



Supporting Health and Affordable Health Coverage During the COVID-19 Pandemic

The Ways and Means Committee package of health provisions supports American families in securing affordable health coverage during the COVID-19 pandemic. In the first six months of the pandemic, up to 3 million people lost their employer-provided health insurance. Millions more have remained uninsured or struggled to afford health insurance coverage. There is a direct link between health insurance coverage and COVID-19 mortality— a recent study noted that for each additional 10% of a county’s residents who are uninsured, COVID-19 cases rise by 70% and COVID-19 deaths increase by 48%.

With COVID-19 spreading out of control across the country, the investments in health care coverage Democrats are proposing are vital to ensuring individuals and families can access medical care during this pandemic.

- This is an economic and public health crisis. That means access to affordable, comprehensive health coverage is critical to keeping families healthy and financially secure as the country recovers.
- We have a responsibility to help the American people get coverage at a time when so many have lost their coverage through no fault of their own at a time when so many Americans are exposed to health risks and uncertainty from COVID-19.
- Providing more affordable coverage through the ACA Marketplaces and ensuring workers who lost jobs retain their employer-provided health coverage is critical to health and economic security as we exit the pandemic.
- Democrats are fighting to provide Americans with affordable, high-quality health care coverage during the worst health crisis in over 100 years. Now more than ever, we must ensure that families have access to coverage that protects them from even greater financial stress and safeguards their health.
- The COVID-19 pandemic has led to over 48 million people in the U.S. living in a family with a sidelined worker, including those absent from their jobs without pay, owners of businesses shut by the pandemic, and people caring for a sick relative or children because school or child care is closed. Millions of people have lost their employer-provided health insurance along with their jobs and many who lost jobs did not have health insurance through their employer. These are typically lower-income and middle-income Americans without the means to pay for health care without the support of insurance coverage.

Making Coverage More Affordable.

- To help millions of Americans access health care, Congress must increase and expand the premium subsidies that help consumers buy coverage in the ACA Marketplaces.
- The Ways and Means package would provide enhanced advance payments of the premium tax credit (APTC) for two years to help individuals receiving coverage through the ACA Marketplaces as well as remove the statutory cap that creates an arbitrary cliff, which prevents many people from affording coverage. Enhanced APTC reduces out-of-pocket costs, strengthens enrollment, improves the risk pool, and further drives down premiums.
- The package would eliminate the cliff for families at 400% of the poverty level, ensuring a glide path rather than a drop-off of subsidy support.
- For a family of four with an annual income of \$65,000, the Ways and Means package would save them \$2,800 annually. While a family of four with an annual income just above the 400% subsidy cliff, who previously did not qualify for premium subsidies, would save \$7,000 annually.
- For 2020, a year of income instability and insecurity for millions of Americans, the Ways and Means package would protect families from excessive repayment of premium credits in the event of income fluctuations.

Providing Insurance and Financial Stability for Newly Unemployed Workers.

- To help employees who have been laid off due to no fault of their own, Congress must support the continuation of these workers' health coverage through subsidizing COBRA while also providing predictable enhanced subsidies for small businesses, self-employed, and gig economy workers impacted by the pandemic.
- For those who are laid off from larger employers who are eligible for COBRA, the package would provide an 85% premium subsidy through September 2021, enabling families to continue with their insurance coverage and trusted providers and networks.
- For those receiving unemployment insurance that do not have coverage (COBRA or otherwise), these individuals would be able to enroll in the ACA Marketplaces with a guaranteed robust subsidy to ensure access to affordable coverage and to prevent income fluctuations during a period of income instability from discouraging access to coverage.

We still do not know the full health impacts of contracting COVID-19, whatever the strain. Medical experts are collecting more and more evidence of so-called “long-haulers” whose COVID-19 symptoms last weeks or months even after the disease has receded from their bodies. These conditions can harm anyone— young, old, healthy or infirm.