

June XX, 2020

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
317 Russell Senate Office Building  
Washington, D.C. 20510

The Honorable Nancy Pelosi  
Speaker  
United States House of Representatives  
1236 Longworth H.O.B.  
Washington, DC 20515

The Honorable Charles E. Schumer  
Minority Leader  
United States Senate  
322 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Kevin McCarthy  
Minority Leader  
United States House of Representatives  
2468 Rayburn House Office Building  
Washington, D.C. 20515

Dear Leader McConnell, Speaker Pelosi, Leader Schumer and Leader McCarthy:

We write to reiterate the importance of ensuring that any future COVID-19 related legislation passed by Congress include strong provisions to ensure Americans have access to quality and affordable healthcare coverage.

The COVID-19 pandemic has had an extraordinary impact on every facet of our society and resulted in tremendous job loss, financial uncertainty and reduced access to healthcare coverage at a time when American's can least afford it. A recent report estimates that nearly 27 million people have lost their employer sponsored healthcare insurance and have to find another way to get health insurance due to their job loss<sup>1</sup>. This is an astounding number on its own and is even more concerning given an additional 27 million Americans were already uninsured before the COVID-19 pandemic<sup>2</sup>.

We strongly believe that an unprecedented global health crisis of this nature deserves equally unprecedented action from Congress to ensure that Americans have continued access to the healthcare services they need.

On Friday, May 15, 2020, the U.S. House of Representatives took an important step by passing H.R. 6800, *the Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act*. This legislation creates critical pathways to healthcare coverage by providing premium reimbursement to help newly unemployed Americans continue coverage in their previously elected employer sponsor plans. In addition, the legislation will provide critical support to state Medicaid programs to ensure states can afford to cover additional individuals. We welcome these

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<sup>1</sup> <https://www.kff.org/coronavirus-covid-19/issue-brief/eligibility-for-aca-health-coverage-following-job-loss/>

<sup>2</sup> <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>

significant and much needed provisions, and hope there will be bipartisan work done to ensure that millions of additional Americans will be provided with a pathway to healthcare coverage.

We strongly encourage Republicans and Democrats to work together to build upon efforts in the HEROES Act by further enhancing the Medicaid federal medical assistance percentages (FMAP) to ensure continued and comprehensive coverage for enrollees, sustain Medicaid programs in states that have expanded their program, incentivize additional states to expand their Medicaid programs and provide payment to states that have already expanded their Medicaid programs, but not received their full share of enhanced payments in the past. Prior to the COVID-19 pandemic an estimated 2.3 million Americans were without healthcare coverage, because their states had not expanded Medicaid – a number that is sure to grow in the coming months<sup>3</sup>. Targeting additional funding to the Medicaid expansion population could ensure healthcare insurance to millions of additional Americans that might otherwise not have access to it.

In addition, we ask that you add provisions to reduce premium payments for Americans eligible for coverage in the Affordable Care Act (ACA) exchanges. As you know, current law caps ACA advance premium tax credits (APTCs) at approximately 10 percent of household income for individuals earning up to 400 percent of the federal poverty line (FPL). Removing this cap and increasing subsidies will help millions more middle-income Americans to find a comprehensive and affordable plan on the healthcare exchange. A 2017 study found that improving the ACA's premium assistance payments could increase healthcare enrollment by more than 1 million Americans.<sup>4</sup> It will also be important to bolster support from APTCs for working families and individuals who are already eligible, but will need more financial support for the cost of coverage during this public health and economic crisis.

As Americans traverse this extremely uncertain and unprecedented time – the last thing they should worry about is them or their family members going without healthcare coverage. We ask that you strongly consider the recommendations we have listed above and work with us to develop solutions that meet the true scope and scale of the public health emergency we face. Thank you for your consideration of this request and we look forward to working with you on these issues.

Sincerely,

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<sup>3</sup> <https://www.kff.org/medicaid/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid/>

<sup>4</sup> <https://www.commonwealthfund.org/publications/issue-briefs/2017/jul/extending-marketplace-tax-credits-would-make-coverage-more>