

The Honorable Nancy Pelosi  
Speaker  
United States House of Representatives  
H-232, The Capitol  
Washington, D.C. 20515

The Honorable Chuck Schumer  
Majority Leader  
United States Senate  
S-221, The Capitol  
Washington, D.C. 20510

The Honorable Kevin McCarthy  
Republican Leader  
United States House of Representatives  
H-204, The Capitol  
Washington, D.C. 20515

The Honorable Mitch McConnell  
Republican Leader  
United States Senate  
S-230, The Capitol  
Washington, D.C. 20510

May 3, 2022

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

We represent the nation's doctors, hospitals and health systems, and health insurance providers. Collectively, our organizations include hundreds of thousands of individual physicians, thousands of hospitals and health systems, and dozens of health insurance providers that serve hundreds of millions of American patients, consumers and employers every day across the United States. While we represent different points of view within the health care system, we all agree that Americans deserve a stable health care market that provides access to high-quality care and affordable coverage for all. Achieving universal coverage is particularly critical as we continue managing the COVID-19 pandemic and work to address long-standing inequities in health care access and disparities in health outcomes.

Over the past two years of the pandemic, millions of individuals and families relied on care covered by plans purchased through the Affordable Care Act's (ACA) federal and state-based marketplaces to stay healthy. Recognizing the critical role of these plans, Congress passed and President Biden signed into law the American Rescue Plan Act of 2021, which included several provisions to make ACA plans more accessible and affordable. Specifically, ARPA expanded access to the ACA's advanced premium tax credits (APTCs) by guaranteeing that no one will spend more than 8.5% of their income on health insurance premiums and making the credits more generous for lower income families. In fact, families with income between 100-150% FPL were made eligible for \$0 premium benchmark silver plans.<sup>1</sup>

More than 14.5 million Americans accessed these expanded tax credits by enrolling in marketplace coverage during the 2022 open enrollment period. Of those enrollees, 3 million were new consumers and 3.2 million chose plans with a monthly premium of \$10 or less.

Unfortunately, ARPA's expanded tax credits expire on December 31, 2022. If Congress allows this deadline to pass, the lowest income enrollees could see their premiums increase from less than \$1 per month to \$26 per month (2,500%) while the highest income enrollees could see their premiums increase from \$425 to \$577 (36%).<sup>2</sup> Enrollees with income above 400% FPL will no longer qualify for tax credits at all. These dramatic increases could cause once affordable coverage to become unaffordable, forcing people to drop marketplace coverage and possibly become uninsured.

---

<sup>1</sup> <https://www.hhs.gov/about/news/2021/03/12/fact-sheet-american-rescue-plan-reduces-health-care-costs-expands-access-insurance-coverage.html>

<sup>2</sup> <https://www.kff.org/policy-watch/how-marketplace-costs-premiums-will-change-if-rescue-plan-subsidies-expire/>

We call on Congress to act now to make these expanded tax credits permanent, ensuring millions of low- and middle-income families continue to have access to affordable coverage in 2023 and beyond. Our country continues to work through the economic and public health implications of COVID over the past 2 years, including rising inflation which is forcing families to pay more at the grocery store and the gas pump. We cannot add to these burdens by putting the health care of 14.5 million current marketplace enrollees, and millions of potential future enrollees at risk. Now is the time to ensure much-needed stability for all those who provide, pay for, and receive health care services.

Thank you for your prompt consideration of this critical policy. Please reach out to any of our organizations if we can be of assistance.

Sincerely,  
American Academy of Family Physicians  
American Hospital Association  
American Medical Association  
AHIP  
Blue Cross Blue Shield Association  
Federation of American Hospitals