEY

Pushing for it: Unknown
Bearing the cost: Hospitals failing to notify patients

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Requires disclosure of both criminal sexual offense convictions and civil liability judgments against physicians to patients when such sexual offenses were committed against patients.

NY A02205 Introduced · recorded 2025-01-15

WHAT IT DOES

This bill forces hospitals to send a letter to all patients if their doctor is found guilty of a sex crime against a patient.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A02205) — https://www.nysenate.gov/legislation/bills/2025/A2205

LegiScan — A02205 — https://legiscan.com/NY/bill/A02205/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a02205-921251

YOUR NOTES

The Fair Treatment Bill

New bill aims for fair treatment in disability insurance

NY A00486 · Consumer Protection

9 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, it will help protect people from unfair charges for disability insurance. Everyone deserves to be treated equally, and now is the time to support this change.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Protects against discrimination in insurance..

This bill ensures equal treatment in disability insurance.

Accountability (helps) — Holds insurance companies accountable..

Insurance companies must treat everyone fairly.

WHO'S BEHIND IT

Democrat-sponsored (1R / 5D)

THE BILL ITSELF

Provides for equitable disability policies; prohibits any difference, on the basis of race, color, religion, sex, marital status, or national origin in the amount or payment of premiums or rate charges, or in the benefits payable, or in any of the other terms or conditions of any policy of disability insurance under the workers' compensation law.

NY A00486 Introduced · recorded 2025-01-08

WHAT IT DOES

This bill would make sure everyone pays the same for disability insurance, no matter their race or gender.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A00486) — https://www.nysenate.gov/legislation/bills/2025/A486

LegiScan — A00486 — https://legiscan.com/NY/bill/A00486/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a00486-902453

YOUR NOTES

The Volunteers & Licenses Bill

New York volunteers get free fishing and hunting licenses

NY A00952 · Work & Wages

9 /10

LIBERATE
Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill is a good idea because it thanks people who volunteer their time to keep us safe. Volunteer firefighters and ambulance workers do a hard job for free. Giving them money back for their fishing and hunting licenses is a small way to say thank you. It could help more people want to volunteer. This bill is still being looked at, so people can still tell their lawmakers what they think.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (neutral) — No direct impact on accountability for public or private entities..
The bill focuses on providing a tax credit to volunteers, not on changing accountability...

Rights & Protections (neutral) — No direct impact on individual rights or protections..
The bill does not remove or add any specific rights or protections for ordinary people.

Who Bears the Cost (helps) — The state budget would cover the cost of the tax credits, benefiting volunteers..
The tax credit means the state would forgo some tax revenue, effectively paying for the...

Process Transparency (neutral) — No specific provisions in the bill text regarding process transparency..
The bill text does not address how decisions are made or how information is shared with...

FOLLOW THE MONEY

Pushing for it: Volunteer firefighters and ambulance workers
Bearing the cost: New York state budget

WHO'S BEHIND IT

Republican-sponsored (11R / 1D)

HOW THEY VOTED

A · 2025-05-20 — passed
Yes 0R/21D · No 9R/0D

THE BILL ITSELF

Provides tax credits equal to the cost of the issuance of fishing and hunting licenses to volunteer firefighters and ambulance workers.

NY A00952 Introduced · recorded 2025-01-08

WHAT IT DOES

This bill would give volunteer firefighters and ambulance workers money back for their fishing and hunting licenses, helping those who help us.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A00952) — https://www.nysenate.gov/legislation/bills/2025/A952

LegiScan — A00952 — https://legiscan.com/NY/bill/A00952/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a00952-904133

YOUR NOTES

OBILLERATE'S TAKE · BEST 6 OF 10

The Rights Violations Bill

New bill helps people sue for rights violations in New York

NY A01081 · Your Right to Sue

9 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, it will be easier for everyday people to stand up for their rights and get help paying for legal costs. Now is the time to support it.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Increases rights for citizens.

Allows citizens to sue for rights violations

Accountability (helps) — Holds the state accountable.

State waives immunity for rights violations

Funding Tilt (helps) — Helps cover legal costs.

Winning parties can recover attorney fees

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Establishes civil liability for anyone subjecting another person to the deprivation of any rights, privileges or immunities secured by law; establishes that the supreme court shall have jurisdiction over such matters and that the prevailing party shall be awarded reasonable attorney's fees as part of the costs; provides that the state waives sovereign immunity for violations of such law.

NY A01081 Introduced · recorded 2025-01-08

WHAT IT DOES

This bill would let people sue if their rights are taken away and help them pay for lawyers.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A01081) — https://www.nysenate.gov/legislation/bills/2025/A1081

LegiScan — A01081 — https://legiscan.com/NY/bill/A01081/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a01081-905431

YOUR NOTES

OBILLERATE'S TAKE · BEST 7 OF 10

The Brand Name Bill

Insurers could not abruptly drop your brand-name drug coverage

NY A01287 · Healthcare & Insurance

9 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

If your health insurance suddenly stops covering a medication you rely on, it can be terrifying. This bill would make sure that if you are taking a brand-name drug with no generic option, your insurer has to keep covering it while you fight their decision. It gives patients breathing room instead of forcing them to pay out of pocket or skip doses during an appeal.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Insurers must honor coverage during an appeal..

Requires insurers to maintain coverage under the same terms while a grievance or appeal...

Rights & Protections (helps) — Protects patients from losing access to needed medicine..

Gives covered persons the right to continuous coverage of a single source drug during an...

Who Bears the Cost (helps) — Insurers pay for the drug during the appeal..

Prevents the cost of the drug from falling on the patient while the denial is being...

Process Transparency (neutral) — Does not change how the appeal process works..

The bill focuses on coverage during the appeal, not the transparency of the process...

THE BILL ITSELF

Provides that every insurance policy which provides coverage for prescription drugs shall insure that there is continuous coverage of a single source drug that is part of a prescribed therapy until such prescribed therapy is no longer medically necessary for the enrollee of such policy; defines "single source drug".

NY A01287 Introduced · recorded 2025-01-09

WHAT IT DOES

This bill would force health insurers to keep paying for your brand-name medication while you appeal their decision to drop it from their approved list.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

LegiScan — A01287 — https://legiscan.com/NY/bill/A01287/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a01287-909388

YOUR NOTES

OBILLERATE'S TAKE · BEST 8 OF 10

The Retiree Health Bill

New York wants to protect retiree health insurance

NY A01668 · Healthcare & Insurance

9 /10

LIBERATE

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1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

When people work for the government their whole lives, they count on the health insurance they were promised for retirement. Sometimes cities or states try to save money by cutting those benefits later. This bill would make that illegal. It forces public employers to keep paying their share so older folks do not suddenly face huge medical bills.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Protects benefits.

Locks in health coverage levels for retired public workers so they cannot be reduced.

Who Bears the Cost (helps) — Prevents cost shifting.

Stops the government from shifting healthcare costs onto retirees who live on fixed...

Accountability (helps) — Keeps promises.

Forces public employers to honor the benefit levels that were in place when the employee...

THE BILL ITSELF

Prohibits the diminution of health insurance benefits of public employee retirees and their dependents or reducing the employer's contributions for such insurance; defines employers to include the state, municipalities, school districts, and public authorities and commissions.

NY A01668 Introduced · recorded 2025-01-10

WHAT IT DOES

This bill would stop state and local governments from cutting health insurance benefits for their retired workers.

WHO IT'S WRITTEN FOR

Workers

READ IT YOURSELF

LegiScan — A01668 — https://legiscan.com/NY/bill/A01668/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a01668-911777

YOUR NOTES

The Paperwork & Exams Bill

Bans endless paperwork and exams for disability benefits

NY A02543 · Healthcare & Insurance

9 /10

LIBERATE

Helps everyday people

1 · hurts you ... helps you · 10

WHAT THIS MEANS FOR YOU

Right now, companies can make it incredibly hard for disabled people to get their benefits by asking for the same doctor notes over and over. If this bill passes, it will ban those unfair tricks. If a company breaks the rules, you could take them to court and make them pay for your lawyer. This is a huge win for regular people, even though the state left its own programs out of the new rules.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Strong enforcement.

Lets regular people take companies to court and makes the companies pay the legal bills...

Rights & Protections (helps) — Stops bad faith delays.

Creates strong new rules to stop companies from delaying disability checks with endless...

Who Bears the Cost (helps) — Shifts burden to bad actors.

Forces companies that break the rules to pay for the harm they cause, plus interest and...

Process Transparency (neutral) — Neutral.

The bill focuses on fairness in the claims process rather than public transparency.

WHO'S BEHIND IT

Democrat-sponsored (0R / 3D)

THE BILL ITSELF

Requires persons or entities providing benefits in the event of disability to not impose "onerous or unreasonable conditions" for the payment or continued payment of benefits thereunder, and provides for the enforcement thereof including actual damages, interest and penalties, reasonable costs and attorney's fees, and in the court's discretion, exemplary damages; exempts worker's compensation and NYS disability insurance.

NY A02543 Introduced · recorded 2025-01-17

WHAT IT DOES

This bill would stop companies from forcing disabled people to take endless medical tests or fill out repeat paperwork just to get the money they are owed.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A02543) — https://www.nysenate.gov/legislation/bills/2025/A2543

LegiScan — A02543 — https://legiscan.com/NY/bill/A02543/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a02543-927340

YOUR NOTES

OBILLERATE'S TAKE · BEST 10 OF 10

The Sensitive Medical Bill

New York wants to shield your sensitive medical records

NY A02613 · Privacy & Data

9 /10

LIBERATE
Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Right now, your electronic health records can be shared across state lines without you knowing. This bill would change that. It puts you in charge of who sees your most private medical history. If out of state officials try to snoop on your reproductive or gender care, you could block them. The bill does let the state health department make some exceptions, but overall it is a massive win for patient privacy. It forces big...

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Creates a strong new right to medical privacy..
Gives patients the explicit right to restrict the sharing of their sensitive health...

Accountability (helps) — Forces compliance from data networks..
Requires health information networks to abide by the patient's requested restrictions and...

Process Transparency (helps) — Patients get to see who viewed their data..
Requires networks to provide patients with a report detailing exactly who their...

Who Bears the Cost (neutral) — Industry bears the cost of compliance..
Health information networks will have to spend money to upgrade their systems to allow...

FOLLOW THE MONEY

Pushing for it: Patients
Bearing the cost: Health information networks

WHO'S BEHIND IT

Democrat-sponsored (0R / 36D)

HOW THEY VOTED

A · 2026-04-28 — passed
Yes 0R/17D · No 8R/0D

THE BILL ITSELF

Provides additional protections for sensitive health information; requires all health information networks, electronic health record systems, and health care providers to provide patients with a right to restrict the disclosures of such patient's health information; defines terms; provides for exceptions.

NY A02613 Introduced · recorded 2025-01-21

WHAT IT DOES

This bill would give you the power to stop health networks from sharing your sensitive medical records with anyone you do not approve.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (NY A02613) — https://www.nysenate.gov/legislation/bills/2025/A2613

LegiScan — A02613 — https://legiscan.com/NY/bill/A02613/2025

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ny-a02613-930999

YOUR NOTES

ABOUT THIS BOOK

New York Bill Book 2026

Published by Obillerate, an independent nonpartisan watchdog that reads and scores every bill in Congress and all 50 states on a single question: does it help everyday people, or the interests behind it? Every score in this book shows its reasoning, and every page links to the official text so you can check us.

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We get things wrong sometimes and fix them fast. www.obillerate.com/corrections