

Congress of the United States
Washington, DC 20515

August 26, 2021

The Honorable Nancy Pelosi
Speaker
United States House of Representatives
Washington, DC 20515

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

The Honorable John A. Yarmuth
Chairman
The Committee on the Budget
United States House of Representatives
Washington, DC 20515

The Honorable Bernie Sanders
Chairman
The Committee on the Budget
United States Senate
Washington, DC 20515

The Honorable Richard E. Neal
Chairman
The Committee on Ways and Means
United States House of Representatives
Washington, DC 20515

The Honorable Ron Wyden
Chairman
The Committee on Finance
United States Senate
Washington, DC 20515

Dear Speaker Pelosi, Majority Leader Schumer, Chairman Yarmuth, Chairman Sanders, Chairman Neal, and Chairman Wyden,

As you work to develop the reconciliation package, we urge you to make permanent the advance premium tax credit expansion that was included in the *American Rescue Plan Act of 2021*. Our communities are counting on us, their Representatives, to ensure that the high-quality, affordable coverage now available to them will not end when section 9661 of the American Rescue Plan expires in 2023 – we must keep our word to the people who trusted us to represent them in Congress and make permanent this historic step to lower out-of-pocket health care costs for individuals and families.

Thanks to the expanded advance premium tax credits in the American Rescue Plan, Americans across the country are already seeing their health care costs decrease substantially. During the Special Enrollment Period that ended on August 15, 2021, more than 2.5 million people signed up for new health insurance coverage through the Marketplace.¹ Thanks to the more generous advance premium tax credits from the American Rescue Plan, enrollees have seen average net premium savings of more than \$40 per month – a 40 percent reduction in their monthly spending on health coverage that means more money for groceries, school supplies, and essentials that

¹ Centers for Medicare and Medicaid Services. *2021 Marketplace Special Enrollment Period Report*. (August 10, 2021).

families depend on.² More than one-third of enrollees have been able to find plans for \$10 or less per month with the expanded advance premium tax credits, bringing the economic security and health protections of coverage within reach for low-income and working-class people—some for the very first time.³

For some households, the advance premium tax credit expansion could provide savings of hundreds or even thousands of dollars per month: a family of four making \$90,000 could see their premiums decrease by \$200 per month, while an uninsured couple earning more than \$70,000 could save more than \$1,000 per month.⁴ These savings are *immediate* and provide financial relief at a time when hard-working families need it the most.

The expanded advance premium tax credits in the American Rescue Plan also promote health equity, a priority for the Democratic Caucus. Given that the uninsured rate for Black adults is 1.6 times higher than the rate for white adults, and the rate for Hispanic adults is 3.2 times higher,⁵ coverage gains will help to address the persistent disparities that can be seen in a wide range of health outcomes, from chronic disease incidence⁶ to maternal mortality.⁷

According to the Assistant Secretary for Planning and Evaluation at the Department of Health and Human Services, under the American Rescue Plan's advance premium tax credit expansion, 50 percent of eligible uninsured Hispanic adults will be able to find a zero-premium plan and 64.5 percent will be able to find a plan for \$50 or less per month. Among eligible uninsured Black adults, 45 percent will have access to a zero-premium plan and 59 percent will now be able to find a plan for \$50 or less per month.⁸ By temporarily expanding advance premium tax credits, the American Rescue Plan is reducing our nation's uninsured rate, providing substantive savings for individuals and families, and taking the most significant step towards health equity since the Affordable Care Act was signed into law in 2010.

But if we fail to act now to make the American Rescue Plan advance premium tax credit expansion permanent, Americans will lose the coverage they are now protected by, or once again face premiums that render coverage unaffordable and lead them to forgo insurance altogether. The gains we have made in closing coverage gaps in communities of color will be wiped out. The 2.5 million people who might now have health insurance for the first time in their adult lives will once again lay awake at night wondering if they are one illness away from bankruptcy.

We cannot afford to backtrack on the historic progress we've made for the American people: we must make the expanded advance premium tax credits in the American Rescue Plan permanent, and we must do it in the upcoming reconciliation package.

² Ibid.

³ Centers for Medicare and Medicaid Services. *2021 Marketplace Special Enrollment Period Report*. (August 10, 2021).

⁴ U.S. Department of Health and Human Services. *Fact Sheet: The American Rescue Plan: Reduces Health Care Costs, Expands Access to Insurance Coverage and Addresses Health Care Disparities*. (March 12, 2021).

⁵ Centers for Disease Control and Prevention National Center for Health Statistics. *Health Insurance and Access to Care*. (March 2018).

⁶ U.S. Department of Health and Human Services Office of Minority Health. *Minority Population Profiles*. Accessed April 22, 2021.

⁷ Centers for Disease Control and Prevention. *Racial/Ethnic Disparities in Pregnancy-Related Deaths — United States, 2007–2016*. (September 6, 2019).

⁸ Assistant Secretary for Planning and Evaluation Office of Health Policy. *Access to Marketplace Plans with Low Premiums on the Federal Platform*. (April 1, 2021).

We have a once-in-a-generation opportunity to make high-quality care affordable and accessible to all; the American people are counting on us to get this done, and we must deliver. We stand ready to join you in working to include a permanent advance premium tax credit expansion in the reconciliation package and passing that package swiftly in the House and Senate. Thank you for your leadership in this urgent work to ensure that every American can afford the high-quality health care coverage that will protect themselves and the people they love.

Sincerely,

Lauren Underwood
Member of Congress

Colin Allred
Member of Congress

Cindy Axne
Member of Congress

Earl Blumenauer
Member of Congress

Suzanne Bonamici
Member of Congress

Sean Casten
Member of Congress

Steve Cohen
Member of Congress

Angie Craig
Member of Congress

Jason Crow
Member of Congress

Danny K. Davis
Member of Congress

Peter A. DeFazio
Member of Congress

Ted Deutch
Member of Congress

Ruben Gallego
Member of Congress

Jahana Hayes
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Steven Horsford
Member of Congress

Sheila Jackson Lee
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Ann McLane Kuster
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Al Lawson
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Mike Levin
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Tom Malinowski
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Carolyn B. Maloney
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Betty McCollum
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Katie Porter
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Kathleen M. Rice
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Lucille Roybal-Allard
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Terri A. Sewell
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Elissa Slotkin
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Darren Soto
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Marilyn Strickland
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Dina Titus
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Ritchie Torres
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Lori Trahan
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David Trone
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Susan Wild
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Nikema Williams
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