

May 17, 2022

The Honorable Nancy Pelosi
Speaker of the House of Representatives
1236 Longworth House Office Building
Washington, DC 20515

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

Dear Speaker Pelosi and Leader Schumer:

As organizations that believe everyone in our nation deserves health coverage that provides affordable access to high-quality care, we urge you to limit health costs for families by including at least four core elements in any future legislation to address rising expenses of everyday life while strengthening America's recovery from the pandemic:

- **Extend enhanced Advance Premium Tax Credits (APTCs) to prevent premiums from skyrocketing.** Families across America are worried about inflation and struggling to pay for necessities. The last thing they need is a 53% increase in health insurance costs. But that's exactly what millions of people who buy their own insurance will experience if Congress fails to extend the American Rescue Plan's APTC improvements beyond this year.¹
- **Protect more than 2 million people who are denied health care because they live in the dozen states that have refused to expand Medicaid.** Two-thirds of people stuck in this "coverage gap" are part of working families, but their jobs do not offer health benefits. For nearly half, earnings fall below 50% of the poverty line—just \$537 a month for a single adult. People of color comprise almost 60% of adults denied health care because of the coverage gap, compared to just 40% of all adults under age 65.² Extending health care to these uninsured, poor adults would reduce health inequities, maintain rural hospital infrastructure, strengthen state economies, and protect families' self-sufficiency, good health, and survival.³ It is time to ensure that everyone in America can obtain essential health care, regardless of their income or the state where they happen to live.
- **Protect maternal and child health.** Low-income children and birthing people should all have the stability of 12 months continuous health care coverage, including Medicaid and CHIP coverage for a year after pregnancies end. At the same time, the Children's Health Insurance Program and options for streamlined enrollment must be made permanent. These measures will help address our country's maternal mortality crisis while guaranteeing children the health care they need to grow up healthy and strong.
- **Protect home and community based services (HCBS) for older adults and people with disabilities.** Congress must make significant investments in Medicaid coverage of HCBS so people can receive essential services where they want—in the homes and communities they love—instead of being forced into institutional care.

We are grateful for everything you and your colleagues have done to help millions of struggling families in America obtain high-quality, affordable health care. We urge you to continue this important work by making health care protection and cost reduction a central part of forthcoming legislation. Please let us know if there is anything we can do to help you in this important effort.

Sincerely,

National Organizations

Alliance of Community Health Plans
American Academy of Pediatrics
Asian & Pacific Islander American Health Forum (APIAHF)
Association for Community Affiliated Plans
Catholic Health Association of the United States
Community Catalyst
Families USA
First Focus on Children
GO2 Foundation for Lung Cancer
MomsRising
National Birth Equity Collaborative
National Health Council
National Health Law Program

National Immigration Law Center
National Partnership for Women & Families
Prevent Blindness
Third Way
UnidosUS
Young Invincibles

State Organizations

Alabama

Alabama Arise

Georgia

Georgians for a Healthy Future

North Carolina

NC Justice Center

¹ Center for Medicare & Medicaid Services, January 15, 2022. Health Insurance Marketplaces 2022 Open Enrollment Report, Table 8 (limited to states using the healthcare.gov enrollment platform). <https://www.cms.gov/files/document/health-insurance-exchanges-2022-open-enrollment-report-final.pdf>.

² Rachel Garfield, et al. Taking A Closer Look At Characteristics of People in the Coverage Gap. Kaiser Family Foundation, July 29, 2021. <https://www.kff.org/policy-watch/taking-a-closer-look-at-characteristics-of-people-in-the-coverage-gap/>.

³ Madeline Guth and Maghana Ammula. Building on the Evidence Base: Studies on the Effects of Medicaid Expansion, February 2020 to March 2021. Kaiser Family Foundation, May 6, 2021. <https://www.kff.org/medicaid/report/building-on-the-evidence-base-studies-on-the-effects-of-medicaid-expansion-february-2020-to-march-2021/>.