

June 23, 2022

The Honorable Charles E. Schumer  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Nancy Pelosi  
Speaker  
United States House of Representatives  
Washington, DC 20515

Dear Majority Leader Schumer and Speaker Pelosi:

As national organizations of patients, consumers, physicians, nurses, community health centers, and health insurance providers representing and/or serving tens of millions of Americans, we are writing to underscore the imperative for Congress to pass health care coverage and affordability provisions, including an extension of the American Rescue Plan Affordable Care Act (ACA) premium tax credits and policies to address the Medicaid coverage gap. We are deeply concerned about the cost and coverage ramifications that Congressional inaction this year would mean to the populations we serve.

Failure to pass legislation extending the American Rescue Plan's ACA premium tax credits will mean that enrollees' premiums will increase by double digit levels.<sup>1</sup> For example, a couple over the age of 50 with earnings of \$75,000 would see their premium increase by \$700 a month, over \$8,000 a year.<sup>2</sup> The consequence of this "premium shock" will result in at least 3 million Americans losing their health insurance, and, consequently, consumers being unable to afford and access the care that they need. This will also place new financial burdens on health care providers from increased uncompensated care and fewer numbers of insured served.<sup>3</sup>

Not only will Congressional inaction result in major cost and coverage consequences for 2023, but the downstream effect will likely further drive-up costs and decrease coverage in 2024. This disconcerting dynamic will be worsened by the eventual expiration of the public health emergency. A destabilized and more costly insurance market serves no one and can and should be easily avoided through thoughtfully designed and already existing policy.

As consumers, providers, and payers of health care, we do not always share a unified position on how best to reform our health care system. In this case, however, we are united in our strong belief that Congress should act without delay to avoid the unacceptable health care outcomes associated with inaction.

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<sup>1</sup> <https://www.kff.org/policy-watch/how-marketplace-costs-premiums-will-change-if-rescue-plan-subsidies-expire/>

<sup>2</sup> <https://www.kff.org/interactive/subsidy-calculator/#state=&zip=&income-type=dollars&income=75000&people=2&alternate-plan-family=&adult-count=2&adults%5B0%5D%5Bage%5D=50&adults%5B0%5D%5Btobacco%5D=0&adults%5B1%5D%5Bage%5D=50&adults%5B1%5D%5Btobacco%5D=0&ch>

<sup>3</sup> <https://www.urban.org/urban-wire/allowing-american-rescue-plan-premium-tax-credits-expire-would-reverse-recent-progress>

Thank you for your ongoing support and work towards ensuring affordable access to meaningful healthcare for all Americans.

Sincerely,

AARP

American Cancer Society Cancer Action Network

American Heart Association

AHIP

American Medical Association

American Nurses Association

National Association of Community Health Centers

National Rural Health Association