



**Statement for the Record  
Ways and Means Committee, Markup of COVID-19 Relief Measures  
February 10, 2021**

Our 30 organizations, representing millions of patients and consumers across the country who face serious, acute, and chronic health conditions, write to urge the House Committee on Ways and Means to advance important legislation that would help support the health and wellbeing of the American public while also slowing the spread of the COVID-19 virus. Together, we represent more than 120 million people with pre-existing conditions in the United States, many of whom have increased risk of infection and/or adverse health outcomes as a result of the COVID-19 pandemic.

The COVID-19 pandemic has made abundantly clear that all people need access to adequate and affordable health insurance coverage now more than ever. Research has demonstrated that access to comprehensive health insurance means access to timely, medically necessary health care. If someone without health insurance today contracts the COVID-19 virus, they may be forced to make the difficult decision to not be tested and treated due to fears about the cost of care. That puts our entire society – particularly the people we represent – at risk.

We are therefore pleased to see that the Ways and Means Committee has taken substantive steps to include policies in the reconciliation package that will positively impact patients and consumers.

## **Expanding the Availability and Generosity of Advanced Premium Tax Credits (APTCs) for Marketplace Coverage**

Affordability remains a barrier for many Americans to purchasing insurance via the Affordable Care Act (ACA)'s insurance marketplaces. Costly premiums, deductibles, and co-pays have left many low- and middle-income families struggling to afford health care. Currently, APTCs are only available for consumers making between 100 and 400% of the federal poverty level. Many families with lower incomes find coverage to be unaffordable even with the current subsidies.

By increasing the eligibility for and expanding the generosity of APTCs, more consumers will be able to afford health insurance on the individual marketplace. Making APTCs more generous will ensure consumers can afford to buy coverage and increasing the availability and amount of subsidy support will potentially improve the overall makeup of the risk pool, helping to stabilize the individual markets.

Our organizations strongly support increasing financial support for individuals and families who get their coverage on the ACA insurance marketplaces and applaud the Ways and Means Committee for increasing the number of people eligible for, and the generosity of, APTCs.

The increased generosity of APTCs, which is authorized for two years in the legislation, is a meaningful and significant benefit to patients and people with pre-existing conditions. We therefore urge the Committee to not only pass this temporary measure but to explore ways to make this benefit permanent.

## **Health Coverage for People Who Have Lost Jobs**

As more individuals face the prospect of job loss, it will continue to be critical to ensure they can retain coverage to adequately combat COVID-19. We are pleased to see the House Ways and Means and Education and Labor Committees include provisions in their relief legislation that allow individuals to extend employer-sponsored coverage by providing subsidies to alleviate financial strain after termination.

This policy will allow patients and consumers to maintain their employer-sponsored plan and will allow for continuity of provider networks and medications, which is critical for patients with chronic conditions. Patients, particularly those with high-cost conditions, are among the people most likely to have incurred substantial out-of-pocket spending this early in the calendar year. Facilitating the extension of employer coverage relieves such individuals from having to start a new plan, with new cost-sharing amounts and patient out-of-pocket contributions reset to zero, and our organizations fully support this provision of the Ways and Means COVID-19 relief legislation.

## **Coverage Extension for Non-COBRA Eligible Individuals**

Additionally, our organizations strongly support provisions that would fully subsidize health insurance coverage through the ACA marketplaces for individuals who are eligible for unemployment insurance, but are not eligible for COBRA, through the 2021 calendar year. This provision will ensure that all Americans, including small business owners, self-employed individuals, and gig workers among others, have a bridge to high-quality coverage is critical.

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Our organizations appreciate the work of the Ways and Means Committee to advance the health and wellbeing of the patient populations we represent during the COVID-19 pandemic. We urge the

Committee to swiftly pass this legislation and advance it to the House floor. Thank you for the opportunity to comment on this important legislation.

AIDS Institute

Alpha-1 Foundation

American Cancer Society Cancer Action Network

American Diabetes Association

American Heart Association

American Kidney Fund

American Liver Foundation

American Lung Association

Arthritis Foundation

Asthma and Allergy Foundation of America

Cancer Support Community

CancerCare

Cystic Fibrosis Foundation

Epilepsy Foundation

Family Voices

Hemophilia Federation of America

JDRF

Leukemia & Lymphoma Society

Mended Hearts & Mended Little Hearts

Muscular Dystrophy Association

National Alliance on Mental Illness

National Health Council

National Hemophilia Foundation

National Multiple Sclerosis Society

National Organization for Rare Disorders

National Patient Advocate Foundation

National Psoriasis Foundation

Pulmonary Hypertension Association

Susan G. Komen

WomenHeart: The National Coalition for Women with Heart Disease