



May 20, 2022

The Honorable Charles Schumer  
U.S. Senate  
322 Hart Senate Office Building  
Washington, DC 20510

The Honorable Mitch McConnell  
U.S. Senate  
317 Russell Senate Office Building  
Washington, DC 20510

The Honorable Nancy Pelosi  
U.S. House of Representatives  
1236 Longworth House Office Building  
Washington, DC 20515

The Honorable Kevin McCarthy  
U.S. House of Representatives  
2468 Rayburn House Office Building  
Washington, DC 20515

**RE: Patient Community Health Care Priorities for Reconciliation**

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

Our 24 organizations represent millions of patients and consumers who face serious, acute, and chronic health conditions. We have a unique perspective on what individuals and families need to prevent disease, cure illness, and manage chronic health conditions. The diversity of our organizations and the populations we serve enable us to draw upon a wealth of knowledge and expertise that is an invaluable resource in this discussion.

Congress has an opportunity to expand equitable access to high-quality, affordable health care coverage through budget reconciliation. Securing high quality, affordable health insurance coverage is fundamentally important, and it is critical that Congress include policies that would strengthen our

system of care for patients and families. It is now more critical than ever that Congress take immediate steps to pass the following policies:

### **Make Enhanced Advanced Premium Tax Credits (APTCs) Permanent**

Prior to the enactment of the patient protections included in the ACA, it was difficult – and often impossible – for people with serious illnesses to get or keep affordable and adequate health insurance. The ACA has radically changed our patients’ experience with the health insurance market for the better.

For many years, affordability has been a barrier for many Americans to purchasing adequate insurance. We thank you for taking significant steps to address this in the American Rescue Plan Act, which expanded eligibility of the APTCs to those over 400 percent of the federal poverty level and reduced the level of income an individual must contribute towards their premiums. These policies have improved patients’ ability to afford high-quality health insurance. Furthermore, these improvements to affordability are helping to strengthen the overall makeup of the risk pool, helping to stabilize the individual markets.

However, this change is only temporary, leaving many patients to grapple with high premiums and cost-sharing again in less than a year and a half. Our organizations strongly support making the changes to the APTC calculations permanent so that patients and consumers can continue to benefit from affordable and high-quality insurance options offered on the ACA marketplaces.

### **Address the Medicaid Coverage Gap**

While enhancements to the APTC structure have made significant improvements to premium affordability for consumers, Medicaid also continues to play a crucial role in the health of individuals and families with disabilities and lower incomes across the United States.

We now urge Congress to take steps to permanently cover the more than 2.2 million adults that fall into the coverage gap in the 12 states that have failed to expand Medicaid eligibility. Any solution should maintain Medicaid’s high-quality coverage, including benefits tailored to the populations Medicaid serves. Similarly, any legislative solution should protect consumers with low incomes from out-of-pocket costs which may deter them from utilizing their coverage. It is critical that this program be permanent to ensure patients’ access to quality and affordable coverage is not put in jeopardy in the future.

Our organizations applaud the efforts Congress has made to improve access to high quality, affordable care for the millions of people with pre-existing conditions. We now ask that you prioritize these policies as you move forward with reconciliation.

Sincerely,

1. American Cancer Society Cancer Action Network
2. American Heart Association
3. American Kidney Fund
4. American Lung Association
5. Asthma and Allergy Foundation of America
6. Cystic Fibrosis Foundation
7. Epilepsy Foundation
8. Hemophilia Federation of America
9. Immune Deficiency Foundation
10. Lupus Foundation of America
11. March of Dimes
12. Muscular Dystrophy Association

13. National Coalition for Cancer Survivorship
14. National Eczema Association
15. National Health Council
16. National Hemophilia Foundation
17. National Kidney Foundation
18. National MS Society
19. National Organization for Rare Disorders
20. National Patient Advocate Foundation
21. Pulmonary Hypertension Association
22. Susan G. Komen
23. The Leukemia & Lymphoma Society
24. WomenHeart: The National Coalition for Women with Heart Disease