

United States Senate
WASHINGTON, DC 20510

April 17, 2020

The Honorable Mitch McConnell
Majority Leader
United States Senate
317 Russell Senate Office Building
Washington, D.C. 20510

The Honorable Nancy Pelosi
Speaker
United States House of Representatives
1236 Longworth H.O.B.
Washington, DC 20515

The Honorable Charles E. Schumer
Minority Leader
United States Senate
322 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Kevin McCarthy
Minority Leader
United States House of Representatives
2468 Rayburn House Office Building
Washington, D.C. 20515

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

We are writing to urge you to ensure that any upcoming legislation regarding the COVID-19 pandemic includes strong measures to secure continuity in health care coverage for Americans who have lost their employer based benefits and additional individuals who are otherwise uninsured or underinsured. As you know, the COVID-19 pandemic has significantly impacted the employment security, financial stability, and health care coverage of millions of American families. Congress has taken unprecedented steps to provide immediate relief to many of these families, but unfortunately – to date – Congress has not included significant coverage provisions in its legislative efforts to address COVID-19.

According to the Department of Labor, 6.6 million Americans filed for unemployment in the week ending April 4 and the 6.8 million in the week prior to that¹. This astounding number is even more concerning knowing that approximately half of all of Americans receive their health care coverage from an employer². In addition to individuals that may be newly uninsured due to their employment status – there are an estimated 27 million additional Americans entirely without health care coverage³ and an increasing number of underinsured Americans. The number of underinsured Americans could continue to grow as individuals are increasingly pushed into skimpier and more expensive plans that often do not provide the same strong consumer protections as plans on the Affordable Care Act's (ACA) health care exchanges. We are in the midst of a global pandemic and strongly believe Congress has an imperative and moral

¹ <https://www.dol.gov/ui/data.pdf>

² <https://www.kff.org/other/state-indicator/total-population/?dataView=1¤tTimeframe=0&selectedDistributions=employer&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

³ <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>

obligation to act as soon as possible to get immediate assistance to Americans without healthcare coverage.

Below are our initial recommendations we believe Congress should consider to ensure Americans have access to health care coverage:

- *Strengthen Medicaid:* As unemployment increases, states will see an influx of individuals eligible for and in need of Medicaid coverage. Congress should provide states with additional Medicaid Federal Medical Assistance Percentage (FMAP) support based on these unemployment rates for all Medicaid populations to help address this influx. In addition, Congress should provide late- and yet-to-expand states with additional supports and incentives to ensure states can appropriately cover the millions of people who lack coverage and expand coverage options where needed.
- *Re-open the ACA Marketplace and Provide Premium Relief to Enrollees:* Congress should convey to the Administration the importance of using their existing authority to re-open the ACA health care exchanges to ensure that uninsured individuals can immediately enroll in health care coverage. Congress should also enhance assistance through the Advanced Premium Tax Credits (APTCs) to ensure more Americans can afford marketplace coverage.
- *Provide COBRA Assistance to Individuals with Employer Sponsored Plans:* Congress should provide premium reimbursement to newly unemployed Americans that may need to pay the entire premium cost of the employer sponsored healthcare coverage they previously elected in accordance with the Consolidated Omnibus Budget Reconciliation Act (COBRA).

In addition to the initial recommendations listed above we are ready and willing to work with you on additional policies that address this issue, but implore you to act quickly. Americans cannot and should not have to wait for the healthcare services they need during this global pandemic that is unprecedented during our time. Thank you for your attention to this request and we look forward to working with each of you on this critical issue moving forward.

Sincerely,

Mark R. Warner
U.S. Senator

Doug Jones
U.S. Senator

Richard J. Durbin
U.S. Senator

Jeanne Shaheen
U.S. Senator

Thomas R. Carper
U.S. Senator

Tim Kaine
U.S. Senator

Tammy Baldwin
U.S. Senator

Cory A. Booker
U.S. Senator

Catherine Cortez Masto
U.S. Senator

Kamala D. Harris
U.S. Senator

Sherrod Brown
U.S. Senator

Kirsten Gillibrand
U.S. Senator

Benjamin L. Cardin
U.S. Senator

Chris Van Hollen
U.S. Senator

Tina Smith
U.S. Senator

Tammy Duckworth
U.S. Senator

Jeffrey A. Merkley
U.S. Senator

Amy Klobuchar
U.S. Senator

Gary C. Peters
U.S. Senator

Jacky Rosen
U.S. Senator

Margaret Wood Hassan
U.S. Senator

Robert P. Casey, Jr.
U.S. Senator

Angus S. King, Jr.
U.S. Senator

Michael F. Bennet
U.S. Senator

Richard Blumenthal
U.S. Senator

Mazie Hirono
U.S. Senator

Christopher A. Coons
U.S. Senator

Dianne Feinstein
U.S. Senator

Martin Heinrich
U.S. Senator

Debbie Stabenow
U.S. Senator

Sheldon Whitehouse
U.S. Senator

Jack Reed
U.S. Senator

Robert Menendez
U.S. Senator

Christopher S. Murphy
U.S. Senator

Jon Tester
U.S. Senator

Tom Udall
U.S. Senator

Joe Manchin III
U.S. Senator

Kyrsten Sinema
U.S. Senator