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.

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• 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
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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
Shriber 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