

February 18, 2021

The Honorable Charles Schumer
Majority Leader of the Senate
322 Hart Senate Office Building
Washington, DC 20510

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

The Honorable Mitch McConnell
Minority Leader of the Senate
317 Russell Senate Office Building
Washington, DC 20510

The Honorable Kevin McCarthy
Minority Leader of the House of Representatives
2468 Rayburn House Office Building
Washington, DC 20515

Dear Senate Majority Leader Schumer, House Speaker Pelosi, Senate Minority Leader McConnell, and House Minority Leader McCarthy:

All of America's families should have the opportunity to live a healthy life and receive high-quality health care regardless of our race, ethnicity, gender, or geographic location. As stakeholders working to advance health coverage, affordability, and equitable access for all people, we enthusiastically applaud the American Rescue Plan, specifically the health coverage provisions. We appreciate this honest, non-partisan look at what has and hasn't worked in health reform, and the effort to fix the problems by improving the affordability of and access to health coverage. These steps are critical to beating the COVID-19 pandemic, promoting racial justice, and ensuring our nation's economic recovery. Health coverage, in particular, supports our nation's Black and Latinx families that have been hit hardest by the pandemic who are often working in essential jobs and on the front lines and are more likely to lose coverage or be uninsured.

First, we strongly support the American Rescue Plan's approach to improving health coverage affordability in the private market, building on the foundation of provisions in the existing health law and ensuring access to vaccines, and centering the needs of communities of color. Specifically, we support provisions that:

- **Ensure premiums are more affordable for marketplace enrollees.** Eliminating premiums for people with incomes under about \$19,000 for a single person and \$39,000 for a family of four (150% of the federal poverty level), capping premium contributions for marketplace enrollees at 8.5 percent of income, and extending the availability of premium tax credits to people with incomes above \$51,000 for a single person and \$105,000 for a family of four (400% of the federal poverty level) will make health coverage affordable¹, which is critical as America's families continue to endure in the face of the COVID-19 pandemic.
- **Creating pathways for unemployed people to access health coverage.** Unemployment continues to rise and is strongly linked to uninsurance. We applaud provisions designed to protect families from repaying premium tax credits during financial instability and create new opportunities to access marketplace coverage. A third of these workers (32%) currently relying on unemployment insurance report not having enough food to eat, and nearly half (47%) have no confidence or only slight confidence in their ability to pay the next month's rent or mortgage.
- **Extend financial support to people who rely on COBRA for their health insurance.** Taken together, these provisions create a robust affordability package that would help millions of people across the country and will make a concrete difference in their lives as they recover from the pandemic and economic crisis.

¹ "Health Care Affordability and COVID-19" Community Catalyst, May 2020, <https://www.communitycatalyst.org/resources/publications/document/Health-Care-Affordability-and-COVID-19-brief.pdf>.

- **Provide funding for COVID-19 vaccination efforts and support access to treatment and vaccination without cost-sharing.** Ensuring funds are available for a national vaccine strategy is vital to accelerating equitable distribution and vaccine take-up. Similarly, helping people access free vaccinations and needed treatment while they confront financial distress is essential to building collective health and economic recovery. As communities of color, rural communities, and Tribal Nations have disproportionately suffered during the pandemic, funding to medically underserved communities for testing, tracing, vaccines, and public outreach campaigns will be critical.

We also appreciate that the American Rescue Plan includes provisions to make comprehensive health coverage available to the many people in America who cannot afford private coverage, even with the above provisions. The plan acknowledges the need to extend Medicaid to the people who cannot afford health insurance, a critical step to delivering America's families health and financial relief and changing the tide of this pandemic. In particular, we support:

- **Providing a financial incentive for states to open up Medicaid to all adults with incomes under 138% of the federal poverty level.** Giving states that newly expand a 5-percentage point increase in their *base* federal medical assistance percentage (or FMAP) for two years is substantial and necessary. More than 4 million uninsured people would gain Medicaid eligibility if the remaining states adopted the expansion. Of these, 60 percent are people of color. Providing these states with additional funds they could use to prevent cuts in social services, in addition to Medicaid, as the economic crisis evolves is a key component to delivering relief to America's families and ensuring recovery. Encouraging states to take up this option is crucial to beating the pandemic, as many people who would gain coverage are at elevated risk from COVID-19, whether because they face a high risk of becoming infected due to their occupation, or are especially vulnerable due to underlying health conditions.
- **Investing in Home and Community-Based Services (HCBS) for older adults and people with disabilities.** The 7.35% rate increase in the federal matching rate for home and community-based services (HCBS) would encourage states to protect and expand these services that are crucial to the health and wellbeing of the older adults and people with disabilities who have been hit particularly hard by the COVID-19 virus.
- **Increasing Medicaid drug rebates paid by drug manufacturers.** By eliminating the cap on total drug rebates, Medicaid programs will produce significant savings for both the state and federal government. This provision has long had bipartisan and Medicaid and CHIP Payment and Access Commission (MACPAC) support and overdue. We applaud the inclusion of the rebate cap; it is vital to securing a robust package of health care coverage provisions that will help millions of people.

We are encouraged that Congress is taking these steps to ensure that everyone in this country can afford the health coverage we need to beat COVID-19 and deliver relief and recovery to all of America's families. We know that this is the first step in building back a better and more inclusive country. While COVID-19 has laid bare the deep inequities of our systems, investing in health coverage now is an opportunity to come out of the crisis stronger. We look forward to working with members of Congress on improving health and health coverage, in the American Rescue Plan and beyond.

There is an urgent need for relief - we encourage and support the passage of the American Rescue Plan now.

Sincerely,

National Organizations

ACA Consumer Advocacy

ADAP Advocacy Association

Advocates for Youth
Aging Life Care Association
AIDS United
Allergy & Asthma Network
American Association on Health & Disability
American Medical Student Association
American Muslim Health Professionals
American Podiatric Medical Association
Asian & Pacific Islander American Health Forum
Association for Community Affiliated Plans
Association of Asian Pacific Community Health Organizations (AAPCHO)
Association of Chinese Americans, Inc.
Association of Minority Health Professions Schools
Association of Nurses in AIDS Care
Autism Society of America
Autistic Self Advocacy Network
Bermuda Associates LLC
Brain Injury Association of America
Breast Cancer Action
CAEAR Coalition
Caring Across Generations
Center for American Progress
Center for Health Law and Policy Innovation
Center for Independence of the Disabled, NY
Center for Law and Social Policy (CLASP)
Center for Public Representation
Child Welfare League of America
Coalition for Asian American Children and Families
Coalition on Human Needs
Color of Crohn's & Chronic Illness
Community Access National Network (CANN)
Community Catalyst
Community Enabler
Consumer Action
Consumers for Affordable Health Care
DentaQuest Partnership
Doctors For America
Easterseals
Equality California
Families USA
Family Voices
GLMA: Health Professionals Advancing LGBTQ Equality
Health Care for America Now
Health Care Voices
HealthConnect One
HealthHIV
Hemophilia Federation of America
International Foundation for Autoimmune & Auto Inflammatory Arthritis (AiArthritis)
Justice in Aging
Khmer Health Advocates, Inc.
MomsRising
Lakeshore Foundation

LeadingAge

Long Term Care Community Coalition

Lupus and Allied Diseases Association, Inc.

National Alliance of State & Territorial AIDS Directors

National Alliance on Mental Illness

National Asian Pacific American Families Against Substance Abuse (NAPAFASA)

National Association for Children's Behavioral Health

National Association of Councils on Developmental Disabilities

National Association of County Behavioral Health & Developmental Disability Directors

National Association of Free and Charitable Clinics

National Association of Pediatric Nurse Practitioners

National Association of Rural Mental Health

National Association of School Nurses

National Association of Social Workers

National Center on Adoption and Permanency

National Committee to Preserve Social Security and Medicare

National Consumers League

National Council of Jewish Women

National Council on Alcoholism and Drug Dependence Maryland Chapter

National Council on Independent Living

The National Crittenton Foundation

National Disability Rights Network (NDRN)

National Health Care for the Homeless Council

National Health Law Program

National Hispanic Medical Association

National Partnership for Women & Families

National Rural Health Association

National Women's Health Network

National Working Positive Coalition

NCAAT in Action

NETWORK Lobby for Catholic Social Justice

OCA – Asian Pacific American Advocates

Oral Health Progress and Equity Network (OPEN)

Pastor (ELCA)

Protect Our Care

Prevention Institute

Progressive Doctors

PWF Consulting

R2H Action [Right to Health], USA

Raising Women's Voices for the Health Care We Need

Rebuilding Independence My Style

Reflection International Ministries

SEIU

Southeast Asia Resource Action Center

The Actors Fund

The Arc of the United States

The Gerontological Society of America

Triage Cancer

Union for Reform Judaism

United Mitochondrial Disease Foundation

United States People living with HIV Caucus

Women's Law Project

Young Invincibles

State Organizations

Alabama

AIDS Alabama

Alabama Arise

Cover Alabama

Alabama Regional Medical Services

Arkansas

Arkansas Advocates for Children and Families

Arizona

Asian Pacific Community in Action

California

Asian Resources, Inc.

CA Immigrant Policy Center

California Dental Association

California Health Advocates

Dientes Community Dental Care

Health Access California

Korean Community Center of the East Bay

San Francisco AIDS Foundation

The Children's Partnership

Colorado

Colorado Consumer Health Initiative

Connecticut

ArtBra New Haven

Health Equity Solutions

The Connecticut Oral Health Initiative, Inc.

Universal Health Care Foundation of Connecticut

U.S. Pain Foundation

District of Columbia

Harm Reduction Experts Improving Lives (HIPS)

No Justice No Pride

Delaware

Christian Council of Delmarva

Westside Family Healthcare

Florida

Democratic Disability Caucus of Florida

Florida Health Justice Project

Florida Policy Institute

Georgia

Georgia Equality

Georgia Interfaith Public Policy Center

Georgians for a Healthy Future

Private Citizen

SOFT Smiles, LLC

Illinois

EverThrive Illinois

Illinois Coalition for Immigrant and Refugee Rights

Illinois Society for the Prevention of Blindness

Shriver Center on Poverty Law

Indiana

Hoosier Action

Iowa

Common Good Iowa

Coasap

Kentucky

Kentucky Equal Justice Center

Kentucky Voices for Health

Louisiana

Louisiana Partnership for Children and Families

Maine

Maine Equal Justice

Maryland

AIDS Action Baltimore

High Note Consulting, LLC

Public Justice Center

Massachusetts

Health Care For All - Massachusetts

Massachusetts Law Reform Institute

Massachusetts Senior Action Council

Michigan

Development Designs

JazzyKat Kids, Inc.

Living Room Yoga Commune, LLC

Michigan League for Public Policy

OutCenter of Southwest Michigan

Wellspring Healing Center, LLC

Minnesota

Impetus - Let's Get Started LLC

Minnesota Oral Health Coalition

TakeAction Minnesota

Mississippi

Mississippi Center for Justice

Mississippi Health Advocacy Program

Mississippi Human Services Coalition

Missouri

Missouri Budget Project

Missouri Faith Voices

Missouri Health Care For All

Swope Health Services

The Institute for Healing Justice and Equity

Nebraska

Nebraska Appleseed

Nevada

Immunize Nevada

Silver State Equality-Nevada

New Jersey

New Jersey Association of Mental Health and Addiction Agencies, Inc.

NJ Oral Health Coalition

New Mexico

OLÉ Education Fund

New York

Citizen Action of NY

Dutchess County Progressive Action Alliance

Indivisible Binghamton

Medicaid Matters New York

New York State Alliance for Retired Americans

PEF Retirees

Rise and Resist

Saratoga Immigration Coalition

UWS MoveOn/Indivisible Swing Left Action Group

North Carolina

Epilepsy Alliance North Carolina

NC Child

NC Justice Center

NCAAT in Action (North Carolina Asian Americans Together in Action)

Pisgah Legal Services

Ohio

Universal Health Care Action Network of Ohio

Oklahoma

Oklahoma Policy Institute

Oregon

Family Forward Oregon

Pennsylvania

Pennsylvania Council of Churches

Pennsylvania Health Access Network

Rhode Island

Protect Our Healthcare Coalition Rhode Island

Rhode Island Organizing Project

South Carolina

Palmetto Project

SC Appleseed Legal Justice Center

Tennessee

Tennessee Disability Coalition

Tennessee Health Care Campaign

Tennessee Justice Center

Texas

Children's Defense Fund - Texas

Every Texan (formerly CPPP)

Human Rights Initiative of North Texas

Utah

Utah Health Policy Project

Virginia

Social Action Linking Together (SALT)

Virginia Coalition of Latino Organizations

Virginia Organizing

Washington

Northwest Health Law Advocates

West Virginia

West Virginians for Affordable Health Care

Wisconsin

Citizen Action of Wisconsin

Wisconsin Faith Voices for Justice

Wyoming

Wyoming Community Foundation