

NEW YORK
**DISABILITY
ADVOCATES**

Life. Supported.

**Cerebral Palsy Associations
of New York State, Inc.**

Mike Alvaro, *President & CEO*

**Developmental Disabilities Alliance
of WNY**

Mindy Cervoni, *President*

**Inter Agency Council of Developmental
Disabilities, Inc.**

Winifred Schiff, *Chief Executive Officer*

**New York Alliance for Inclusion &
Innovation**

Michael Seereiter, *President & CEO*

**New York Association of Emerging &
Multicultural Providers, Inc.**

Yvette Watts, *Executive Director*

The Arc New York

Erik Geizer, *Chief Executive Officer*

February 26, 2026

Hon. Andrea Stewart-Cousins
Majority Leader, New York State Senate
LOB 907
Albany, NY 12247

Hon. Carl E. Heastie
Speaker, New York State Assembly
LOB 932
Albany, NY 12248

Dear Majority Leader Stewart-Cousins and Speaker Heastie,

New York Disability Advocates (NYDA) is the coalition of the six statewide provider associations representing not-for-profit intellectual and developmental disability (I/DD) provider agencies. Our agencies deliver essential supports and services to more than 85% of New Yorkers with I/DD. We respectfully request you support the Governor's automobile insurance reform proposals in the final enacted budget.

The crisis in New York's auto insurance market has hit I/DD providers particularly hard. New York drivers already pay among the highest auto insurance premiums in the nation, with full coverage averaging over \$4,000 per year per vehicle — nearly \$1,500 above the national average. Auto insurance costs have escalated significantly due in part to systemic inefficiencies and abuses within the no-fault system.

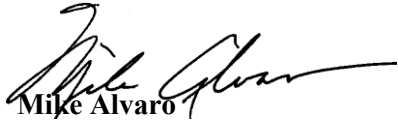
These increases place severe financial strain on nonprofit providers and divert limited Medicaid and state resources away from direct care and workforce investment. Unlike for-profit businesses, our providers cannot simply pass these costs on to consumers. As providers continue to operate on thin Medicaid reimbursement margins, these auto insurance premiums would otherwise go directly toward staffing, services, and programming.

Provider agencies maintain large fleets of vehicles to transport the people they serve across programs they operate. Daily transportation is essential in order to provide community-based supports. Continued escalation in premiums threatens the sustainability of these transportation systems and creates the risk of service reductions. Inclusion of the Governor's reforms in the final budget would provide necessary cost containment and predictability so providers can direct resources toward care delivery and workforce stability rather than uncontrollable insurance expenses.

The Governor's proposal represents a balanced approach to modernizing the system while preserving protections for legitimately injured individuals. The proposed reforms address fraud and cost drivers, align reimbursement structures more closely with medical necessity, and introduce appropriate guardrails to stabilize the insurance market.

Thank you for your continued support of our agencies and the people we serve.

Sincerely,



Mike Alvaro
Cerebral Palsy Associations of NYS



Mindy Cervoni
Developmental Disabilities Alliance of Western NY



Winifred Schiff
Inter Agency Council of Developmental Disabilities, Inc.



Michael Seereiter
NY Alliance for Inclusion & Innovation



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