

August 11, 2020

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, D.C. 20510

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

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

The Honorable Kevin McCarthy  
Minority Leader  
U.S. House of Representatives  
Washington, D.C. 20515

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

As leading organizations representing consumers, employers, workers, providers, and health plans, we write to express our deep concern about erosion of American health coverage. **To protect families' access to care and financial security, to fight the pandemic effectively, to reduce health and economic inequities, and to save jobs and promote economic recovery, we urge Congress to prioritize comprehensive health coverage in the current COVID-19 legislative package.**

Many observers agree that the number of uninsured is significantly rising because of economic downturn, the most severe since the Great Depression.<sup>1</sup> Nearly 30 million people report not having enough food to eat, and almost 40 million adults have little or no confidence they can pay their next month's mortgage or rent.<sup>2</sup> These burdens compound when people lose health insurance and face unpaid medical bills, especially for families of color, who experience greater medical debt and job loss.<sup>3</sup> No one in America should have to choose between obtaining essential health care and keeping the lights on, but that is exactly the choice millions of people will face unless Congress protects their health insurance.

Large and growing health insurance gaps also compromise our country's ability to combat COVID-19. Without health insurance, people are literally four times as likely to delay seeking necessary care because of cost or to forego needed care altogether.<sup>4</sup> When uninsured people who unknowingly contract the disease begin to feel sick, the resulting delays in obtaining diagnosis and treatment not only endanger their health and survival, they also let the disease spread undetected to others. Funding of services limited to COVID-19 falls far short of what our country needs, as millions of Americans report that cost will still deter them from seeking care, even if they experience common coronavirus symptoms.<sup>5</sup>

Comprehensive health insurance is also vital to the economy. Non-partisan economic leaders, including the Federal Reserve and the Congressional Budget Office,<sup>6</sup> warn that economic recovery depends on effectively combatting COVID-19. Only if people know it is safe to leave home can commerce commence in earnest. Restoring safety by controlling the pandemic will not be possible if the number of uninsured is high and rising.

Nearly one in seven Americans are employed by hospitals, doctors' offices, and other health care providers,<sup>7</sup> which can keep the lights on and the doors open only if their patients have health insurance that lets them seek care. One recent study projects that, even under relatively favorable economic conditions, between 1.5 million and 2.5 million Americans will lose their jobs this year due to health insurance reductions if Congress fails to act;<sup>8</sup> more than half of all projected job losses come from seven states (Texas, California, Florida, New York, Illinois, Georgia, and Pennsylvania).

It is now imperative for Congress to safeguard comprehensive health coverage in COVID-19 emergency legislation. Failure to do so will not only hurt families' ability to stay healthy and to maintain their financial security, it will also end millions of jobs and obstruct the vital work of economic recovery. We urge you to take immediate action to protect comprehensive health insurance before it is too late.

Sincerely,

American Association on Health and Disability  
AFL-CIO  
America's Health Insurance Plans  
American College of Physicians  
Association for Community Affiliated Plans  
America's Physician Groups  
Beyond Celiac  
Blue Cross Blue Shield Association  
Families USA  
Go2Foundation for Lung Cancer  
Hydrocephalus Association  
Lakeshore Foundation  
Lupus Foundation of America  
Mental Health America  
NAACP  
National Birth Equity Collaborative  
National Center for Transgender Equality  
National Health Council  
National Partnership for Women and Families  
Pacific Business Group on Health  
Pharmaceutical Research and Manufacturers of America  
Prevent Blindness  
Third Way  
United States of Care  
Unidos US  
Young Invincibles

**CC: Members, U.S. Senate and U.S. House of Representatives**

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<sup>1</sup> See, e.g., Stan Dorn. *America's Coverage Crisis Deepens: New Survey Data Show Millions of Adults Became Uninsured, Starting in Late June*. Families USA, August 2020, [https://familiesusa.org/wp-content/uploads/2020/08/COV-312\\_Pulse-Fact-Sheet.pdf](https://familiesusa.org/wp-content/uploads/2020/08/COV-312_Pulse-Fact-Sheet.pdf); Sara R. Collins, et al. *An Early Look at the Potential Implications of the COVID-19 Pandemic for Health Insurance Coverage: Commonwealth Fund Health Care Poll: COVID-19, May–June 2020*. The Commonwealth Fund, June 23, 2020. <https://www.commonwealthfund.org/publications/issue-briefs/2020/jun/implications-covid-19-pandemic-health-insurance-survey>; Jessica Banthin et al. *Changes in Health Insurance Coverage Due to the COVID-19 Recession: Preliminary Estimates Using Microsimulation*. Urban Institute, July 13, 2020. <https://www.rwjf.org/en/library/research/2020/07/changes-in-health-insurance-coverage-due-to-the-covid-19-recession-preliminary-estimates-using-microsimulation.html>; Bowen Garrett and Anuj Gangopadhyaya. *How the COVID-19 Recession Could Affect Health Insurance Coverage*. Urban Institute, May 2020. [https://www.urban.org/sites/default/files/publication/102157/how-the-covid-19-recession-could-affect-healthinsurance-coverage\\_0.pdf](https://www.urban.org/sites/default/files/publication/102157/how-the-covid-19-recession-could-affect-healthinsurance-coverage_0.pdf); Ben Zipperer and Josh Bivens. *16.2 Million Workers Have Likely Lost Employer-*

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*Provided Health Insurance Since the Coronavirus Shock Began*. Economic Policy Institute, May 14, 2020. <https://www.epi.org/blog/16-2-million-workers-have-likely-lost-employer-provided-health-insurance-since-the-coronavirus-shock-began/>; Rachel Garfield, et al, *Eligibility for ACA Health Coverage Following Job Loss* (Kaiser Family Foundation, May 13, 2020), [https://www.kff.org/coronavirus-covid-19/issue-brief/eligibility-for-aca-health-coverage-following-job-loss/?utm\\_campaign=KFF-2020-Health-Reform&utm\\_source=hs\\_email&utm\\_medium=email&utm\\_content=2&hsenc=p2ANqtz-9tOXMMbsyXN8XAnoxfSqHNAKSU9xNdXDUAx4HQzNcqcAqWGOsslrkkw5WK6pI2Ct3pF3bl76RVrXWeRockDAF7m0N0DQ&hsmi=2](https://www.kff.org/coronavirus-covid-19/issue-brief/eligibility-for-aca-health-coverage-following-job-loss/?utm_campaign=KFF-2020-Health-Reform&utm_source=hs_email&utm_medium=email&utm_content=2&hsenc=p2ANqtz-9tOXMMbsyXN8XAnoxfSqHNAKSU9xNdXDUAx4HQzNcqcAqWGOsslrkkw5WK6pI2Ct3pF3bl76RVrXWeRockDAF7m0N0DQ&hsmi=2); Ezra Golberstein, et al. *Estimates of the Impact of COVID-19 on Disruptions and Potential Loss of Employer-Sponsored Health Insurance*. State Health Access Data Assistance Center of the University of Minnesota School of Public Health, April 2020. [https://www.shadac.org/sites/default/files/publications/UMN%20COVID-19%20ESI%20loss%20Brief\\_April%202020.pdf](https://www.shadac.org/sites/default/files/publications/UMN%20COVID-19%20ESI%20loss%20Brief_April%202020.pdf); Health Management Associates. *COVID-19 Impact on Medicaid, Marketplace, and the Uninsured, by State*. Health Management Associates, April 3, 2020. <https://www.healthmanagement.com/wp-content/uploads/HMA-Estimates-of-COVID-Impact-on-Coverage-public-version-for-April-3-830-CT.pdf>; Stan Dorn. *The COVID-19 Pandemic and Resulting Economic Crash Have Caused the Greatest Health Insurance Losses in American History*. Families USA, July 2020. <https://familiesusa.org/resources/the-covid-19-pandemic-and-resulting-economic-crash-have-caused-the-greatest-health-insurance-losses-in-american-history/>.

<sup>2</sup> Rounded to the nearest million, those numbers were 29 million and 39 million, respectively. U.S. Census Bureau. “Table 2b. Food Sufficiency for Households, in the Last 7 Days, by Select Characteristics,” *Week 12 Household Pulse Survey: July 16 - July 21*. July 29, 2020. <https://www.census.gov/data/tables/2020/demo/hhp/hhp12.html>.

<sup>3</sup> See, e.g., Elizabeth Wrigley-Field and Nathan Seltzer. “Unequally Insecure: Rising Black/White Disparities in Job Displacement, 1981-2017.” *Minnesota Population Center Working Paper Working Paper No. 2019-06*. University of Minnesota, January 20, 2020. DOI: <https://doi.org/10.18128/MPC2019-06.v2>; Jacqueline C. Wiltshire, et al. “Medical Debt and Related Financial Consequences Among Older African American and White Adults.” *American Journal of Public Health*. June 2016, Vol 106, No. 6, 1086-1091. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4880274/pdf/AJPH.2016.303137.pdf>.

<sup>4</sup> Gary Claxton, et al. *How does cost affect access to care?* Kaiser Family Foundation, January 22, 2019. <https://www.healthsystemtracker.org/chart-collection/cost-affect-accesscare/#item-start>.

<sup>5</sup> Dan Witters. “In U.S., 14% With Likely COVID-19 to Avoid Care Due to Cost.” *Gallup News*, April 28 2020. <https://news.gallup.com/poll/309224/avoid-care-likely-covid-due-cost.aspx>

<sup>6</sup> Federal Reserve Board. *Transcript of Chair Powell’s Press Conference*. July 29, 2020. <https://www.federalreserve.gov/mediacenter/files/FOMCpresconf20200729.pdf>; Congressional Budget Office. *An Update to the Economic Outlook: 2020 to 2030*. July 2020. <https://www.cbo.gov/system/files/2020-07/56442-CBO-update-economic-outlook.pdf>.

<sup>7</sup> See seasonally adjusted preliminary estimates for June 2020 in U.S. Bureau of Labor Statistics, “Table B-1. Employees on nonfarm payrolls by industry sector and selected industry detail,” *The Employment Situation — June 2020*, USDL-20-1310. July 2, 2020. <https://www.bls.gov/news.release/empsit.t17.htm>.

<sup>8</sup> Stan Dorn. *Without Federal Support for Health Insurance, Many More Jobs Will Be Lost*. Families USA, August 2020. [https://familiesusa.org/wp-content/uploads/2020/08/COV-184\\_Job-Loss-Report\\_07-31-20-1.pdf](https://familiesusa.org/wp-content/uploads/2020/08/COV-184_Job-Loss-Report_07-31-20-1.pdf).