

Congress of the United States
Washington, DC 20515

April 19, 2022

The Honorable Charles E. Schumer
Majority Leader
United States Senate
Washington, DC 20510

Dear Majority Leader Schumer,

We are grateful for your ongoing commitment to ensuring that every American has access to high-quality, affordable health care. As negotiations continue around reconciliation legislation, we write to express our support for critical provisions to permanently lower out-of-pocket health care premium costs and ensure that low-income Americans in every state have health care coverage. Specifically, we write to express our strong support for Sections 137301 and 30601 of H.R. 5376, which passed the House of Representatives on November 19, 2021, and to encourage you to pursue opportunities to make the historic coverage and affordability gains in these sections permanent.

Section 137301 would extend the advance premium tax credit expansion included in the American Rescue Plan Act, which is currently set to expire at the end of this year, leading consumers to face higher out-of-pocket premium costs starting in 2023. The expansion of these tax credits is essential to lower health care costs and implement the largest expansion of coverage since the Affordable Care Act was signed into law more than a decade ago.

Thanks to the enhanced advance premium tax credits in the American Rescue Plan Act, individuals and families have seen their health care costs decrease substantially. Monthly premiums for Marketplace plans have decreased by \$50 per person on average, four out of five enrollees can find a plan for \$10 or less per month, and an average of three out of five uninsured eligible adults may be able to enroll in a zero-premium plan.¹

These lower costs have led to historic coverage gains across the country: a record 14.5 million people signed up for Marketplace plans during the Open Enrollment period for 2022 coverage and more than 9 in 10 enrollees will receive premium tax credits.² Families are saving an average of \$2,400 per year on their health care premiums.³

The expanded advance premium tax credits in the American Rescue Plan are also essential for promoting equity. Given that the uninsured rate for Black adults is 1.6 times higher than the rate

¹ U.S. Department of Health and Human Services: *HHS Secretary Becerra Announces Reduced Costs and Expanded Access Available for Marketplace Health Coverage Under the American Rescue Plan*. April 1, 2021.

² Centers for Medicare & Medicaid Services: *Biden-Harris Administration Announces 14.5 Million Americans Signed Up for Affordable Health Care During Historic Open Enrollment Period*. January 27, 2022.

³ President Joseph R. Biden, Jr: *Statement by President Biden on 4.6 Million Americans Gaining Health Insurance This Year*. December 22, 2021.

for white adults, and the rate for Hispanic adults is 3.2 times higher,⁴ coverage gains will help to address the persistent disparities that can be seen in a wide range of financial and health outcomes, from chronic disease incidence⁵ to maternal mortality.⁶ Uninsured rates are also higher in rural areas than urban areas,⁷ threatening to worsen health outcomes in rural communities already facing lower life expectancies⁸ and increased risk for death from heart disease, cancer, unintentional injury, chronic lower respiratory disease, and stroke.⁹

According to the Assistant Secretary for Planning and Evaluation at the U.S. Department of Health and Human Services, thanks to the American Rescue Plan Act, approximately 65.5 percent of Black adults are now able to access a zero-premium plan and 75.5 percent can find a plan for \$50 or less per month. Among Hispanic adults, approximately 68.7 percent now have access to a zero-premium plan and 79.9 percent can now find a plan for \$50 or less per month.¹⁰ The American Rescue Plan Act advance premium tax credit expansion is expected to make zero- and low-premium health plans available to 78.7 percent and 88.4 percent, respectively, of current HealthCare.gov enrollees in rural counties.¹¹ By permanently extending the expanded advance premium tax credit through reconciliation, we can continue these transformational health equity gains in communities of color and rural communities across the country.

As the COVID-19 pandemic has demonstrated, every American must be able to access quality, affordable health care. Thanks to the American Rescue Plan Act, more individuals and families have been able to find affordable coverage than ever before. However, there is more work to do, particularly in states that chose not to expand Medicaid under the Affordable Care Act.

Since the enactment of the Affordable Care Act, states have had the power to expand Medicaid eligibility to individuals who have incomes up to 133 percent of the Federal Poverty Line. While 38 states and D.C. have since expanded Medicaid to these residents, 12 states continue to deny their expansion populations access to Medicaid due to continued partisan opposition to the Affordable Care Act. Meanwhile, millions of Americans – 60 percent of whom are people of color – continue to be ineligible for affordable, high-quality health care simply because of their ZIP code.

In the American Rescue Plan Act, Congress and President Biden addressed this inequity by providing financial incentives to non-expansion states to finally extend Medicaid, but not a single additional state took advantage of this opportunity to expand coverage. Building on the Affordable Care Act and fulfilling the promise of universal health coverage requires us to close the coverage gap and ensure lower-income residents in Alabama, Florida, Georgia, Kansas, Mississippi, North Carolina, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming can finally get the affordable, quality coverage they have long awaited. We must

⁴ Centers for Disease Control and Prevention National Center for Health Statistics: *Health Insurance and Access to Care*. March 2018.

⁵ U.S. Department of Health and Human Services Office of Minority Health: *Minority Population Profiles*. Accessed April 22, 2021.

⁶ Centers for Disease Control and Prevention: *Racial/Ethnic Disparities in Pregnancy-Related Deaths — United States, 2007–2016*. September 6, 2019.

⁷ United States Census Bureau: *Rates of Uninsured Fall in Rural Counties, Remain Higher Than Urban Counties*. April 9, 2019.

⁸ Gopal K. Singh & Mohammad Siahpash: *Widening rural-urban disparities in life expectancy, U.S., 1969-2009*. February 2014.

⁹ Centers for Disease Control and Prevention: *About Rural Health*. Accessed December 27, 2021.

¹⁰ Assistant Secretary for Planning and Evaluation Office of Health Policy: *Access to Marketplace Plans with Low Premiums on the Federal Platform*. April 1, 2021.

¹¹ Ibid.

ensure the language in Section 30601 of H.R. 5376 is signed into law as we work to achieve our vision of Building a Better America, and we must work to make the language in this section permanent.

We have a once-in-a-generation opportunity to make high-quality care affordable and accessible for all. We stand ready to join you in working to pass this critical legislation through Congress and get it signed into law swiftly. Thank you for your leadership in this urgent work to extend the economic security and health protections of health care coverage to every American.

Sincerely,

Lauren Underwood
Member of Congress

Nikema Williams
Member of Congress

Alma S. Adams, Ph.D.
Member of Congress

Colin Allred
Member of Congress

Cindy Axne
Member of Congress

Nanette Diaz Barragán
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Mark DeSaulnier
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Raúl M. Grijalva
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Marie Newman
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Peter Welch
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