

April 28, 2020

The Honorable Nancy Pelosi  
Speaker  
U.S. House of Representatives  
U.S. Capitol Building, H-222  
Washington, DC 20515

The Honorable Mitch McConnell  
Majority Leader  
U.S. Senate  
U.S. Capitol Building, S-230  
Washington, DC 20510

The Honorable Kevin McCarthy  
Republican Leader  
U.S. House of Representatives  
U.S. Capitol Building, H-204  
Washington, DC 20515

The Honorable Charles E. Schumer  
Democratic Leader  
U.S. Senate  
U.S. Capitol Building, S-221  
Washington, DC 20510

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

Thank you for your swift action to help overcome the COVID-19 crisis. Your action is speeding support to hospitals, doctors, nurses, businesses and workers from critical investments in equipment to direct assistance to cover immediate expenses. More must be done, and we stand united in our commitment to work with you and to work together.

The magnitude of the COVID-19 crisis is extraordinary. It has taxed our health care system like never before, and it has stressed the economy as consumers and businesses limit commerce and adhere to social distancing to reduce the transmission of the disease. These actions have undoubtedly saved lives, but they also have cost millions of jobs – more than 26 million by the latest employment reports. Because nearly 180 million Americans get their health care coverage through their work, it is critical to ensure millions of Americans continue to have employer coverage.

That is why we urge you to take immediate action to support employers and workers by protecting and expanding high quality, affordable health care coverage. That includes our social safety net of unemployment insurance and Medicaid. These programs are struggling to keep up with the increased demand, and state budgets – a significant source of funding for these programs – are increasingly strapped due to loss of tax revenue. As a result, millions of individuals will join the ranks of the uninsured unless you act. Loss of health care coverage will create additional financial and emotional stress on individuals and families, reduce resources available to the health care system at a time where providers must increase capacity to address the COVID-19 surge, and stymie public health interventions that require routine engagement between individuals and the health care system.

Employers need more support – and workers need to be able to continue their stable, secure coverage. As you consider the next round of legislation to overcome COVID-19, we urge you to prioritize maintaining private health benefits for individuals and families

and to increase coverage options for those who are already uninsured. Specifically, we urge you to:

- **Provide Employers with Temporary Subsidies to Preserve Health Benefits.** Many employers experiencing loss of revenue as a result of the economic downturn are compelled reluctantly to reduce benefits as one way to manage expenses. Congress could help employers by providing subsidies to offset the cost of preserving health coverage during this crisis.
- **Cover the Cost of Coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA).** The COVID-19 crisis has already triggered significant job loss. Many individuals may have the option to maintain their job-based health coverage through COBRA but find the costs to be prohibitive, especially if they are facing a significant reduction in income. Congress could offset the full cost of coverage through COBRA to former employees through a direct subsidy.
- **Expand Use of Health Savings Accounts (HSA).** Currently, HSAs may only be used for certain qualifying expenses, which do not include premiums. Congress could temporarily lift this limit to provide individuals and families with access to additional resources to cover the cost of coverage.
- **Open a Special Enrollment Period for Health Insurance Marketplaces.** The Health Insurance Marketplaces are an existing source of private coverage for many individuals and families, including those in self-employed households. While individuals who have recently lost employer-based coverage are eligible to enroll in the Marketplaces as a result of an existing Special Enrollment Period (SEP), Congress could create a new, one-time SEP for enrollment in the Marketplaces specifically for those individuals who are uninsured and not otherwise eligible for an existing SEP.
- **Increase Eligibility for Federal Subsidies for the Health Insurance Marketplaces.** Some individuals and families earned too much money to qualify for Health Insurance Marketplace subsidies but too little to afford premiums. Congress could increase access to individual market coverage by increasing eligibility for federal subsidies. We also recommend that Congress temporarily enhance financial assistance for individuals who already rely on the Health Insurance Marketplace for coverage by reducing the required contribution percentage to lower the cost of premiums.

Additionally, the Department of Health and Human Services (HHS) is using a portion of the \$100 billion added to the Public Health and Social Services Emergency Fund authorized by the Coronavirus Aid, Relief, and Economic Security Act to cover the costs of the uninsured. This approach will quickly deplete the Emergency Fund and not provide the benefits of comprehensive coverage, which include protections against preexisting conditions and establishing a regular connection between patients and care

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providers. The actions outlined above would be far more effective to stabilize businesses and strengthen health care coverage.

These immediate actions will help stabilize the economy, support employers across the country, and secure quality health care coverage for millions of Americans. Thank you for your efforts during this critical time. We are committed to working with you to overcome this crisis.

Sincerely,

Advanced Medical Technology Association  
Alliance to Fight for Health Care  
Ambulatory Surgery Center Association  
America's Essential Hospitals  
America's Health Insurance Plans  
American Academy of Family Physicians  
American Benefit Council  
American Dental Association  
American Hospital Association  
American Medical Association  
American Medical Rehabilitation Providers Association  
American Nurses Association  
American Telemedicine Association  
Association of American Medical Colleges  
Blue Cross Blue Shield Association  
Catholic Health Association of the United States  
Children's Hospital Association  
Council for Affordable Health Coverage  
Council of Insurance Agents and Brokers  
Employers Health Purchasing Corporation  
Federation of American Hospitals  
Healthcare Leadership Council  
Healthcare Supply Chain Association  
National African American Insurance Association  
National Association of Health Underwriters  
National Association of Insurance and Financial Advisors  
National Rural Health Association  
Partnership for Quality Home Healthcare  
Pharmaceutical Care Management Association  
Rheumatology Nurses Society  
Rural Hospital Coalition  
U.S. Chamber of Commerce