



September 10, 2021

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

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 27 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.

Our organizations agree upon three principles that we use to guide our work to develop, improve upon, or defend the programs and services our communities need to live longer, healthier lives.<sup>1</sup> These principles state that: (1) health care must be adequate, meaning that health care coverage should cover treatments patients need; (2) health care should be affordable, enabling patients to access the treatments they need to live healthy and productive lives; and (3) health care should be accessible, meaning that coverage should be easy to get, keep, and understand and not pose a barrier to care.

Congress has an opportunity to expand equitable access to high-quality, affordable health care coverage through a second budget reconciliation process. Securing high quality, affordable health insurance coverage is fundamentally important, and it is critical that Congress move to strengthen our system of care. We therefore urge Congress to take immediate steps to pass the following policies that help people with pre-existing conditions as part of the upcoming reconciliation package.

### **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 by providing access to preventive services, treatment, disease management, and care coordination. State Medicaid programs provide a vital safety net, especially during times of national crisis, and are a critical access point for patients, particularly those with serious and chronic diseases.

Our organizations are committed to closing the coverage gap that remains in states that have yet to expand their Medicaid programs in order to ensure that everyone has access to quality and affordable health care. Our organizations are extremely supportive of Medicaid expansion and have worked, and continue to work, on the ground in states to make it a reality.

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, ensuring that any

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<sup>1</sup> <https://www.heart.org/-/media/files/get-involved/advocacy/access-to-care/050819-healthcare-principles44logos.pdf?la=en>

solution provides high-quality coverage, including benefits tailored to the populations Medicaid serves, and protects 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.

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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.

If you have any questions or would like to discuss any of the priorities listed above further, please direct your staff to contact Stephanie Krenrich, Director of Federal Relations at the American Cancer Society Cancer Action Network, at [stephanie.krenrich@cancer.org](mailto:stephanie.krenrich@cancer.org). Thank you for your consideration.

Sincerely,

Alpha-1 Foundation  
ALS Association  
American Cancer Society Cancer Action  
Network  
American Heart Association  
American Kidney Fund  
American Liver Foundation  
American Lung Association  
Arthritis Foundation  
Cancer Support Community  
CancerCare  
Crohn's & Colitis Foundation  
Epilepsy Foundation  
Family Voices

Hemophilia Federation of America  
March of Dimes  
Muscular Dystrophy Association  
National Alliance on Mental Illness  
National Eczema Association  
National Health Council  
National Hemophilia Foundation  
National Kidney Foundation  
National Organization for Rare Disorders  
National Patient Advocate Foundation  
Susan G. Komen  
The AIDS Institute  
The Leukemia & Lymphoma Society  
United Way Worldwide