

Congress of the United States

Washington, DC 20510

July 19, 2022

The Honorable Charles S. Schumer
Majority Leader
United States Senate
Washington, D.C. 20510

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

Dear Speaker Pelosi and Majority Leader Schumer:

Thank you for your leadership over the last two years to help guide our country through the worst health and economic crisis we have experienced in a century. We have accomplished much together, but our work is not yet done. We write today to emphasize the need for any upcoming budget reconciliation legislation to include provisions that lower the cost of health care, particularly those that strengthen access to affordable health coverage. Today, the uninsured rate in the United States is the lowest it has ever been. If we fail to take action, millions of children and families in America could lose their health coverage or see their health costs rise astronomically in the next twelve months.

We have made significant gains in recent years to improve access to quality health insurance, make health care more affordable, and reduce inequities. Thanks to the enhanced advance premium tax credits (APTCs) in the American Rescue Plan Act, individuals and families have seen their health care costs decrease substantially. Uninsured rates for Black, Hispanic, Asian Americans, Native Hawaiians, Pacific Islanders, and rural adults have always been higher than rates for non-Hispanic white and urban adults – but these gaps are finally closing. Continuous coverage provisions included in the Families First Coronavirus Protection Act ensured that millions of people could keep their Medicaid coverage at a time they needed it most.

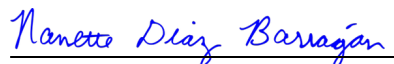
But without urgent and timely action, these gains are at risk. Enhanced APTCs are set to expire at the end of 2022, and we are only a few short months away from plans beginning to notify families that their costs are going to spike. A projected 3 million people will become uninsured if the enhanced subsidies expire at the end of the year and nearly 9 million people would see significant increases in health insurance costs. Twelve states continue to refuse to extend Medicaid coverage as authorized under the Affordable Care Act, leaving more than 2.2 million low-income adults uninsured. And as the COVID-19 pandemic wanes, and the federal Public Health Emergency ultimately ends, states will resume Medicaid eligibility redetermination processes that could result in unnecessary coverage losses—particularly in communities of color—if we do not ensure states take critical steps to keep eligible people enrolled and help families who are no longer eligible find alternative coverage.

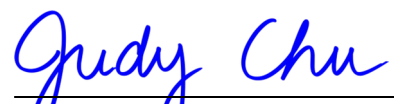
Specifically, in this moment of urgency, we must take steps to lower out-of-pocket health care costs and improve eligibility and access to health coverage for the very people who need it most. Core elements include:


1. Extend enhanced Advance Premium Tax Credits (APTCs) to prevent premiums from skyrocketing. Families across America would face a 53% increase in health insurance costs if we don't extend the success of American Rescue Plan's APTC improvements beyond this year.
2. Open up affordable health coverage to the 2 million people who are denied health care because of what state they live in. A dozen states have refused to expand Medicaid, leaving too many low-income adults with no source of health insurance. Almost 60% of these adults are people of color. Extending health care to these individuals would reduce health inequities, maintain rural hospital infrastructure, strengthen state economies, and protect families' self-sufficiency, health, and survival.
3. Protect maternal and child health. Low-income children and mothers who access their care through Medicaid and Children's Health Insurance Program (CHIP) coverage should all have the stability of 12 months of continuous health care coverage, including for one full year postpartum. At the same time, CHIP and other options for streamlined enrollment must be made permanent. This is particularly true at a time when millions of women are experiencing more limited health care access because of the *Dobbs* decision overturning *Roe v Wade*. These commonsense measures will help address our country's maternal mortality crisis while guaranteeing children the health care they need to grow up healthy and strong.
4. Prevent millions of people who rely on Medicaid from erroneously losing coverage at the end of the Public Health Emergency. While states have the biggest role in how they determine to resume Medicaid redeterminations, Congress and the Administration have taken initial steps to ensure there is proper oversight of this process. In an environment in which federal enforcement actions may face challenges in court and 80 million people will be subject to redetermination, CMS needs clear enforcement authority and well-defined statutory standards in support of its critical oversight function.
5. Invest in Home and Community-Based Services (HCBS) to expand access to quality, affordable long-term care for seniors and people with disabilities. Nearly 820,000 Americans are on wait lists to receive essential home health care services. There is also an extreme care worker shortage, with roughly 18% of home care workers living in poverty and many receiving few to no benefits. Robust funding for HCBS will transform these low-paid care worker jobs, which are overwhelmingly held by women of color, into sustainable employment with vital benefits and protections. There must be a robust federal investment to allow our seniors, people with disabilities, and caregivers to live with dignity in their communities.


These provisions have broad support across our diverse Democratic Caucus because of our shared conviction that every family in America deserves access to high-quality, affordable health care. As talks around budget reconciliation intensify, we must seize the opportunity to lower health care costs, advance equity, and head off an impending health care affordability crisis. We stand ready to join you in passing this critical legislation through Congress and getting it signed into law swiftly. Thank you again for your leadership on this urgent and shared priority.


Sincerely,



Nanette Diaz Barragán
Member of Congress



Judy Chu
Member of Congress



Robin L. Kelly
Member of Congress



Jan Schakowsky
Member of Congress



Colin Z. Allred
Member of Congress

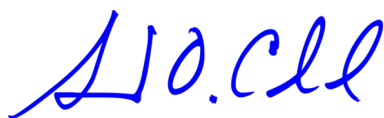

Karen Bass
Member of Congress


Jamaal Bowman, Ed.D.
Member of Congress


Anthony G. Brown
Member of Congress


Shontel M. Brown
Member of Congress


G. K. Butterfield
Member of Congress



Salud Carbajal
Member of Congress



Tony Cárdenas
Member of Congress



Troy Carter
Member of Congress



Sheila Cherfilus-McCormick
Member of Congress



Yvette D. Clarke
Member of Congress




Steve Cohen
Member of Congress



Peter A. DeFazio
Member of Congress



Madeleine Dean
Member of Congress



Ted Deutch
Member of Congress



Mike Doyle
Member of Congress



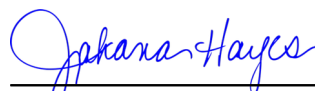
Lloyd Doggett
Member of Congress



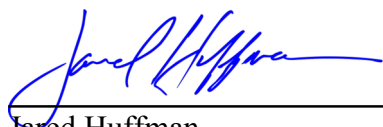
Dwight Evans
Member of Congress



Jesús G. "Chuy" García
Member of Congress



Jahana Hayes
Member of Congress



Jared Huffman
Member of Congress



Marcy Kaptur
Member of Congress



Ann McLane Kuster
Member of Congress



Brenda L. Lawrence
Member of Congress



Al Lawson
Member of Congress



Barbara Lee
Member of Congress



Zoe Lofgren
Member of Congress



Alan Lowenthal
Member of Congress



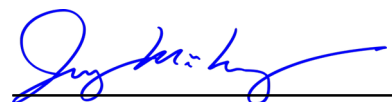
Carolyn B. Maloney
Member of Congress



Betty McCollum
Member of Congress



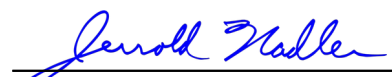
James P. McGovern
Member of Congress



Jerry McNerney
Member of Congress



Joseph D. Morelle
Member of Congress



Jerrold Nadler
Member of Congress



Grace F. Napolitano
Member of Congress



Eleanor Holmes Norton
Member of Congress



Katie Porter
Member of Congress



Deborah K. Ross
Member of Congress



Terri A. Sewell
Member of Congress



Mark Takano
Member of Congress



Norma J. Torres
Member of Congress



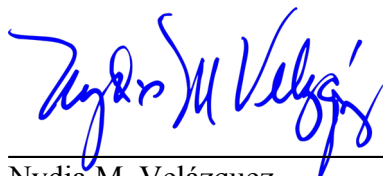
Lori Trahan
Member of Congress



David J. Trone
Member of Congress



Juan Vargas
Member of Congress



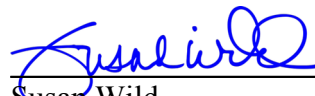
Nydia M. Velázquez
Member of Congress



Bonnie Watson Coleman
Member of Congress



Peter Welch
Member of Congress



Susan Wild
Member of Congress



Nikema Williams
Member of Congress



Frederica S. Wilson
Member of Congress