

**Congress of the United States**  
**Washington, DC 20515**

April 6, 2020

The Honorable Nancy Pelosi  
Speaker of the House  
U.S. House of Representatives  
Washington, D.C. 20515

Dear Speaker Pelosi:

As Congress negotiates the next economic recovery package in response to the novel coronavirus (COVID-19) pandemic in the United States, we urge you to address an urgent concern for constituents in our districts and Americans across the country: health care affordability. Lowering the rising costs of health insurance premiums has been a priority for each of us since we were sworn into Congress.

Quality, affordable care was out of reach for too many families even before the onset of this pandemic. Now, as a result of COVID-19, premiums are likely to spike even higher,<sup>1</sup> making it essential that a coronavirus relief package includes policies that ensure Americans have access to affordable care. We commend you for including provisions in the *Take Responsibility for Workers and Families Act* that would extend premium tax credits to more Americans and increase the value of those tax credits for everyone, and provisions to promote reinsurance programs in every state across the country. We urge you to include these policies in the next package of legislation to help the American people recover from the health and economic effects of COVID-19.

Section 104 of the *Take Responsibility for Workers and Families Act* would increase the size of the premium tax credits for low-income and middle-class Americans. This policy, based on the *Health Care Affordability Act* (H.R. 1868), would reduce premiums by hundreds or thousands of dollars for more than 10 million current Marketplace consumers. With lower-cost options, the Center on Budget and Policy Priorities estimates that as many as 12 million uninsured Americans could enroll in more affordable coverage.

Reinsurance, a policy advanced in the *State Health Care Premium Reduction Act* (H.R. 1425), represents another opportunity to reduce out-of-pocket costs. By helping to defray insurers' costs and reduce their risk, reinsurance reduces premiums for consumers. The effectiveness of reinsurance in lowering premiums for enrollees and maintaining insurer participation is proven by evidence from the Affordable Care Act's transitional reinsurance program,<sup>2</sup> existing state-run reinsurance programs,<sup>3</sup> and estimates from the Congressional Budget Office.<sup>4</sup>

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<sup>1</sup> [Covered California: The Potential National Health Cost Impacts to Consumers, Employers and Insurers Due to the Coronavirus \(COVID-19\)](#)

<sup>2</sup> [Congressional Research Service: The Patient Protection and Affordable Care Act's \(ACA's\) Transitional Reinsurance Program](#)

<sup>3</sup> [Georgetown University Health Policy Institute: Assessing the Effectiveness of State-Based Reinsurance](#)

<sup>4</sup> [Congressional Budget Office: H.R. 1425, State Health Care Premium Reduction Act](#)

In a time of enormous economic uncertainty, the American people deserve greater health and financial security, especially when it comes to health insurance costs. The suffering this pandemic has caused is a tragic reminder of the fundamental importance of health insurance coverage. By including provisions to reduce the skyrocketing cost of health insurance premiums in the next COVID-19 legislative package, we can deliver on a promise to the people: ensuring every American has access to quality, affordable health care.

We appreciate your leadership during these difficult times, and we look forward to continuing to work with you to protect lives and livelihoods across the United States.

Sincerely,

Lauren Underwood  
Member of Congress

Angie Craig  
Member of Congress

Haley M. Stevens  
Member of Congress

Debbie Mucarsel-Powell  
Member of Congress

Joe Neguse  
Member of Congress

Harley Rouda  
Member of Congress

Abigail D. Spanberger  
Member of Congress

Mike Levin  
Member of Congress

David Trone  
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Donna E. Shalala  
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Katie Porter  
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Cindy Axne  
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Lizzie Fletcher  
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Colin Z. Allred  
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TJ Cox  
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Lucy McBath  
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Abby Finkenauer  
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